

Cobrua Reporter

centuryvillage-bocaraton.com

THE OFFICIAL PUBLICATION OF CENTURY OF BOCA RATON UMBRELLA ASSOCIATION

March 2024



M&O COMMITTEE

By Stanley Siegel, Chairman
Al DiPretoro - Dave Fisher - Mike Limongelli -
Lynn Roberts - Syd Schwartz - Ted Spar

M & O Committee Jan 17, 2024

Our monthly meeting with Management took place Wednesday, January 17, 2024. Present were Judy Millington, VP Cen-West Communities, Dan Cruz, Sr. VP Regional Facilities Manager, Monica Wells, Sr. VP and CFO Cenvill Recreation, Laura Coffy, Cenvill Attorney. The entire Committee was present.

Highlights of our meeting:

The water project is moving along. The only hitch is communication to Associations. The Water Department is responsible to advise us and we have asked them to be more cooperative in informing Management.

Renovations project is moving along a bit faster with better weather conditions. We are striving for completion by March.

Todd of Maximum reviewed the problem with the Lyons Road bushes, etc., and he will come up with some recommendations.

Walkways will be inspected to determine what repairs are required.

Electric charging stations was discussed. Required electric power is a problem for the village as a whole. Associations my want to take it upon themselves to install stations in their areas.

Collections amounted to \$33,934.

Laura Coffy reviewed the problem of making decals necessary. This will help alleviate problems at the gates and will allow traffic to move much more quickly.

We agreed upon a settlement for the problems to the roads caused by Academy buses. It was a compromise solution.

The exit video slide shown in the theatre has been improved to make it clearer for residents to understand.



THE PRESIDENT'S REPORT

by Mike Limongelli

Presidents Report

I would like to extend my sincere thanks to all the residents, including Directors, Delegates and Board Members, for their continued support and faith in me all these years as Cobrua President, Cornwall President, Director, and Delegate.

My goal has always been to do what is best for the Village as a whole. I am especially proud to have been part of the accomplishments of the valuable M & O Committee.

Mike Limongelli

COBRA GROUP ELECTION RESULTS February 13, 2024

The election for four Directors of the Cobra Group was uncontested. Accordingly, the four candidates – Marc Hoffman, Mona Lloyd, Susan Meltzer and Syd Schwartz – were named to the Board.

At the close of the meeting, the Directors met for an organizational meeting and elected their officers. The new Board and Officers are as follows:

Directors

Carolyn Hanes, President: Term Expires February 2025

Milton Fischberger, Vice President: Term Expires February 2025

Mona Lloyd -- Treasurer: Term Expires February 2026

Susan Meltzer – Secretary: Term Expires February 2026

Martin Fisch, Term Expires February 2025

Marc Hoffman, Term Expires February 2026

Syd Schwartz, Term Expires, February 2026

DELEGATES MEETING

Tuesday, Mar. 12th

10:00 AM - CLUBHOUSE

AMR UPDATE

See AMR ad elsewhere in the paper for information regarding assistance with any billing questions.



My office is here to help you with any matter of concern.

Office Locations

Government Center
301 N. Olive Avenue
West Palm Beach, FL 33401
(561)355-2205

Administrative Complex
345 S. Congress Avenue
Delray Beach, FL 33445
(561)276-1310

You can email me at MSachs@pbcgov.org
or

Visit me online at www.pbcgov.com/D5


Fighting for You,

!! To All Residents !!

Century Village, Cobrua and the Cobrua Reporter do not employ reporters, nor have they ever done so.

If you are approached by someone posing as a reporter for this community, **DO NOT RELEASE ANY PERSONAL INFORMATION AND DO NOT LET ANYONE IN YOUR HOME UNINVITED.**

WATCH CHANNEL 1075 FOR ALL UPDATES



EXECUTIVE BOARD

Alan Pearlman

Executive Board Minutes February 5, 2024

First Vice-President Dave Merzon called the meeting to order at 10:07 A.M. A quorum was established. The minutes of the December 2023 and the January 2024 meetings were accepted with a correction.

President’s Report: Mike Limongelli reported. 1. Mike reminded everyone that there were important elections coming up for the Executive Board, for the M&O Committee, and for the COBRA Group, and urged the presidents to be sure that their delegates attend the next COBRUA Delegates Meetings. 2. Mike acknowledged the two new presidents of Cornwall and Dorset.

Treasurer’s Report: Lynn Roberts reported. 1. The cash and CD balances as of January 31, 2024, were CD—\$28,588.11 and checking—\$18,172.61 for a total of \$46,760.72. 2. There was a question about the Levy Organization graciously giving COBRUA \$5,000 per year for three years we thanked them for the \$15,000.

COBRA Group: Syd Schwartz reported. 1. Syd announced the five candidates for the four open positions on the Board of the COBRA Group, Susan Meltzer, Syd Schwartz, Mona Lloyd, Mike Limongelli, and Mark Hoffman. 2. Mike Limongelli revealed that he nominated himself from the floor only because there were three candidates for four positions, and he wanted to avoid a vacancy. But since there were now five qualified candidates for the four positions, Mike officially withdrew his name from the ballot, leaving four candidates for four positions and no contested election. Consequently, Syd Schwartz officially withdrew her opening statement about the election.

Community Affairs Committee: Stanley Siegel reported. 1. The West Boca Community Council met with GL Homes to discuss their construction on both sides of Lyons Road near the high school. 2. There were questions about constructing an exit onto Yamato Road despite the Lake Worth Drainage District canal and the red tape from the county, and restricting residents to the 441 entrance only in addition to having no left turns permitted onto Lyons Road. 3. Mike Limongelli invited GL Homes and the West Boca Community Council to Century Village to discuss with Dan Cruz and a county traffic engineer, at no cost to us, how to alleviate the traffic entering and leaving Century Village. 4. There were questions about who else would attend future meetings.

M&O Committee: Stanley Siegel reported. 1.The entire M&O Committee met on Wednesday, January 17 with Judy Millington, Monica Wells, Dan Cruz, and Laura Coffey. 2.The village-wide water project was progressing successfully. 3.The clubhouse renovations were moving along and estimated to be completed sooner because of less rain, pending County approval. Construction of the framework for the walkway awnings has begun. 4. Landscaping has been asked to suggest the best way to close the gaps in the hedges on Lyons Road. 5. Walkway inspections will begin soon. 6. According to FPL, there is not enough electricity available to build EV Charging Stations at the clubhouse.7. Collections were good. 8. Attorney Laura Coffey was investigating whether we could make main gate entry decals mandatory for all cars. 9. We reached a compromise settlement with Academy. 10. The video in the theater has been improved to provide updated entry and exit information. 11.There were questions about FPL providing more electrical power, a First Service Residential Webinar, inviting FPL to address the Associations, and obtaining a document from FPL stating the lack of electrical resources.

Bylaws Committee: Alan Pearlman reported. Inadequate notification has interfered with the processing of the most recently proposed amendment to the COBRUA bylaws.

Comcast Committee: Stanley Siegel reported. 1. Comcast has changed Channel 63 to Channel 1075 in upgraded buildings only. 2. There was a question about the poor picture quality and fuzzy images.

Hotwire Committee: Regina Apicella reported. 1. Channel 63 will be broadcast on channel 99 in Hotwire buildings with the same content provided by the same company. 2. The Hotwire office in the temple will always be open except when the Temple is in use. 3. Wi-Fi will be provided at the pools as soon as legal problems are resolved. 4. There will be a mezuzah ceremony with the Rabbi on Thursday morning.

Elevator Committee: Ted Spar reported.1. Ted identified the members of the Elevator Committee, described the pistons and how they work, and explained how expensive they are to replace. 2. There were questions about changing elevator companies, importing parts from other states, why pistons and cylinders can’t be stored until needed, pressure testing, whether all the elevators are expected to fail soon after one fails, and consultants.

First Service Residential Advisory Committee: Dave Merzon reported. 1. The most common complaint was phone messages not answered. A call log was suggested that supervisors could check daily. 2. The second complaint was sales and rentals not disclosed to directors. 3. The third complaint was confusion in the parking lots when the numbers on the bumpers do match the apartment numbers. Some of those numbers are deeded in the original real estate documents while others have been changed over the years. 4. There were questions about who had the “map” of the parking spot numbers, whether the information is on the portals, and who checks up on it.

Old Business: None

New Business: None

Good and Welfare: None

There being no further business, on a motion duly made by Dave Merzon and seconded by Dave Fisher, the meeting was adjourned at 11:17 A.M.

Respectfully submitted,

Alan Pearlman

Recording Secretary

COMCAST TIPS

When calling Comcast for questions or problems you are experiencing, make sure to tell the operator or representative answering that you want to be connected to either the **Fort Myers** or **Jacksonville Call Centers**.

These designated **Centers** have your contract and can best answer your questions.

Also, keep in mind that a Comcast Representative (the notice is printed every month in Cobrua Reporter) is present in the Clubhouse on Wednesday and Friday, 10am – 1pm.

Food Helplines
Jewish Family Services
561.852.3333

Boca Helping Hands
561.417.0913

RESIDENTS MUST
CARRY AND BE PREPARED
TO SHOW THEIR CENTURY VILLAGE ID
ON RECREATION PROPERTY

Palm Beach County Sheriff
NON Emergency
561.688.3400

EMERGENCY POOL PHONES

Cen-West Management

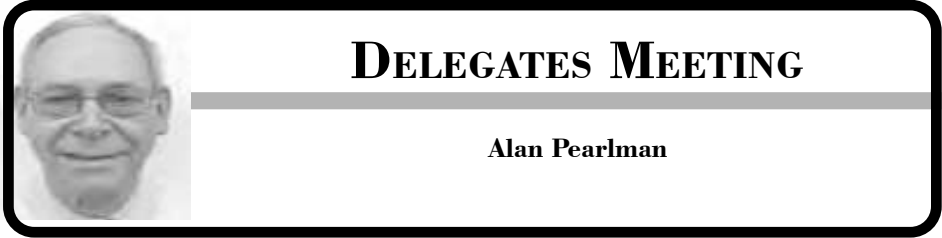
There are red, 911 emergency phones at each pool, right next to the black phones. Please note the following:

BLACK PHONES: Use the black phone to speak with a security guard related to a non-emergency situation. Use of this phone routes your call directly to a security guard.

RED PHONES: Use the red phone for emergency situations only. Use of this phone routes your call directly to the Palm Beach 911 Emergency Call Center, and connects you with a 911 Operator. There is a large, red sign over each red phone which provides the address location of that pool. Please refer to this sign when asked by the 911 Operator for the address you are calling from.

All pool phones are checked by a security officer once a week, and the entire 911 system is automatically checked by the DSL Express Network Operations Center every 60 seconds to ensure they are operational.

PLEASE DO NOT TRY TO CHECK THE RED PHONES YOURSELF since that will trigger a response from the closest Palm Beach County 911 emergency team.



DELEGATES MEETING

Alan Pearlman

Delegates Meeting Minutes February13, 2024

The Delegates were called to order by President Mike Limongelli at 10:04A.M. A quorum was established. The minutes of the January 2024 meeting were accepted as published in the February edition of the *COBRUA Reporter*.

President’s Report: Mike Limongelli reported. 1. Mike announced that there would be important business at the next Delegates Meeting and urged all delegates to attend. 2. Mike formally introduced the five new Presidents of Cornwall, Exeter, Dorset, Lincoln, and Newcastle, and welcomed the ones who were in attendance.

COBRA Group: Syd Schwartz reported. 1. Syd announced that Attorneys Peter and Danny from Sachs, Sax, Caplan will present important information in the Clubhouse Theater on Friday, March 1, 2024, from 10:00 AM to Noon and encouraged everyone to attend and ask questions. 2. She indicated that the presentation would appear on the website for a period of time shortly thereafter. 3. There was a question about the Deerfield Century Village buyout.

Election Committee: Felix Wadiche, Chair of the Election Committee, reported. Felix noted that the slate had officially changed for the COBRA Group Election and that there were now four candidates for four positions. Consequently, the Recording Secretary cast one vote to seat the new slate consisting of Marc Hoffman, Mona Lloyd, Susan Meltzer, and Syd Schwartz.2. Felix announced that there would be an election at the March 12 Delegates Meeting for all eight Executive Board Members and four of the seven M&O Committee Members. The deadline for emailing written statements of 300 words or fewer to the *COBRUA Reporter* was 1:30 PM January13, 2014. Felix outlined the qualifications for Executive Board office and announced that the candidates were Fred Hadley and Charles Rosenfeld for President, David Fisher and Carolyn Hanes for First Vice-President, Marc Hoffman and Sydney Schwartz for Second Vice-President, Lynn Roberts for Treasurer, Ted Spar for Financial Secretary, Stanley Siegel for Budget Director, Alan Pearlman for Recording Secretary, and Bertha Wexler for Sergeant-At-Arms. Felix outlined the qualifications for Executive Board office and asked if there were any nominations from the floor. Karen Sachs was nominated and accepted the nomination for Sergeant-At-Arms, and Felix announced that the nominations were closed.3. Felix announced that the candidates for the four open positions on the M&O Committee were Albert Di Pretoro, Mona Lloyd, David Merzon, Charles Rosenfeld, Sydney Schwartz, and Ted Spar. Felix outlined the qualifications for M&O Committee membership and asked if there were any nominations from the floor. Susan Meltzer was nominated and accepted the nomination, and Felix announced that the nominations were closed. 4. There was a question about whether the candidates would address the delegates for two minutes or three.

Treasurer’s Report: Lynn Roberts reported. 1. The cash and CD balances as of January 31, 2024, were CD—\$28,588.11 and checking—\$18,172.61 for a total of \$46,760.72. 2. There was a question about the Levy Organization graciously giving COBRUA \$5,000 per year for three years and we thanked them for the \$15,000.

Security Report: Security Chief Jody reported. 1. During the month of January 2024, there were 4,357 miles patrolled, 7,948 telephone calls answered, 373 commercial vehicles/contractors tracked, 69 I.D. violations, and 208 Fire Rescue calls reported. 2. There were questions about what to do if visitors can’t remember the address they are visiting, rovers carrying defibrillators with them, whether to call 9-1-1 first or Security first, Home Health Aides waiting too long at the entry gates, what happens if contractors arrive too early to begin work, CPR training, guards touching victims, walkers not confronted at the entrance, how helpful cameras could be at the pools, using the black or the red phones, bringing I.D. Cards to the pool, writing to the M&O Committee, how residents can help keep the entry lines moving, using I.D. Cards instead of keys at the gates, and acknowledgement of new sign-ups for email lists. 3. Residents were urged to use the “Gate Access” app instead of the telephone or to call the automatic number instead of the live number to be sure both gates are notified at the same time. 4. A resident pointed out that the recently reported incident at the Guildford pool was not a drowning but a heart attack.

Bylaws Committee: Alan Pearlman reported. Inadequate notification has interfered with the processing of the most recently proposed Amendment to the COBRUA bylaws. Some suggestions were emailing every delegate in a timely manner, postings at every building, and a notification in the *COBRUA Reporter*.

Comcast Committee: Stanley Siegel reported. 1. Comcast has changed Channel 63 to Channel 1075 in upgraded buildings only, and the quality of the broadcast has improved. 2. There was a question about the time frame for the completion of the upgrades, and when old boxes and unused equipment would be removed.

Hot Wire Committee: Regina Apicella reported. 1. Channel 63 will be broadcast on channel 99 in Hotwire buildings with the same content provided by the same company. 2. The Hotwire office in the Temple will always be open with its own entrance, two new staff, and a new phone number, except when the temple is in use. 3. Wi-Fi will be provided at the pools as soon as legal problems are resolved.

Community Affairs Committee: Stanley Siegel reported. 1. We could not get an exit onto Yamato Road, but we did get a traffic survey to find out how to best deal with the increased traffic expected when GL Homes are built.

M&O Committee: Stanley Siegel reported. 1. The entire M&O Committee met on Wednesday, January 17 with Judy Millington, Monica Wells,

Dan Cruz, and Laura Coffey. 2. The village-wide water project was progressing successfully. 3. The clubhouse renovations were moving along and estimated to be completed sooner because of less rain, pending County approval. Construction of the framework for the walkway awnings has begun. 4. Landscaping has been asked to suggest the best way to close the gaps in the hedges on Lyons Road. 5. Walkway inspections will begin soon. 6. According to FPL, there is not enough electricity available to build EV Charging Stations at the clubhouse. 7. Collections were good. 8. Attorney Laura Coffey was investigating whether we could make main gate entry decals mandatory for all cars. 9. We reached a compromise settlement with Academy. 10. The video in the theater has been improved to provide updated entry and exit information.

Old Business: None

New Business: None

Good and Welfare from the Delegates:None

Good and Welfare from the Residents:1. A resident related a long story about his experience in New York before moving to Century Village. 2. A woman was concerned with the daily guest fee when her family visits. 3. A resident alerted us about some uneven ground outside the village where walkers could be injured. 4. There were questions about why we can’t have a café in the village and whether there could be a change after the buy-out, about Lake Windermere, why we can’t use the indoor pool until the renovations are complete, about the noise at the pickleball courts, having family visit part of the year, changing a “yield” sign to a “stop” sign, cleaning the red bricks in front of the clubhouse, shrubbery that blocks the view of drivers turning left at the North gate, not being able to attend or televise M&O Committee meetings, why security guards stand near the microphone, and how to complain about First Service Residential.

There being no further business, on a motion duly made by Lynn Roberts and seconded by Syd Schwartz, the meeting was adjourned at 11:44AM.

Respectfully submitted,

Alan Pearlman

Recording Secretary

FBI Spoofing and Phishing

Spoofing

Spoofing is when someone disguises an email address, sender name, phone number, or website URL—often just by changing one letter, symbol, or number—to convince you that you are interacting with a trusted source.

For example, you might receive an email that looks like it’s from your boss, a company you’ve done business with, or even from someone in your family—but it actually isn’t.

Criminals count on being able to manipulate you into believing that these spoofed communications are real, which can lead you to download malicious software, send money, or disclose personal, financial, or other sensitive information.

Phishing

Phishing schemes often use spoofing techniques to lure you in and get you to take the bait. These scams are designed to trick you into giving information to criminals that they shouldn’t have access to. In a phishing scam, you might receive an email that appears to be from a legitimate business and is asking you to update or verify your personal information by replying to the email or visiting a website. The web address might look similar to one you’ve used before. The email may be convincing enough to get you to take the action requested. But once you click on that link, you’re sent to a spoofed website that might look nearly identical to the real thing—like your bank or credit card site—and asked to enter sensitive information like passwords, credit card numbers, banking PINs, etc. These fake websites are used solely to steal your information. **Phishing** has evolved and now has several variations that use similar techniques:

Vishing scams happen over the phone, voice email, or VoIP (voice

over Internet Protocol) calls.

Smishing scams happen through SMS (text) messages.

Pharming scams happen when malicious code is installed on your computer to redirect you to fake websites.

Spoofing and phishing are key parts of business email compromise scams.

How to Report

To report spoofing or phishing attempts—or to report that you’ve been a victim—file a complaint with the FBI’s Internet Crime Complaint Center (IC3).

How to Protect Yourself

Remember that companies generally don’t contact you to ask for your username or password.

Don’t click on anything in an unsolicited email or text message. Look up the company’s phone number on your own (don’t use the one a potential scammer is providing), and call the company to ask if the request is legitimate.

Carefully examine the email address, URL, and spelling used in any correspondence. Scammers use slight differences to trick your eye and gain your trust.

Be careful what you download. Never open an email attachment from someone you don’t know and be wary of email attachments forwarded to you.

Set up two-factor (or multi-factor) authentication on any account that allows it, and never disable it.

Be careful with what information you share online or on social media. By openly sharing things like pet names, schools you attended, family members, and your birthday, you can give a scammer all the information they need to guess your password or answer your security questions.

COBRUA, M & O COMMITTEE ELECTION SLATE

Not all candidates choose to submit a statement prior to election.

All candidates may speak for three (3) minutes before voting begins.

In Alphabetical Order

Following are the candidates for the eight (8) open positions for Cobrua:

- Fred Hadley, President
 - David Fisher, First Vice-President
 - Marc Hoffman, Second Vice-President
 - Karen Sachs, Sergeant-At-Arms
 - Lynn Roberts, Treasurer – Unopposed
 - Stanley Siegel, Budget Director – Unopposed
- Charlie Rosenfeld, President
 - Carolyn Hanes, First Vice-President
 - Sydney Schwartz, Second Vice-President
 - Bertha Wexler, Sergeant-At-Arms
 - Ted Spar, Financial Secretary - Unopposed
 - Alan Pearlman, Recording Secretary – Unopposed

Fred Hadley Candidate President

Transparency + trust = tranquility

On the back of every dollar is the great seal of the **United States of America** bearing the motto, **“E Pluribus Unum.” Out of many, comes one.**

The Century of Boca Raton Umbrella Association, or “Cobrua,” melds the 16 autonomous associations of Century Village into one entity for the purpose of advancing the common goals of all the associations: better **amenities** at the lowest possible fee, **safety and security,** and **collective bargaining** for the best possible **master contracts including Cable TV/Internet, Insurance and Management Service.**

However, the goal of **Cobrua** has lately become confused because of a **lack of transparency** especially with regard to **master contract negotiations.** That is why there are **two cable, insurance and master management companies** currently serving the village

Restoring that confidence in our union of associations will be my first priority. I will ask the delegates to vote to consider a change in how **Cobrua** conducts business.

If the delegates approve, all **meetings of committees** that are responsible for **bulk contracts** plus the **Management and Operations Committee,** will be **open to unit owners and televised** as they are in **Century Village West Palm Beach,** which has 7,954 units.

With **transparency** will come **restored** trust in Cobrua’s ability to effectively bind the 16 associations into a unified entity that can negotiate better contracts than ones that the associations can do individually.

With restored **transparency** and **trust** will come a greater sense of **tranquility** at our monthly meetings. There’s no need to **threaten residents with removal from the meeting** just because they have an honest **difference of opinion.**

Those of you who read my weekly **Village Sentry Newsletter,** know that you can expect **transparent communications** if I, **Fred Hadley,** am elected the next president of **Cobrua.** A successful **2028 acquisition** demands that.

Charlie Rosenfeld Candidate President

In these difficult times, it is important for Cobrua to be represented by someone with years of business experience, and a person with composure and common sense. I have the experience and know how to lead Cobrua successfully forward into these challenging times. My experience also affords me an opportunity of being an asset to M & O Committee.

My background of 25-years of Finance and Insurance experience, and my 7-years as President of Preston Assn., has helped me to prepare to become President of Cobrua. As President of Preston, I have been exposed to virtually every situation imaginable. I have handled all the issues with a steady hand. In addition, I enjoyed interacting and assisting my residents when possible.

I have been a Director of Preston I for 9 years, a Cobrua Delegate for 7 years, served on the M & O Committee for 1 term and have been Chairman of the Insurance Committee for 6 years.

.When I moved to Florida 20 years ago, I obtained a position as a Senior Mortgage adviser. After a period of time, I was promoted to a Senior Underwriting position specializing in loan modifications. Later, the bank announced it was relocating to No Carolina. I did not want to make that move.

Some of the things I would like to accomplish are: revamping the Cobrua Reporter to help increase circulation and make it more interesting. I would like to increase the number of people attending our meetings. I want to further disclose some of the behavior that goes unreported, encourage residents to step up and volunteer, and eliminate the blaming, finger- pointing and attacks against our Board.

Rather, let’s all work together for the future good of our village.

Thank you,
Charlie

Carolyn Haynes Candidate First Vice-President

I am running for First Vice President because I have the desire to be an active participant in managing our community. I moved here 7 years ago and this is my home. I don’t have a second home to go to -- this is it. I want this to be the best, safest and nicest place to live. A place we can all be proud of.

Currently, I am a director of the Cobra Group and a director of Eter.

My educational background includes an undergraduate degree in History from Valparaiso University and a Master of Business Administration (MBA) degree from Loyola University. Professionally, my career encompassed 40 years in banking and finance with increasingly higher levels of management experience including as president of a Chicago community bank that was bought out years ago as well as 10 years with Bank of America.

Through the years I was an active member of numerous women’s not-for-profit organizations in Chicago. In addition, I held several local and national-level positions for a not-for-profit organization affiliated with my alma mater. While serving as chair of that organization, I sat on the Board of Directors of the University. Currently, I am Treasurer of a local not-for-profit genealogy society.

As a result of my not-for-profit experiences and leadership roles, I have gained a strong working knowledge and understanding of the importance of Robert’s Rules of Order for running meetings and other Board responsibilities.

With my years of experience and appreciation for Century Village Boca, I will provide fresh insights to the management of our community going forward. I look forward to working on your behalf.

Marc Hoffman Candidate Second Vice President

My name is Marc Hoffman and I am running for 2nd Vice President of Cobrua. I am a full-time resident of Newcastle. I have 46 years of experience in commercial real estate and mortgage brokerage. I ran a 50-person office for Helmsley in New York and then went out on my own for many years. I have experience managing large commercial properties. My first job when I came home from the Army was as a construction superintendent at Starrett City in Brooklyn. I believe that I can be of service to the village as a Board Member.

Sydney Schwartz Candidate Second Vice-President

Century Village has been my home for 20 years. I have served as a Director and Delegate from Preston Assn. and as an officer of Cobrua and of the Cobra Group. I am currently on the M&O and Second Vice President of Cobrua.

Pre-retirement, I was an attorney admitted in New York and Florida and a State of Florida Certified Mediator.

Our Village has an operating budget of more than \$15 million per year. It is your money that pays those bills. We pay it monthly through the Cen-West coupon, and it is only through the M&O that the Unit Owners get some control over that \$15 million. We do not own the Clubhouse and recreation facilities but the M&O has the court-ordered right to approve or reject all budget items proposed by Cen-West. Accordingly, the seven (7) unit owners elected to the M&O must not only understand budgets; they must be disciplined to spend wisely.

I am trained by education and work experience to look at the big picture and set long term goals. Most important, I have a proven record. I have shown over the years the ability to work cooperatively with my colleagues as well as with Cen-West to achieve common goals.

I am not afraid to tackle the hard or unpopular issues, and I am not intimidated by loud voices, unrealistic demands, or divisive attacks. I research every issue, value resident input, and use my very best judgment to maintain and improve our homes and lifestyle.

I am running to retain a seat on the M&O and serve as Second Vice-President. I need your help and ask for your vote for both jobs.

Thank you.

SLOW DOWN

THIS IS A RETIREMENT COMMUNITY SPEEDING PUTS ALL OUR LIVES AT RISK

RESIDENTS & VISITORS

COMPLY WITH OUR SPEED LIMITS, CROSSWALK CAUTION & ALL SIGNAGE. FAILURE TO COMPLY MAY RESULT IN FURTHER RESTRICTIONS & ENFORCEMENT

RESIDENTS SHOULD BE ABLE TO CROSS THE ROAD WITHOUT FEAR OF A SPEEDING CAR

THIS IS A SAFETY MESSAGE FROM
SECURITY AND COBRUA
—PLEASE COMPLY—

Following are the candidates for the four (4) open positions on the M & O Committee:

- Albert DiPretoro
 - Susan Meltzer
 - Charlie Rosenfeld
- Mona Lloyd
 - David Merzon
 - Sydney Schwartz
- Ted Spar

Mona Lloyd
Candidate M & O Committee

Greetings I'm Mona Lloyd, I'm running for a position on the M & O Committee in an effort to work to improve transparency on village affairs. I'm a retired CPA from NY, a widow, a mother with 2 married sons and a proud grandmother. During my career I was a Senior Vice President in a large regional bank in the north-east. My responsibilities included overseeing our Risk Management program, and ensuring compliance with policies and procedures. I also spent several years working in our internal Audit Department as a Manager investigating internal and external fraud events. Several of my cases involved working with local, state and federal law enforcement agencies to investigate misappropriation of funds as well as other inappropriate acts. Our community residents deserve to be represented by Directors, Officers and other Committee Members that care about residents needs and concerns. I have seen first hand in our Dorset Association that Directors and Association Officers have not acted in the best interest of the community they represent. Fiduciary responsibility to our residents is important and must become a priority. As the newly elected President of Dorset and as a potential future member of the M&O Committee I plan to ensure unit owner transparency becomes the foundation of our operating values. As a community we have become complacent, this needs to change. Each of us must engage in the affairs of our Association's and our overall village. Don't wait till it's too late.

Susan Meltzer
Candidate M & O Committee

To Fellow Delegates –
Since becoming a resident of Century Village in 2017 I've made a deep commitment to our community. Within weeks of moving here I started volunteering for two on-site service groups - We Care, now defunct, which loaned residents medical equipment and secured rides for their medical appointments, and the Low Vision Group, which still provides documents and resources for visually impaired residents. It was important to me to be involved and active in my Association (Ainslie). I was appointed as Secretary, and then I was elected as building Director. For the past three years I've served as Ainslie's President. I work collaboratively with Board members and Officers to make the best decisions on how to maintain our 45-year-old buildings in the face of unprecedented costs. In 2021 I was appointed by COBRUA to what was then a 3-person Committee to explore the Option to Purchase the Clubhouse in 2028. This Committee became the COBRA Group, and I have served as Secretary of its Board since its inception. Recently, I've joined the Elevator Committee, which is addressing a potential issue impacting cylinder replacements in every building in the Village. These are challenging times for unit owners. The M & O Committee will have difficult choices to make in balancing the goal of maintaining our Century Village lifestyle with watching costs. I welcome the opportunity to be part of this process and will work tirelessly with fellow Committee members to uphold our way of life while keeping a close eye on the budget.
Respectfully,
Susan Meltzer

Charlie Rosenfeld
Candidate M & O Committee

In these difficult times, it is important for Cobrua to be represented by someone with years of business experience, and a person with composure and common sense. I have the experience and know how to lead Cobrua successfully forward into these challenging times. My experience also affords me an opportunity of being an asset to M & O Committee. My background of 25-years of Finance and Insurance experience, and my 7-years as President of Preston Assn., has helped me to prepare to become President of Cobrua. As President of Preston, I have been exposed to virtually every situation imaginable. I have handled all the issues with a steady hand. In addition, I enjoyed interacting and assisting my residents when possible. I have been a Director of Preston I for 9 years, a Cobrua Delegate for 7 years, served on the M & O Committee for 1 term and have been Chairman of the Insurance Committee for 6 years. When I moved to Florida 20 years ago, I obtained a position as a Senior Mortgage adviser. After a period of time, I was promoted to a Senior Underwriting position specializing in loan modifications. Later, the bank announced it was relocating to No Carolina. I did not want to make that move. Some of the things I would like to accomplish are: revamping the Cobrua Reporter to help increase circulation and make it more interesting. I would like to increase the number of people attending our meetings. I want to further disclose some of the behavior that goes unreported, encourage residents to step up and volunteer, and eliminate the blaming, finger- pointing and attacks against our Board. Rather, let's all work together for the future good of our village. Thank you,
Charlie

Sydney Schwartz
Candidate M & O Committee

Century Village has been my home for 20 years. I have served as a Director and Delegate from Preston Assn. and as an officer of Cobrua and of the Cobra Group. I am currently on the M&O and Second Vice President of Cobrua. Pre-retirement, I was an attorney admitted in New York and Florida and a State of Florida Certified Mediator. Our Village has an operating budget of more than \$15 million per year. It is your money that pays those bills. We pay it monthly through the Cen-West coupon, and it is only through the M&O that the Unit Owners get some control over that \$15 million. We do not own the Clubhouse and recreation facilities but the M&O has the court-ordered right to approve or reject all budget items proposed by Cen-West. Accordingly, the seven (7) unit owners elected to the M&O must not only understand budgets; they must be disciplined to spend wisely. am trained by education and work experience to look at the big picture and set long term goals. Most important, I have a proven record. I have shown over the years the ability to work cooperatively with my colleagues as well as with Cen-West to achieve common goals. I am not afraid to tackle the hard or unpopular issues, and I am not intimidated by loud voices, unrealistic demands, or divisive attacks. I research every issue, value resident input, and use my very best judgment to maintain and improve our homes and lifestyle. I am running to retain a seat on the M&O and serve as Second Vice-President. I need your help and ask for your vote for both jobs. Thank you.

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-Shirley Zielske

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COBRUA REPORTER

Letters to the Editor

Guidelines for Publication

1. Letters must be original to the writer.

2. Letters must be typed and emailed to editorcobrua@aol.com. Scans, all caps, pdf format will not be accepted.

3. Letters must include name, CVW address, and telephone number of writer.

4. Letters must be under 200 words.

5. Letters must be based on issues relating to CVW.

6. Letters will be subject to editing to assure accuracy. No rumor, gossip, personal attack, potential slander, or similar letters will be printed.
7. To promote diversity, letters from the same writer will not be published more often than every other month.

8. Letters must be submitted prior to the 10th of the month for publication in the following issue.

9. Receipt of letters will not be acknowledged.

10. All decisions of the Committee are final.
- COMMITTEE**
Lynn Roberts, Chairman
Phyllis Kinsler

Recycling Information

Several residents have requested the drop-off location for recyclables. Unfortunately, there is no one location. Papers/cardboard go to one location, bottles/plastics/cans to one location and batteries to another.

The SWA web site at <https://swa.org/198/Where-to-Recycle> has an interactive map where you can zoom in to your neighborhood and see the locations for dropping off different items. If you click on the map it will become larger and you can see the areas better. Zooming in, you will see the different symbols for different types of materials. If you click on the symbol, it will show the address.

Guidelines for Contributors

Deadline 10th of Month

Articles must be emailed to Cobrua @editorcobrua@aol.com

Articles in all caps, pdf, faxed or scanned will not be accepted. All articles are subject to editing.

Keep your articles short - preferably 1 or 2 pages.

Thank you

REPORTER

9045 La Fontana Blvd.Suite 229
Boca Raton, FL 33434
OFFICE HOURS: MON - FRI 9:30AM - 1:30PM
PHONE: 561-487-0222
EMAIL: editorcobrua@aol.com

Editor Maggie Chaiken

Contributions to the Reporter are welcome, subject to editing. Articles submitted typed in ALL CAPS, scanned or pdf will not be accepted. We will not accept any copy with sexual content or profanity. We will not print letters or articles containing rumor, gossip, personal attacks or potential slander. Copy must contain author's address and phone number.

Century of Boca Raton Umbrella Association, aka COBRUA, a corporation, its officers, directors, editors, staff, and committee people, are not responsible for typographical errors or misrepresentations in any advertisement or article. They are not responsible, and assume no liability for the content of, or any opinions expressed in, any contributed articles which represent the author's own opinion and not necessarily the opinion of COBRUA. Acceptance of advertising for products or services in no way constitutes an official endorsement of the product.

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President	Mike Limongelli
1st Vice President	David Merzon
2nd Vice President	Syd Schwartz
Treasurer	Lynn Roberts
Budget Director	Stanley Siegel
Financial Secretary	Ted Spar
Recording Secretary	Alan Pearlman
Sergeant-at-Arms	David Fisher

PAST PRESIDENTS

Mike Limongelli, Lynn Roberts, Roz Rothman,
Stanley Siegel, Alan Weinstein, *Henri Borstel, *Marvin
Manning
*Deceased

COMCAST CABLE

An on-site representative from Comcast will be available to assist residents every
Wednesday & Friday,
10am – 1pm
Clubhouse, Room C

Deadline for placing
Classified/Service ads
10th of prior month

Food Assistance Available Through JFS

JFS is here for you! The Jacobson Family Food Pantry, a service of Ruth & Norman Rales Jewish Family Services (JFS), helps to ensure that no individual or family in our community goes hungry.

JFS encourages residents of Century Village who are experiencing financial difficulties to reach out to JFS.

Residents who meet the program requirements have the option to pick up food at the Pantry (in Delray Beach) or receive a delivery to their home every other week. The free food packages include non-perishable groceries, including many kosher options, fresh fruits and vegetables, and challah.

Contact JFS at 561.852.3333 for further information about the Food Pantry.

For over 40 years, JFS has been here for people of all ages and beliefs.

IN CASE OF EMERGENCY CALL 911

Question: What is an Emergency?

Answer: Any situation that requires immediate attention or the condition will worsen

- ANY MEDICAL EMEGENCY
- FIRE, or OUTSIDE FLOODING ONLY
- CRIME COMITTED or CRIME IN PROGRESS
- SUSPICIOUS PERSON(S) or VEHICLE(s)
- FEAR FOR YOUR SAFETY, YOUR WELL-BEING, FEAR FOR YOUR LIFE

IN AN EMERGENCY, DO NOT CALL:

- ANY OF YOUR NEIGHBORS – CALL 911
- FRIENDS or RELATIVES – CALL 911
- A BOARD MEMBER – CALL 911

ALWAYS CALL 911 FIRST!

FESTIVAL FLEA MARKET BUS

THE BUS MAKES THE TRIP ON THE 1ST THURSDAY OF EACH MONTH

THE \$3.00 ROUND TRIP TICKET CAN BE PURCHASED THE THURSDAY MORNING OF THE TRIP AT 9:00 A.M. AT THE INFORMATION DESK IN THE CLUBHOUSE. THE BUS LEAVES OUR CLUBHOUSE AT 10:00 AM AND LEAVES THE FLEA MARKET FOR THE RETURN TRIP HOME AT 2:00 PM
Minimum 10 passengers

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REMINDER...

Bicycle riders share the roads with pedestrians. For safety sake please be courteous when riding past and announce you are approaching. Stay safe.

Thank You!

Helpful Phone Numbers

Cobrua/Cobrua Reporter	561-487-0222
AMR Non-Emergency Transport	888-624-1900
Management Offices	
First Service Residential	561-826-1684 or 561-989-5111
Crest Management Group	561-994-2334
CenWest Administration	561-451-1225
Information Desk/Staff Office	561-451-1221 or 561-451-1233
Security/Gates	
Automated Gate	561-483-6486
North Gate (New England Blvd.)	561-483-2379
South Gate (Kimberly Blvd.)	561-482-3152
Utilities Comcast Cable	
	800-934-6489 or 800-266-2278
Dept. Motor Vehicles	800-303-7288
Social Security	800-772-1213
Medicare	800-633-4227
Newspapers	
Palm Beach Post	561-820-4663
Sun-Sentinel Palm Beach Ed.	877-732-3786
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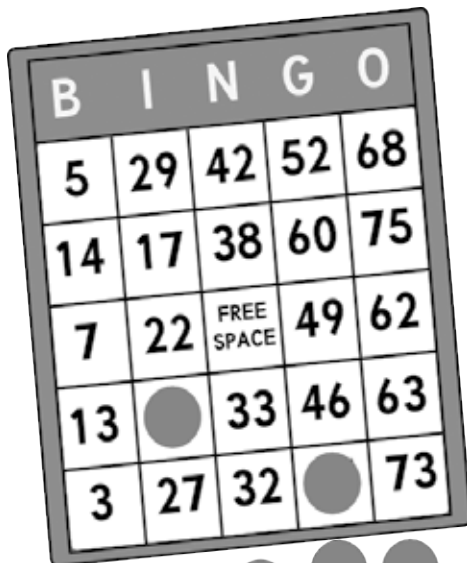
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THE SENIOR COMMUNITY EXPERTS

ROSSEN REPORTS Car Prices

There's new information on when car prices will drop

The new and used car markets have been volatile for a while now. If you've been patiently waiting for prices to come down, we have the latest insight from auto industry experts.

When it comes to the used car market, industry experts say the wholesale prices car dealers pay for vehicles, dropped dramatically last month. It was one of the largest drops in history.

Listing prices are down slightly — and that's on top of the average mileage on used cars being higher because fewer late-model used cars are entering the market. The major savings dealerships are getting will take time to get passed down to us. We won't see drastic discounts until later in the year.

As for new cars, those prices still saw a slight year-over-year increase last month of 1.6%. But here's the good news: A year ago, new cars were up 10-12% and that was with inventory being low.

Even better, new reports show there's an excess of vehicles, millions that will require price cuts and need to get sold off lots. That will happen in the latter half of the year.

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Thank You!

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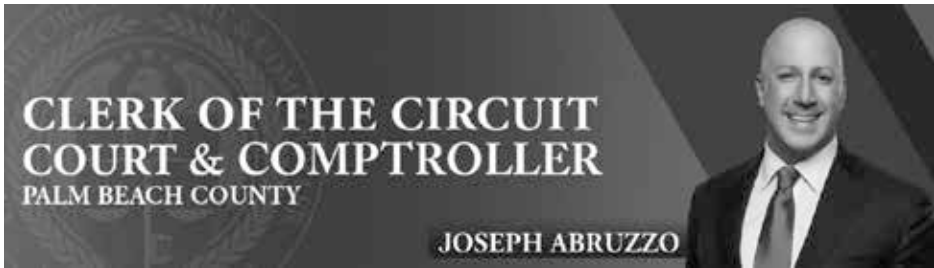
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Our office accepts thousands of passport applications each year. Here are some tips to ensure your passport is in hand well before your scheduled trip:

Apply early. Make sure give yourself plenty of time to apply for and receive your passport. The U.S. Department of State recommends travelers apply for their passport at least six months in advance of a planned trip. The State Department's passport processing times are currently between 6 to 8 weeks for routine passport processing and 2 to 3 weeks for expedited processing.

Go online. Visit mypalmbeachclerk.com/passports to request a passport application appointment and find links to the most up-to-date Department of State forms and photo requirements. Fill out your passport application in advance, in black ink.

Passport applications are accepted in our Palm Beach Gardens, Delray Beach and Belle Glade offices. [Our online scheduler](#) lets you select the day and time that works best for you. Keep in mind that we cannot accept applications at the downtown West Palm Beach courthouse or our Royal Palm Beach office.

Plan ahead. If you have children or grandchildren under the age of 16, Spring Break in mid-March is the perfect time for them to visit our office and apply for a passport. Passport applications for minors must be done in person with two parents or guardians, with limited exceptions.

You must also apply in person if you are applying for your first passport, if your passport was issued more than 15 years ago, or was lost, stolen or damaged. Passports must be renewed by mail with the State Department if they are expired for less than five years.

Bring your ID. Make sure to bring your identification with you when you apply. For a checklist of

the items that you must bring with you, including your photo identification and proof of citizenship, visit the Department of State's website at travel.state.gov/passports.

In 1990, only 5 percent of Americans had a passport. Today, that number is 48 percent. More Americans can travel abroad now than at any time in our history. Add your name to the millions of people prepared for travel and [make your appointment today](#).

Regards,

Joseph Abruzzo
Clerk of the Circuit Court & Comptroller

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MARCH 19TH IS ELECTION DAY IN PALM BEACH COUNTY

MAKE YOUR VOTE COUNT!



2024 Presidential Preference Primary Election (PPP)

The Presidential Preference Primary Election (PPP) is part of the presidential nominating process for Florida’s two major political parties. Voters registered with those parties (DEM) or (REP) express their preference for the presidential candidate they would like to see representing their party on the General Election ballot in November.

This year, only the Republican Party is holding a PPP in Florida. Florida is a “closed primary” state; therefore, only voters registered with the Republican Party by February 20, 2024, are eligible to participate in the PPP.

2024 Uniform Municipal Elections

All voters living within the boundaries of the following municipalities are eligible to participate in the election for that municipality:

- Belle Glade ★ Boca Raton ★ Delray Beach ★ Greenacres
- Highland Beach ★ Hypoluxo ★ Juno Beach ★ Jupiter Inlet Colony
- Lake Park ★ Lake Worth Beach ★ Lantana
- Loxahatchee Groves ★ North Palm Beach ★ Ocean Ridge
- Pahokee ★ Palm Beach ★ Palm Beach Gardens ★ Riviera Beach
- Royal Palm Beach ★ South Bay ★ Tequesta
- Wellington ★ West Palm Beach

Find your municipality on your voter registration information card, visit VotePalmBeach.gov “My Status”, or call (561) 656-6200.

3 WAYS TO VOTE



Vote-By-Mail

IMPORTANT! If you received a Vote-by-Mail ballot in 2022 and you have not renewed your request since November 9, 2022, your mail ballot request has expired. If you want to receive a Vote-by-Mail ballot for the 2024 elections, you will need to complete a new Vote-by-Mail request.

REQUEST IT

- ▶ Visit VotePalmBeach.gov, call (561) 656-6208, in person at any of our four (4) offices, or scan the QR Code.
- ▶ The deadline to request that a Vote-by-Mail ballot be mailed to you is 5:00 p.m. on March 7, 2024.



Early Voting

Saturday, March 9 – Sunday, March 17 ★ 7:00 a.m. - 7:00 p.m.

- ▶ Any eligible registered voter in Palm Beach County can vote at any Early Voting location.
- ▶ Visit VotePalmBeach.gov “Early Voting” for hours, locations and wait times, or to make an appointment.

RETURN IT

- ▶ Return postage is pre-paid. If mailing, allow seven (7) days before Election Day.
- ▶ Drop it off in-person at one of our four (4) offices, at a secure ballot intake station, or at any Early Voting location during Early Voting hours.
- ▶ Vote-by-Mail ballots must be received by 7:00 p.m. at our Main Office on Election Day for your vote to count.

TRACK IT

- ▶ Opt-in to get alerts via email, text (SMS), and/or voice message when your ballot has been mailed out, received by our office, or if there is an issue with your ballot so that it can be corrected right away.



Election Day

Tuesday, March 19 ★ 7:00 a.m. - 7:00 p.m.

- ▶ You must vote at the polling place that is assigned to your precinct.
- ▶ Polling places may change! Visit VotePalmBeach.gov to confirm your polling place before you go vote.



Wendy Sartory Link
Palm Beach County Supervisor of Elections

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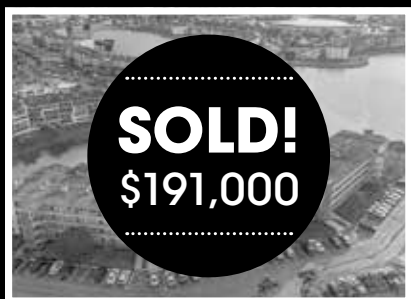


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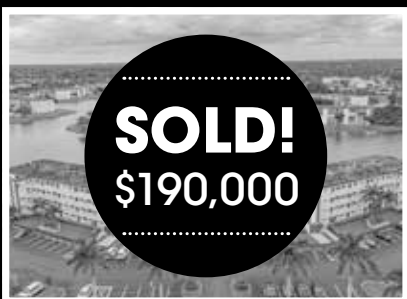
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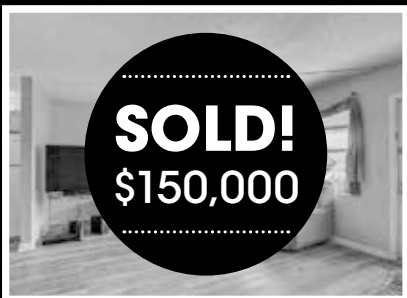
332 Preston H



239 Brighton F



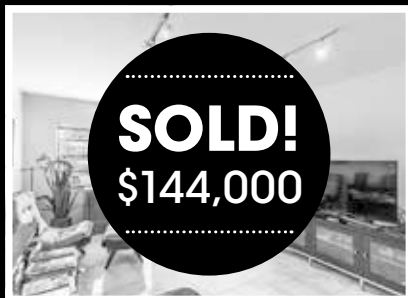
185 Mansfield E



296 Mansfield H



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5 Preston A



312 Fanshaw H



523 Fanshaw M



34 Preston A



286 Brighton G

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ATHLETIC DEPARTMENT NEWS

By *Cindy Goldberg, Athletic Director*

Breathe Deep - Yoga For Seniors

Getting older presents many gifts - maturity, grace, wisdom, and experience, to name a few. And, as we all know, growing older can also carry many challenges. Besides serious illnesses, there is often joint stress, osteoarthritis, and other types of pain. The good news is there are so many things you can do to improve your overall health and well-being. Yoga can offer a wide array of benefits. Everyone can benefit from incorporating a yoga practice into their daily routine.

You probably have already conjured up an image of a younger per-

son twisted up like a pretzel while chanting OM! That is not necessarily the case. Those who are older and less flexible can enjoy yoga along with its many benefits. One of the wonderful things about yoga is that is adaptable to different populations with diverse physical abilities and needs.

Some of the many benefits include increased muscle tone, balance, and strength. Yoga can increase circulation and help regulate blood pressure. You may also increase your lung capacity through breathing exercises. You might even find you will get a bet-

ter night's sleep! Yoga is a known stress reliever, so do not be surprised if you find yourself walking around with a smile on your face!

Of course, these benefits do not occur overnight or after a single class, but regular attendance will allow you to enjoy the best yoga has to offer. If you are just starting a fitness regime for the first time or after a long break, start with our chair yoga classes. It is gentle yet challenging, and a terrific way to get introduced to yoga poses. This is the class for you if it is difficult to get on and off a yoga mat or have trouble with balance. We offer many chair yoga classes per week, some include a few poses standing (chair yoga plus) while holding onto a chair for balance and some are all standing, holding chair for safety (balance yoga). Keep in mind, all classes are gentle, and the only rule is do not do anything that hurts! (And silence your phone please!)

In the yellow room, we offer classes that are more challenging, yet open to all levels. In gentle yoga, you will be on a mat most of the time. In yoga slow flow, it is a combination of poses, standing, balance and mat. In barre yoga, you hold on to the ballet barre for stability and increases arm strength.

All yoga classes are held in a dimly lit room with soft relaxing music, and you will leave feeling refreshed, renewed and a little straighter!

Retirement is the perfect time to pick up healthy habits that will promote longevity, so please come, and try our classes. No need to sign up, just wear comfortable clothes, and make sure to come on time. Let the instructor know if it is your first time, and we will be happy to help you in any way we can. We provide mats, blocks and straps but feel free to bring your own. We look forward to seeing you there soon!

Rossen Reports: The mistake you're making that increases robotexts

Robotexts are on the rise – and we're all sick of it. But the scary thing is, they open us up to scams and hackers trying to steal our personal and financial information.

Last week, we tackled robo-

calls and how to cut down on them, but then we got a ton of emails from you asking about robotexts. We get it. Robokiller says last month, we got 19.2 billion spam texts. That's 19 spam texts for every person in

the U.S. in just one month.

Rossen Reports viewer Beverly said she has an issue with them and asked for solutions.

Don't respond directly to a spam text. Even if you reply "STOP" or

"CANCEL," that lets the spammer know your number is a working one. That will open you up to MORE spam texts from that number and others.

Block the number.

On iPhones, tap the number at the top of the screen and then tap "info." Select "block this caller." Then tap "block contact."

On Androids, this could be different depending on your model. But try tapping the three dots in the corner and then select "block number" or "details." Then "block & report spam."

Your phone has a spam filter, too!

On the iPhone, go to settings. Scroll down to messages. Turn on "filter unknown senders." It creates these folders in the app. So you can see texts from known senders and unknown senders.

On an Android; tap those three dots in the corner, tap "details" and then "app settings" and select "spam protection." This will reduce the risk of you accidentally interacting with a spam text.

You can also try third-party apps that block robotexts. Some good ones that are highly rated are Robokiller, Textkiller and Nomorobo.



TAX Talk

WITH ANNE M. GANNON
CONSTITUTIONAL TAX COLLECTOR
Serving Palm Beach County

March 2024 Tax Talk
Volume 18/Issue 3


DEAR FRIENDS:

Did you know that there are more than sixty special observance days in March, such as National Black Forest Cake Day (March 28) and Working Moms Day (March 12)? One of these observances that I am especially fond of is Employee Appreciation Day on March 1. While my leadership team and I certainly appreciate the hard work our employees do each and every day, this special day gives me and our leadership team the opportunity to thank our more than 330 employees in a special way for their hard work, dedication, and for providing exceptional service to you, our clients. So, if you are fortunate enough to have an amazing team of employees, like me, I encourage you to recognize them on Employee Appreciation Day on March 1.

Don't forget, if you have not yet paid your 2023 property taxes, you have until March 31 to do so to avoid your taxes being delinquent. You can pay online by visiting <https://pbctax.publicaccessnow.com/>.

Anne
Anne M. Gannon
Constitutional Tax Collector, Serving Palm Beach County

NEW! MOVE OVER LAW



Did you know that on January 1, 2024, expansions were added to Florida's Move Over Law?

You might be wondering what the Move Over Law is. Well in Florida drivers are required to move over a lane for stopped law enforcement, emergency, sanitation, utility service vehicles, tow trucks or wreckers, maintenance, or construction vehicles with displaying warning lights. However, there are times when that isn't always possible, as a vehicle could be in the lane next to you and it is unsafe to move over, or you could be on a two-lane road. In those scenarios you should slow to a speed that is 20 mph less than the posted speed limit, or slow down to 5 mph when the posted speed limit is 20 mph or less.

The expansion of the Move Over Law that took effect on January 1, now includes any disabled vehicles on the side of the road, to help protect motorists that are stopped on the side of the road.

In 2022, there were 170 crashes and more than 14,000 citations issued for motorists failing to move over in Florida. For more information on how you can protect yourself and others on the road, visit www.flhsmv.gov/safety-center/.

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FEATURED SALES LISTINGS

Suffolk E	1 BD / 1.1 BA ...1st fl. Very clean unit. Move-in condition.	\$99,750
Dorset B	1 BD / 1.1 BA ...Mrs. Clean lives here. Turnkey. Lake view.....	\$119,900
Newcastle A	1 BD / 1.1 BA ...Main fl beauty. All tiled. Furnished or unfurnished.	\$124,500
Dorset I	1 BD / 1.1 BA ...1st fl. Tile thru-out. Freshly painted. Lake view.	\$131,900
Mansfield K	2 BD / 1.1 BA ...Very well appointed corner apt.....	\$139,900
Fanshaw O	1 BD / 1.1 BA ...Charming. Ground fl. Tile floors.	\$134,500
Rexford C	1 BD / 1.1 BA ...Move-in ready. Updated floors. Stall shower.....	\$153,900
Cornwall C	1 BD / 1.1 BA ...Special unit. Near all. Offered furnished or unfurnished.	\$155,000
Cornwall B	1 BD/ 1.1 BAAdorable 1st fl. Central air. Move-in condition.....	\$157,000
Mansfield N.....	1 BD/ 1.1 BACorner unit. Updated kitchen & bathrooms.....	\$159,900
Fanshaw K.....	2 BD / 1.1 BA ...Great investment opportunity. Corner unit.....	\$164,900
Cornwall B.....	1 BD / 1.1 BA ...Beautiful 1 bd facing lake.High impact doors & windows.....	\$165,000
Dorset H	2 BD / 1.1 BA ...Bright corner w/beautiful lake view from patio.	\$165,000
Brighton J	2 BD / 1.1 BA ...1st. fl corner. Furnished, bright turnkey unit.....	\$169,000
Cornwall E	1 BD / 1.1 BA ...Very desirable unit. Very clean. Move-in condition.....	\$169,500
Guildford E	2 BD / 1.1 BA ...Reduced Price. Motivated seller. Freshly painted/updated.	\$169,900
Cornwall A	1 BD/ 1.1 BAFantastic condo. Updated. Beautiful water view.....	\$169,900
Exeter B.....	2 BD / 1.1 BA ...Desirable 2nd fl. Panoramic lake view. Near elevator.	\$169,999
Cornwall C	1 BD /1.1 BAOffered turnkey w/all incl'd for seller's convenience.....	\$170,000
Dorset E.....	2 BD / 1.1 BA ...Outside corner. Terrific condition.	\$174,900
Guildford A	2 BD / 1.1 BA ...Very clean. S/S appliances. Tile & carpet.	\$175,000
Preston E.....	2 BD / 1.1 BA ...Beautiful. Light. Bright. 1st fl corner.	\$179,900
Fanshaw D.....	2 BD /1.1 BAClean & beautiful. 1st fl corner. Fully furnished.....	\$182,000
Ainslie D	2 BD / 1.1 BA ...Priced to sell. Best view in Century Village.	\$182,500
Exeter A	2 BD / 1.1 BA ...Rare 2nd fl. Spectacular lake view. Updated.	\$184,500
Yarmouth D	1 BD / 1.1 BA ...Fantastic condo. Walking distance to house of worship.	\$184,900
Guildford B	2 BD/ 1.1 BABeautiful. Updated kitchen. Very clean. Stall shower.....	\$189,000
Guildford D.....	2 BD / 1.1 BA ...Immaculate. Move-in condition. Outstanding view.	\$185,000
Newcastle C	2 BD / 2 BA.....Immaculate. Squeaky clean. Near elevator & pool.....	\$189,000
Exeter E.....	2 BD / 1.1 BA ...Lovely unfurnished unit. Steps to parking & pool.....	\$194,900
Newcastle C	2 BD / 2 BA.....1st fl turnkey deluxe unit w/stall shower. Lake view.....	\$197,500
Cornwall C	2 BD / 1.1 BA ...Panoramic lake view. Tile & laminate-like floors.....	\$204,999
Brighton G	2 BD / 1/1 BA ..1st fl corner. Best in Brighton. Close to parking spot.	\$219,000
Wolverton D	2 BD / 2 BA.....Luxury apt. Top fl. w/spectacular lake view.	\$225,000
Lincoln C	2 BD / 2 BA.....Great opportunity to purchase a 1st floor unit.....	\$229,000
Hythe C	2 BD / 2 BA.....Upgraded w/porcelain tile. Newer A/C, appliances, etc	\$299,000

RENTAL LISTINGS

Cornwall B	1 BD / 1.1 BA OFF SEASON 4/1/24-10/15/24 ONLY. Beautiful unit.	\$1,350
Dorset A.....	1 BD / 1 BA... Unfurnished. Upgraded. Open kitchen. Tile & carpet.....	\$1,400
Dorset H	1 BD / 1 BA... Great location. Central Air. Stall shower.....	\$1,400
Cornwall C	1 BD / 1.1 BA OFF SEASON ONLY. Immaculate. Totally tiled.	\$1,450
Mansfield K	2 BD / 1.1 BA Annual Furnished rental. Very well maintained.....	\$1,500
Cornwall B	1 BD / 1.1 BA PRICE REDUCED. Mint condition. Stunning water view.	\$1,525
Exeter C.....	2 BD / 1.1 BA OFF SEASON 4/1/-11/15/24 ONLY. Beautifully renovated.....	\$1,600
Exeter C	2 BD / 1.1 BA OFF SEASON 4/1-10/31/24 ONLY. Magnificent view.....	\$1,600
Suffolk F.....	2 BD / 1.1 BA Well-maintained 1st fl. corner unit. Close to clubhouse.....	\$1,600
Exeter E.....	2 BD / 1.1 BA SPECIAL PRICE. Spectacular lake view. 1st fl.....	\$1,650
Dorset E.....	2 BD / 1.1 BA Furnished. Super clean. Close to pool & gate.....	\$1,650
Preston E	2 BD / 1 BA... Bright. 1st fl corner. Stall shower. Lake view.....	\$1,700
Cornwall B	2 BD / 1.1 BA Great location. Beautiful view. S/S appliances.....	\$1,750
Rexford C.....	1 BD / 1.1 BA Partially furnished.	\$1,800
Cornwall B	2 BD/ 1.1 BA. Spectacular top fl furnished unit with lake view.....	\$1,900
Hythe A.....	2 BD / 2 BA... Furnished annual. Move-in condition. Very clean.....	\$1,900
Hythe C.....	2 BD/ 2 BA.... Shows well.Landlord is looking for long-term tenant	\$2,300
Sunbird Place	2 BD / 2 BA... Whisper Walk Community - Ready to move in.	\$2,550

*LISTINGS AVAILABLE AT TIME OF PUBLICATION

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Daggerwing Nature Center

The Strange Anhinga

It is a common sight here in Florida. When driving alongside a canal or walking by a lake or marsh, you see a big, black bird on the bank holding a strange pose: wide wings spread, long snake-like neck with a dagger-like bill pointed to the sky. It is regal and statuesque. And strange-looking.



This is an Anhinga. It is also called: Darter bird, Devil bird, Water turkey, Snake bird, and maybe more. Its body resembles a small turkey with its bulk and long tail feathers. It is not like other birds. Its unique.

The Anhinga is actually an underwater bird of prey, a spearfishing machine. Oil free feathers enable it to glide into and under the water easily. Its bulk and weight keep it submerged. The agile, hinged neck operates like a bow. The bill is long, sharp and serrated to pierce and hold the fish intended for the bird's next meal.

After wriggling the fish down its neck, the Anhinga must return to the bank to resume that still, statuesque pose with wings outstretched. It is a necessity. The Anhinga's feathers are not water-proof like other water birds and ducks. A fishing foray leaves the Anhinga water-logged



and too heavy to fly or swim until it dries its feathers out.

The Anhinga is a strange, unique, and certainly special "darter, snake, turkey, devil bird" to have here in Florida!

For more information or a chance to likely see one "posing," visit Daggerwing Nature Center in West Boca Raton.



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CORNWALL D	2/1.5, 3rd floor, updated kitchen, stainless appliances, wood look floor, newer fans & light fixtures, screened patio w/lake view, close to house of worship, clubhouse & shopping	\$199,000
FANSHAW C	2/1.5,3rd floor corner, windows impact, updated kitchen, updated bathrooms, tile in living area, wood look floor in bedrooms, screened patio w/pull downs	\$179,500
HYPHE A	2/2, 2nd floor, freshly painted, tile throughout, A/C 2020, screened patio w/magnificent lake view.....	\$178,500
HYPHE A	2/2,3rd floor, updated kitchen, stainless appliances, wood look floor throughout, plantation shutters, A/C & hot water heater 2020, screened patio w/lake view	\$189,900
NEWCASTLE B	2/2, 4th floor, tile throughout, both bathrooms updated, magnificent lake view from screened patio.....	\$184,999
PRESTON A	2/1.5, 1st floor, corner, tile in kitchen & dining area, screened patio w/lake view, close to house of worship & clubhouse.....	\$150,000
PRESTON B	2/1.5, 2nd floor, well maintained, tile in kitchen & dining area, screened patio w/magnificent lake view	\$172,000
PRESTON I	2/1.5, 1st floor, corner, updated kitchen & bathrooms, shower - no tub, impact windows in living & dining area, screened patio w/accordion shutters w/lake view.....	\$225,000
SUFFOLK E	2/1.5, 2nd floor, corner, new wood look floor in living area, freshly painted, screened patio, close to house of worship & clubhouse	\$154,000
SUFFOLK F	2/1.5, 1st floor, corner, updated kitchen, wood look floor, screened patio w/pull downs, close to house of worship & clubhouse	\$162,500
WOLVERTON C	2/2, desirable 2nd floor, updated kitchen, granite, stainless appliances, both bathrooms updated, hurricane impact sliding windows on patio overlooking magnificent lake view, close to house of worship & clubhouse	\$282,500
YARMOUTH C	2/2, 3rd floor, furnished, tile throughout, updated kitchen, updated master bathroom, both bedrooms have door going out to enclosed patio w/sliding windows w/magnificent lake view, close to house of worship & clubhouse	\$275,000
YARMOUTH C	2/2, 3rd floor, updated kitchen, quartz, new stainless appliances, double sink, wood look floor throughout, both bathrooms updated, freshly painted, screened patio w/pull downs, magnificent lake view, close to house of worship & clubhouse	\$332,000
YARMOUTH E	2/2 corner, 2nd floor, so, so close to house of worship & clubhouse, tile in living area, screened patio w/pull downs, w/lake & garden view	\$340,000
YARMOUTH E	2/2, Corner, 4th floor, so so close to house of worship & clubhouse, tile in living area, sliding windows on patio w/lake view.....	\$280,000

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Brad Jaffe and his grandmother

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Rossen Reports:
Repair or replace your broken appliance? Here’s the cheat sheet:

If one of your appliances has a problem, you’ll be left wondering...do I repair it or replace it? We’re looking at the major appliances in your house to answer those questions. Plus, tips on how to keep your appliances lasting longer.

First thing you should know, if the repair will cost more than 50% of the price of replacing the appliance, get a new one. Consumer Reports has an interactive tool that can use to estimate your cost.

Refrigerator

Typically, experts say refrigerators last between 10 and 18 years. Some repairs are cheaper. For example, if your refrigerator isn’t staying cold because of a ripped door seal, that can be fixed for a low cost. But if it’s something like

your compressor, which is the main component, that can cost up to \$1000. You’re better off replacing your fridge! How can you keep your fridge longer?

Clean the coils on the back, which tend to collect dirt and dust about twice a year. This will keep your fridge from overheating and overworking.

Clean the refrigerator vents regularly. They’re usually on the inside wall and at the top of the freezer to help air circulate. Also, make sure to keep items away from the direct path or flow from the vents. This can block air vents from circulating and reduce energy efficiency.

Load it properly. Experts say it should be about three-quarters full. A fridge shouldn’t be too empty because cold items help keep the temperature low.

Washer

Life expectancy is about 10 to 14 years. If the tub inside is cracked or it won’t spin anymore, technicians say this repair is too costly. You might as well replace it. If the problem is something like the control panel, it could be cheaper to fix it. How can you keep your washer lasting longer?

Make sure it’s level. That way it won’t damage itself while spinning.

Keep the door open when not in use to prevent mold and mildew.

Replace cracked or brittle water-fill hoses.

Run only full loads to keep your usage down.

Dryer

Life expectancy is about 10 to 14 years. If it’s smoking or it smells like something is burning, this could be a variety of problems. But

if you hear that the issue is your dryer’s motor, that could cost you up to \$450 to repair. In that case, replace the dryer! If your dryer’s door won’t stay closed, it could just be that the door latch is broken, and that cost is cheaper. How can you keep your dryer lasting longer?

Clean your dryer duct once a year to remove lint buildup. You do this by disconnecting the duct and using a vacuum hose to reach into the duct.

Always remove lint from the trap as well.

Doing smaller loads instead of one overly filled, large one can reduce the wear and tear on dryers. (It also cuts down on drying time!)

Oven

Life expectancy for an oven is about 13 to 16 years. Gas stoves tend to last longer than electric

ROSSEN REPORTS
Scam emails claim you’ve been charged for something you didn’t order

People continue to see **scam emails** claiming they have been charged for something they didn’t order – the emails that tell you about a charge to renew your computer subscription service.

Another version of this phishing scam involves a message that appears to be from PayPal. It says you’ve been charged hundreds of dollars to buy BitCoin.

Both emails include a phone number.

The point of these messages is to get you to respond to get a refund for something you don’t want.

If you call, the scammer will pretend they’re going to return your money. Instead, they’ll try to draw

you into a trap that will cost you thousands.

If you get an email claiming you

have been charged for something you didn’t order, don’t respond to it.

Instead, check your bank account or credit cards for any charges and go from there.

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- The research will take place at Florida Atlantic University’s Boca Raton campus.

PARTICIPATION INVOLVES:

- Answer questionnaires for medical history and cognitive function tests.
- Fill out 24-hour dietary recall questionnaire.
- Donate stool and saliva/oral swab samples one time at start of study and once a year for five years.
- Measurements of height, waist, hip, and chest circumferences.
- Optional: Donate blood
- All these questionnaires and measures need around 1-2 hours to complete.



NOTE:
You will receive a \$25 gift card for participation.



For more information, contact Florida Atlantic University at 561-235-4467, or email us at crudor@health.fau.edu

ROSSEN REPORTS Extended Warranties

There are a lot of purchases we make and they ask; do you want to buy the insurance? You might think protecting whatever you just bought is obvious, right?

Before you say yes, experts say these are three types of insurance policies you don't need to cash in on.

Extended Store Warranties: Let's say you buy a television, the manufacturer offers you a warranty and then the store offers you an extended warranty on top of that. You don't need the *extended* store policy. The manufacturer's warranty will often cover a certain amount of time or it will cover the item's life expectancy. And if they don't replace the item completely, they'll repair it. Most of the time, it costs less to *repair* an item than the cost of an extended warranty.

Rental Car Insurance: You might be better off without it because your primary auto insurance might have coverage for rental cars. For example, Progressive says if you carry comprehensive and collision coverage on your auto policy, you'll be protected against physical damage to your rental car. So before you go, check with your own auto insurance company first.

Travel insurance: It can add hundreds of dollars onto your vacation costs. But hotels and airlines have friendlier policies. Most hotels will let you change or cancel your reservations up to a certain point — some are even 24 hours before. Even airlines have

more flexible change policies if you need to reschedule. Travel experts say travel insurance is only necessary for non-refundable reservations you've made. And if

you're planning a multi-destination trip that is taking a huge chunk out of your budget.

Remember, credit cards offer a lot of protections. Some offer extra

warranties on big purchases and car rentals. Travel credit cards offer insurance perks as long as you use your card to book your trip too, so make sure to check your policy.



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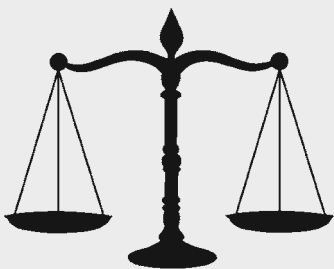
Recreation property management will use a mass email system to alert residents of events such as hurricane closings, special events, and any other information useful to the residents of Century Village.

This is a separate list from the theater and requires a separate form.
~Cen-West Management

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Robert Greenberg Performing Arts Series

Lyonel Fils-Aime: A Day at the Opera

Sunday, March 31
2:00 pm

Lyonel Fils-Aime is a charismatic and versatile singer, songwriter and record producer. He has performed with the Palm Beach Opera, St. Paul Episcopal Church and has toured in solo concerts throughout the country. He will be performing the great operatic arias with piano accompanist.



The Decotones Vocal Jazz Quintet

Sunday, April 14
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This Miami-based vocal jazz quintet sing their smooth jazz harmonies.

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1 review

★★★★★ 3 weeks ago **NEW**

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Ellen Rubin
2 reviews

★★★★★ 2 days ago **NEW**

Dr. Mike, Dr. Lina and the staff are amazing! Thank you for all your help. From the day I walked into the office I never thought I would feel good again. If you put the time in and put yourself first, with their help you will feel good again.

Century Village Boca Raton

(CENTURY VILLAGE - TEMPLE) - 19140 Lyons Rd, Boca Raton, FL 33434

Resident Appreciation Party & Expo



Wednesday
March 13th, 2024
Starts At
10:00am

**FREE LUNCH,
ENTERTAINMENT
& OVER \$1,000 in
RAFFLE PRIZES**

On Wednesday March 13th, 2024 at 10am; We will celebrate the AnnualSpring Resident Appreciation Party & Expo at the Century Village Boca Raton (Temple Beth Shalom - Ballroom). We will be offering Free healthy activities, health screenings, Q/A with local Healthcare Professional, Free Lunch, Free Raffle Prize Giveaways - (\$ 1,000 in Prizes) – Including a Flat Screen TV, Gift Cards, DJ & Entertainment and much more.

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Tuesday, March 19, 2024
10:30 am - 11:30 am
Congregation Torah Ohr

Connect with your Neighbors & Meet New People

Reflections by Rabbi Yasgur: “The Message Purim Carries in The Fight Against Terrorism”

Special Activity: Packaging Food Gifts for your neighbor

Join us - it’s all **FREE!**

One of the special Mitzvahs of Purim is to generate joy for others through gifts of food. The mitzvah is *Mishlo’ach (Shalach) Manot*. We will provide the fruit, snacks and a Happy Purim card. You assemble the small gift bags and deliver them to a friend or two on Purim Day (Sunday, March 24).

Please RSVP by calling Torah Ohr: (561) 479-4049 ext 105

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ACH DEBIT, THE SMART CHOICE!

Have you signed up to have your recreation / master management payment to Cen-West Communities made by ACH direct debit? If not, we encourage you to do so as soon as possible prior to printing annual payment coupons.

As the number of electronic payment avenues is increasing with rapid speed, it has become next to impossible to sort all the various payment platforms for deciding if Cen-West should print a coupon booklet or simply a notification letter. What does this really mean and why should you care?

The bottom line is for unit owners signed up for ACH direct debit with Cen-West, they will only receive a one-page notification letter about their 2023 monthly payment that will be taken via Cen-West di-

rect debit on the 3rd business day of every month. ACH direct debit eliminates the unit owner having to change their monthly remittance each year with their banking institution as rates change and ensures the payment is properly posted.

All unit owners not signed up for ACH direct debit will be receiving a 2023 coupon booklet and twelve return envelopes. This means a person already making electronic payments with their bank will unnecessarily be receiving a coupon booklet and envelopes creating a waste of resources.

While we understand the reluctance of some unit owners to sign up for ACH direct debit allowing Cen-West to electronically debit from their bank account, be as-

sured that this process is heavily regulated and Cen-West is only allowed to debit the amount of the monthly coupon charge and not a cent more.

We encourage unit owners to consider this request and hope that you will be environmentally conscious and choose to simplify your finances by signing up for ACH direct debit. It is as easy as visiting the Cen-West accounts receivable office found in the clubhouse to complete the paperwork. Remember to bring your checkbook with you so we can be sure we have the correct banking information!

Cheers to a terrific upcoming season and to our resident unit owners and tenants! Thank you for your consideration in making the planet a better greener place!

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Century Village residents,

FPL is going to be offering FREE Home Energy Surveys in your community in the near future at no cost to you. FPL representatives recently met with each HOA President and explained the program, which is called Power to Save, and its benefits. An FPL Energy Expert will perform an energy evaluation of your home, which may include the following:

- A/C unit inspection
- Up to 5 LED bulbs
- Low flow showerhead installation
- Faucet aerator installation
- Water heater pipe-wrap installation (as needed)
- Limited duct system repair (as needed)

All of these items will be provided FREE OF CHARGE as well as any installation. The plan will be to work each HOA community one at a time, before moving on to the next one. FPL will reach out to your HOA President who will then let you know when we will be getting ready to work your building. At that time, we can then make appointments to accommodate your schedule. This is strictly VOLUNTARY, and you can choose to not participate if you so desire. The FPL employees will be wearing FPL uniforms and ID badges and will also wear gloves and masks in order to comply with COVID protocols.

Please see the flyers elsewhere on this page for additional information.
Thanks,
Brian Strickland
East Region Manager, Home & Business Energy Solutions



\$500*
value

ATTENTION: Century Village

FPL, in cooperation with BOREC INC. will be conducting free Home Energy Surveys in your community at no cost to you.

An FPL Energy Expert will perform an energy evaluation of your home. You will be provided energy saving tips and information on FPL programs to help you learn ways to reduce your energy usage and lower your bill.

FPL Energy Expert will perform:

- » A/C unit inspection
- » Limited duct system repair
- » Low flow showerhead installation
- » Water heater pipe-wrap installation
- » Faucet aerator installation
- » Caulking & weather strip installation


It will be necessary for you to be home in order to participate.**

Schedule an appointment or learn more:
Curtis Barton 561-755-1442
FPL Energy Expert

*\$350 of free FPL services; \$150 estimated energy savings per year.
**Individual must be 18 years or older.

Due to concerns over the coronavirus, please review the questions below. Has anyone in your household:


- Shown any symptoms of the cold, flu or coronavirus in the past 30 days?
- Been in contact with a person infected or suspected to be infected by the coronavirus in the past 30 days?
- Been personally required to self-quarantine or go into isolation in the past 30 days?



If your answer to any of these questions is 'Yes', we are unable to perform your energy survey at this time.




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The new FPL EVolution program will support this growth by installing more than 1,000 electric vehicle charging handles around the state – a 50% increase in available charging stations. These locations will include Florida's Turnpike rest stops, parks, shopping malls and other popular destinations. Along with providing you with more places to power your electric vehicle, these high-tech chargers double as research stations and will generate valuable data on EV charging patterns.



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Beware of Criminals Promising Mortgage and Foreclosure Relief

Older homeowners are often targets

by Ralph Vartabedian, [AARP](#), April 4, 2022

Twenty distressed homeowners received offers of help to restructure their troubled loans from a “service” company operating out of glossy Orange County, California, prosecutors say.

For people trying to survive hard economic times, the prospect of lower mortgage payments was welcome news. But it was all a scam, prosecutors allege, and victims who paid upfront for the help that never came each lost an average of about \$5,000.

Seven defendants have been charged with crimes including grand theft, money laundering and unlawful loan modifications and await trial. If they are convicted, their alleged misdeeds would be just the tip of an iceberg that often sinks older Americans struggling to hold onto their homes amid a pile of bills.

Authorities sound the alarm

Today federal regulators and law enforcement officials are actively warning consumers about these types of solicitations, which often come from low-rent boiler rooms where scammers use call lists targeting older, vulnerable homeowners.

“With large equity stakes, they are big-time targets, especially considering their potential for cognitive impairment,” said David Neil Kirkman, a former special deputy attorney general in North Carolina who spent 20 years prosecuting elder fraud and is the author of the 2020 book [Elder Fraud Wars](#).

The scope of the crimes is largely unknown, since much of the enforcement and prosecution of the crimes occurs at the state, county and local levels, Kirkman said.

In its [2020 Elder Fraud Report](#), the FBI said fraud losses reported to the bureau by victims age 60 and older were nearly \$1 billion. The losses arose in crimes that ran the gamut from [extortion](#) to [tech-support scams](#). However, Kirkman, based on his experience as a county prosecutor and research cited in his book, believes such estimates could be off by a factor of 40, because so few of the crimes are reported to law enforcement.

The [Consumer Financial Protection Bureau \(CFPB\)](#), a federal agency set up to safeguard against financial abuse, recently warned that millions of struggling homeowners should be wary of [mortgage loan modification scams](#), set up to take consumer’s money on the false promise of preventing a foreclosure.

Empty promises

“Mortgage loan modification scams are schemes to take your money — often by making a false promise of saving you from foreclosure,” CFPB officials say. “These so-called foreclosure or mortgage consultants often use public notices or lists of distressed borrowers purchased from private companies to find their targets.”

The CFPB received 10,789 complaints in recent years about mortgage abuse, including modifications and collection or foreclosure, according to the bureau’s consumer complaint database. It does not break out the ages of those making reports.

The FBI’s elder fraud report says victims age 60 and

older suffered \$50 million in real estate and rental fraud losses in 2020. Complaints about real estate and rental fraud were up 22 percent that year from two years earlier, according to the report.

The scams typically ask for upfront fees, make promises to get modifications, urge homeowners to sign over their property titles and ask for signatures on complex documents that are not easily understood, according to CFPB officials.

Scam artists exploit a dozen vulnerabilities that may vex older Americans: cognitive decline, isolation or loneliness and a mix of decision-makers in families, Kirkman said. Quick pitches from scripts come “a mile a second” that are hard to follow over the phone, he added. And as a group, boomers hold 20 times more assets than millennials and twice as much as Gen Xers, he said.

[The Federal Trade Commission \(FTC\) warns](#) that scammers come equipped with all kinds of assurances of who they purportedly are: housing counselors, lawyers or government officials. They will say they’ll handle all the details of your mortgage and urge you not to contact your lender. Sometimes, they tell victims to send mortgage payments directly to them.

The mortgage and rent relief packages passed by Congress early during the COVID-19 pandemic provided six to 12 months of mortgage forbearance. As those deals expire or when the program is phased out, the vulnerability of older Americans could increase further and with it, inevitable fraud.

Be a savvy consumer

If you get a cold call offering to restructure your mortgage, you should consider seeking help before you move forward. The CFPB, FTC and FBI offer these tips:

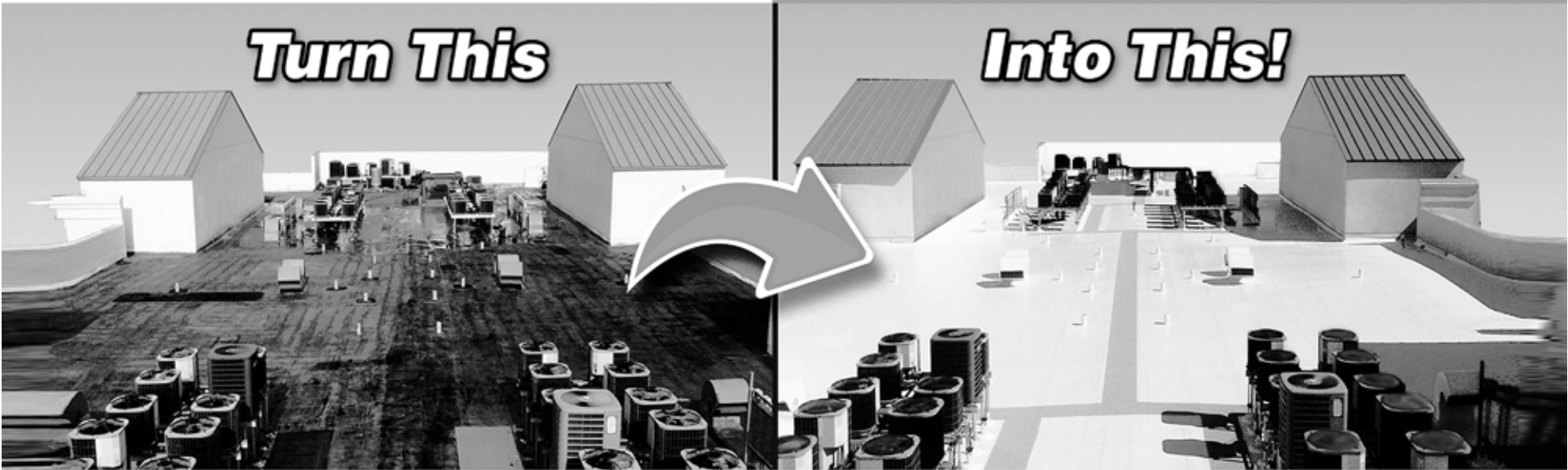
- Under a federal regulation known as the Mortgage Assistance Relief Services rule, it is illegal for a company to charge you a penny until it’s given you a written offer for a loan modification or other relief from your lender, and you accept it.
- The U.S. Department of Housing and Urban Development (HUD) offers a list of approved [housing counseling agencies](#) who can discuss legal options to help you pay your mortgage or obtain a legitimate reverse mortgage.
- Resist pressure to act quickly. Scammers try to create a sense of urgency.
- Search online for contact information, such as names, emails, phone numbers and addresses related to the proposed offer. Legitimate organizations are more likely to be transparent.
- Never send money or give personally identifying information to people or businesses you have not verified are legit.
- You can contact your state attorney general’s office for more information about state protections and, if necessary, file a complaint. Prosecutors in some large counties have white-collar fraud units that might also provide help in sorting through mortgage restructuring offers that come out of the blue.
- If you think you are a victim of a mortgage loan modification scam, consider getting an attorney by contacting your local bar association.
- And, as always, shut down your computer or other electronic devices if you get a popup message or a locked screen, which may indicate a virus is downloading.

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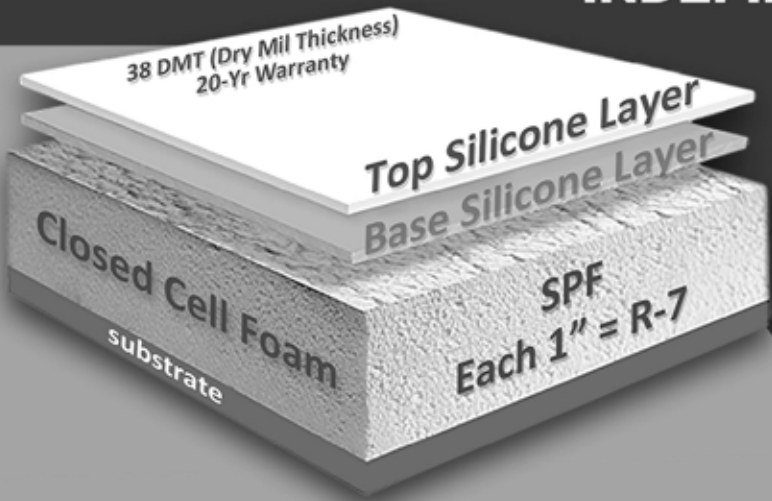
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Cut the Cost of Online Groceries

Don't pay more than you have to for convenience

By Lisa Lee Freeman, AARP

Grocery delivery services are super convenient and easy to use. You can do your shopping in minutes and leave the heavy lifting to someone else. The catch: You may have to pay an extra 25 to 35 percent to skip that trip to the supermarket, potentially adding hundreds of dollars a year to your already rising food bills.

The extra costs may include service charges, tips for delivery people, markups on individual items, as well as other fees, explains Phil Lempert, a consumer trend watcher who bills himself as the SupermarketGuru. Not all these extra costs are disclosed in detail. So, for example, you might not know that a box of Cheerios is priced higher online than it is in the store.

For many people, the benefits outweigh the extra costs and other downsides, such as losing the chance to pick out the best-looking produce. Before the pandemic, less than 2 percent of grocery spending came from online orders; in March, it was 14 percent, according to the research firm Brick Meets Click.

To cut your bill, or at least keep it from getting out of hand, start by understanding the different available services.

One option is to visit your local supermarket's website to see if it offers deliveries. Most big chains and some independents have online ordering, usually for a per-delivery fee.

A second option is to sign up for unlimited free deliveries from a single retailer through a membership program such as Amazon Prime (\$139 per year for fast, free delivery of nonperishables and, where available through Amazon Fresh, same-day delivery of grocery orders) or Walmart+ (\$98 per year for same-day delivery).

A third choice is to use a service that delivers from multiple stores. With these services, such as FreshDirect, Instacart or Shipt, you either pay a per-delivery fee or sign up for an unlimited-delivery program. DoorDash and Uber Eats, both of which started out as meal-delivery services, now also offer grocery delivery.

Whichever way you go, scan the fine print for fees and order minimums. For example, Shipt charges \$99 annually for unlimited deliveries of at least \$35—but may also charge an extra \$7 for an order with alcohol.

Store markups could be substantial. For example, the Ramsey Solutions website found that a 10-pound box of Quaker Oats oatmeal cost \$9 for in-store shoppers at Costco, but was closer to \$11 for customers who ordered it for same-day delivery. Walmart, on the other hand, charges the same prices whether you shop in person or use Walmart+.

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Limit
20

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Functions Of Various Entities Century Village West

COBRUA

Cobrua, which is our Umbrella Association, works on behalf of the sixteen autonomous Associations that are represented in Century Village West (CVW). Cobrua committees put together proposals for the Associations, who in turn either approve or reject what is presented. Examples are Cable and the AMR contract. The purpose is clear. Rather than sixteen Assns. at tempting to get proposals, the Cobrua Committee, working in conjunction with the Associations, puts it together for them. When there is more than one vendor available, we get proposals. Since Assns. are required to get competitive bids whenever possible, Cobrua performs this function. Also, the lowest bid does not always have to be accepted, but in the majority of situations, that is the one accepted.

Cobrua is required to publish a newspaper ten months during the calendar year, and it is financially successful. Our publication accepts paid advertising, keeps residents informed by reports as to what is occurring in the village, and prints articles submitted by residents as well as our government representatives.

Cobrua’s Community Affairs Committee is the liaison to the West Boca Community Council (we have a seat on the Executive Board). A dialogue is constantly maintained with local, state, and federal representatives on issues affecting the residents of our village.

If a question or situation occurs with any billing or transport issues with American Medical Response (AMR), we will intercede on behalf of our residents.

Cobrua conducts nine ten monthly meetings with its Executive Board (sixteen Association presidents and past Cobrua presidents) as well as nine delegate meetings in the Party Room of the Clubhouse. All residents are invited to attend the delegates meeting.

Management and Operations Committee (M&O)

This Committee came into existence in 1994. CVW became an active and functioning community starting in 1979. An Agreement (1994) was reached between the H. Irwin Levy Group, owners of Century Village, and Cobrua, representing the sixteen Associations’ residents. As a result of a lawsuit, the court instructed both Parties to come up with a workable Agreement, which they did. The Agreement stipulated that the Committee consist of no more than seven (7) members. M&O was to act on behalf of the 5,712unit owners in seeing that the living conditions remained at a high level. M&O was mandated to review and approve the annual budget for Borec, Inc. and Cen-West Communities, Inc. Borec, Inc. is responsible for recreation activities (clubhouse, swimming pools) and Cen-West the common elements and services needed to run a village of our size. The M&O Committee approves what is being done in CVW on behalf of the residents. The Committee is comprised of former corporate executives in both financial and human resources, and business experienced individuals. We proudly claim that this group is dedicated to see that the standard of living in CVW remains at the

highest level at the most reasonable cost. M&O works closely with our entertainment director who has provided us with quality entertainment during the season as well as off season. We have maintained a reasonable ticket price level, particularly when you see the cost of the tickets on the outside for some of the same shows. Borec, Inc. and Cen-West Communities, Inc. are pri vate corporations and our Committee does everything in its power to protect the interest of all unit owners. M&O reports to the Executive Board and the delegates monthly about our meetings with Management (in accordance with the mandate given the Committee and the bylaws of Cobrua). This is the Committee’s only responsibility to Cobrua. Nowhere is the Committee responsible or required to be linked to the officers of Cobrua. The functions and responsibilities of Cobrua and M & O are completely opposite and not overlapping in any way, shape, or manner.

The Association

Each one is a separate Corporation under Chapter 718 Fl. Statute, the Condominium Act. As a Corporation, it is run by a board of directors who select the officers. Everything within the boundaries of the Assn. with the exclusion of the satellite pool, is the Board’s responsibility (maintenance, finances, insurance, general upkeep such as irrigation, landscaping, etc.) If there is a problem in the Association a unit owner must approach the Board’s directors to remedy the problem. Fifteen Assns. have contracted with First Service Residential, and one Assn. has contracted with Crest Mgmt. Group

to provide the services needed to undertake the running and upkeep of the Association. Boards are required to meet at least twice yearly (budget meeting and annual meeting). It is the Board’s sole responsibility to run the business of the Corporation on behalf of its unit owners.

First Service Residential

The Management Company that fifteen Assns. have contracted with to provide the necessary services for the Association to function. Examples are janitorial, bookkeeping, accounting, landscaping, irrigation, maintenance, etc. First Service Residential will work with the Association to get competitive bids when required, offer guidance at Board meetings, and manage the sale and rental agreements on behalf of the Association. First Service Residential works closely with Cobrua, Assns, and the County in preparing for hurricanes.

BOREC/Cen West

Borec, Inc. administers the clubhouse as well as the various recreational facilities in CVW. They offer classes to residents, a library, meeting rooms, a party room for functions our clubs and Associations may want to hold, a fitness center, billiard room and provides entertainment throughout the year whether it be live shows or movies. Cen-West Communities is responsible for the common element outside the domain of the Associations. This includes roadways, lighting, security, bus service (both internal and external), landscaping of the premises, offices that take care of the administrative functions, resident ID’s, auto decals, in-house TV channel and all other functions.

By Stanley Siegel



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Florida Atlantic University is seeking participants for a memory and driving study.

Researchers invite older adults to participate in a study that merges healthcare and technology by using in-vehicle sensors to study memory and driving.

The research will take place at Florida Atlantic University’s Boca Raton and Davie campuses.

Participation is voluntary, and your identity will remain confidential.

We are seeking adults:

- * 65 and over
- * Fluent in English, Spanish and Creole
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- * Hold a valid driver’s license
- * Meet with the team regularly
(every three months over three years)

Note:
Participants will receive a \$25 Gift Card at each visit, and a \$50 Gift Card at the final visit for a total of \$350.

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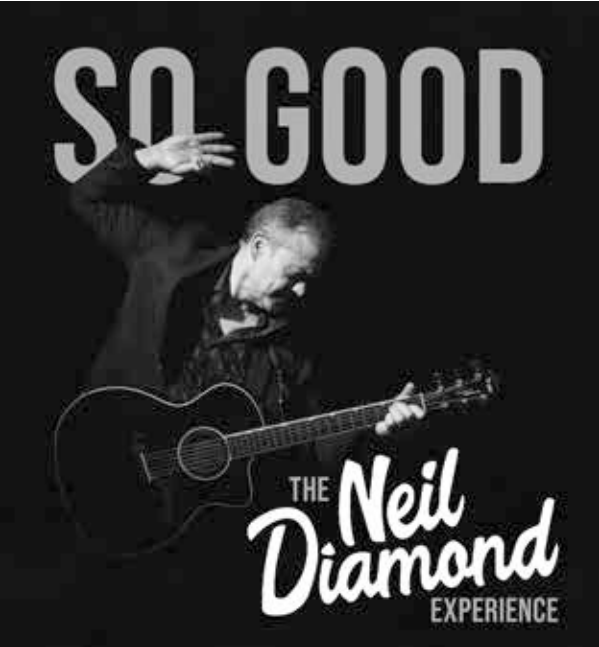
Entertainment Shows

Top Of The World - A Carpenters Tribute
Featuring Debbie Taylor



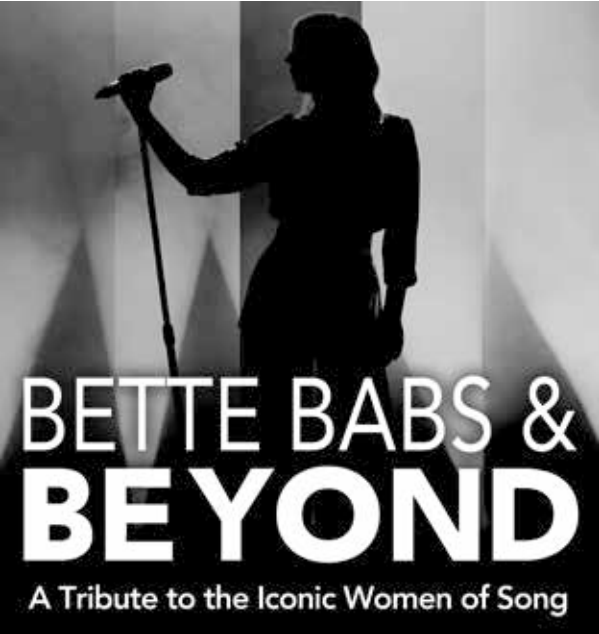
A Magical Tribute To Richard & Karen Carpenter
Saturday, March 2 at 8 pm

So Good! The Neil Diamond Experience
Starring Robert Neary



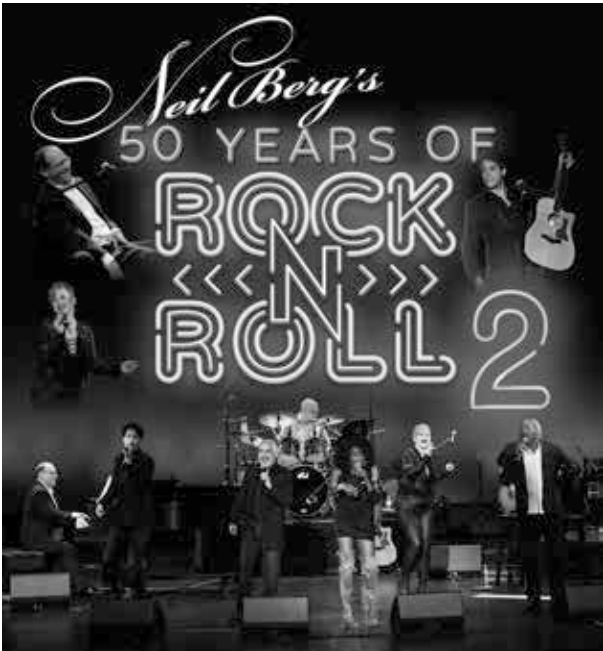
Robert Neary Creates A One-Of-A Kind, Cut Above The Rest, Tribute
Thursday, March 7 at 8 pm

Bette, Babs & Beyond



A Showstopping Tribute To Those Female Powerhouses Of Pop: Bette Midler, Barbra Streisand, Tina Turner & More.
Saturday, March 9 at 8 pm

Neil Berg's 50 Years Of Rock N' Roll 2



Great Balls Of Fire, This Is One Hot Rock & Roll Show!
Tuesday, March 12 at 8 pm

The 5th Dimension



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Sunday, March 17 at 8 pm
Monday, March 18 at 2 pm

Married With Laughter!



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Thursday, March 21 at 8 pm

America's Got Talent: Miami All Stars



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Saturday, March 23 at 8 pm

The Doo Wop Project Presents "A NEW DOO"



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Tuesday, March 26 at 8 pm

The Ultimate Vegas Variety Show - The Edwards Twins



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Saturday, March 30 at 8 pm

All programs are subject to change and/or modification without notice.

Better Business Bureau

10 Steps To Avoid Scams

There are thousands of new scams every year, and you can't keep up with all of them (we know, we try!). But if you can just remember these TEN THINGS, you can avoid most scams and help protect yourself and your family.

Never send money to someone you have never met face-to-face. Seriously, just don't ever do it. And really, really don't do it if they ask you to use wire transfer, a prepaid debit card, or a gift card (those cannot be traced and are as good as cash).

Don't click on links or open attachments in unsolicited email. Links can download malware onto your computer and/or steal your identity. Be cautious even with email that looks familiar; it could be fake.

Don't believe everything you see. Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean that it is. Even Caller ID can be faked.

Don't buy online unless the transaction is secure. Make sure the website has "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Even then, the site could be shady. Check out the company first at bbb.org. Read reviews about the quality of the merchandise, and make sure you are not buying cheap and/or counterfeit goods.

Be extremely cautious when dealing with anyone you've met online. Scammers use dating websites, Craigslist,

social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con to get you to trust them.

Never share personally identifiable information with someone who has contacted you unsolicited, whether it's over the phone, by email, on social media, even at your front door. This includes banking and credit card information, your birthdate, and Social Security/Social Insurance numbers.

Don't be pressured to act immediately. Scammers typically try to make you think something is scarce or a limited time offer. They want to push you into action before you have time to think or to discuss it with a family member, friend, or financial advisor. High-pressure sales tactics are also used by some legitimate businesses, but it's never a good idea to make an important decision quickly.

Use secure, traceable transactions when making payments for goods, services, taxes,

and debts. Do not pay by wire transfer, prepaid money card, gift card, or other non-traditional payment method. Say no to cash-only deals, high pressure sales tactics, high upfront payments, overpayments, and handshake deals without a contract.

Whenever possible, work with local businesses that have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive

information. Check them out at bbb.org to see what other consumers have experienced.

Be cautious about what you share on social media and consider only connecting with people you already know. Be sure to use privacy settings on all social media and online accounts. Imposters often get information about their targets from their online interactions, and can make themselves sound like a friend or family member because they know so much about you.

Florida Atlantic University's Drive Fit

Would You Like a Free, Confidential Driving Assessment? Here's how... Florida Atlantic University is offering a Drive Fit, safer driving program, at the Memory and Wellness Center on the Boca Raton campus.

All you need is to be 65 or older and have a valid Florida driver's license to participate. People with mild memory problems or no memory problems are welcome.

When you finish the assessment, you will receive a folder of useful information about safe driving and a \$25 Publix Gift Card to treat yourself.

You may bring a friend to participate with you, and a Free Uber ride can be arranged if needed. This program is being offered for a limited time, so don't wait. Make your appointment today by calling Jeaneen at 561-297-2613.

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-PLEASE COMPLY-



March | 2024

Dear Taxpayer,

One of the most underrated aspects of the homestead exemption is that it doesn't just reduce the taxable assessment of your home, it also caps its annual valuation. The Save Our Homes Cap limits any increase to the assessed value of a homestead exempt property to a maximum of 3% each year or the change in the Consumer Price Index (CPI), whichever is lower. Over time, the cap can provide substantial tax bill savings.

For 2024, the maximum increase will be 3%, as the change in CPI increased 3.4% from December 2022 to December 2023. This increase in CPI reflects continued but slowing inflation over the past year across dozens of consumer categories including shelter, food, transportation, and energy.

While the change in the CPI follows many markets, Florida law requires

my office to value property based on the status of the real estate market. My office will determine a total market value for every home as of January 1, taking into consideration the price fluctuations reflected in the sales of residential properties. But if your property is homesteaded, the taxable assessed value will not increase more than 3%.

If you already have a homestead exemption on your property, you do NOT need to reapply. There are several additional property tax exemptions, including those for widows/widowers, veterans, and those with disabilities. For more information, visit pbcpao.gov or call Exemption Services at 561.355.2866.

In this month's newsletter, a reminder to all business owners in Palm Beach County about filing for a Tangible Personal Property

Tax Return for 2024 and my office's annual college scholarship application process is now open. Enjoy reading and enjoy your spring.

Zulma A. Gil, CFE, Customer Service Leader at our West Palm Beach location



Respectfully,

Dorothy Jacks, CFA, FIAAO, AAS
Palm Beach County Property Appraiser

FBI Sextortion

The FBI has seen a huge increase in the number of cases involving children and teens being threatened and coerced into sending explicit images online—a crime called sextortion.

Overview
Sextortion can start on any site, app, messaging platform, or game where people meet and communicate. In some cases, the first contact from the criminal will be a threat. The person may claim to already have a revealing picture or video of a child that will be shared if the victim does not send more pictures. More often, however, this crime starts when young people believe they are communicating with someone their own age who is interested in a relationship or with someone who is offering something of value.

After the criminals have one or more videos or pictures, they threaten to publish that content, or they threaten violence, to get the victim to produce more images. The shame, fear, and confusion children feel when they are caught in this cycle often prevents them from asking for help or reporting the abuse. Caregivers and young people should understand how the crime occurs and openly discuss online safety.

Financial Sextortion
The FBI also has recently seen an increase in financial sextortion cases targeting minor victims in the U.S. Financial sextortion is different from traditional sextortion.

In these cases, the offender receives sexually explicit material from the child and then threatens to release the compromising material unless the victim sends money and/or gift cards. The amount requested varies, and the offender often releases the victim’s sexually explicit material regardless of whether or not they receive payment. This increasing threat has resulted in an alarming number of deaths by suicide.

How to Get Help
If young people are being exploited, they are the victim of a crime and should report it. Contact your local FBI field office, call 1-800-CALL-FBI, or report it online at tips.fbi.gov.

The FBI also has staff dedicated to assisting victims of crime. Learn more about our Victim Services Division and know your rights if you are the victim of sextortion and your images have been posted online.

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Management Office 561.826.1684

Understanding your AMR Transportation Coverage

THE FOLLOWING IS INFORMATION FOR ALL RESIDENTS OF CENTURY VILLAGE REGARDING YOUR COVERAGE FOR MEDICAL AND NON-MEDICAL TRANSPORTATION WITH AMERICAN MEDICAL RESPONSE

911 Medical Transportation

- **IN ANY AND ALL MEDICAL EMERGENCIES, YOU MUST CALL 911!**

This is the Medical Emergency Network of all Palm Beach County and Fire Rescue will respond appropriately.

- **IN ANY AND ALL MEDICAL EMERGENCIES, FIRE RESCUE MAKES THE DECISION ON WHO TRANSPORTS THE PATIENT.**
- Once transported, you will receive a billing statement from the Fire Department. Contact them directly to discuss additional billing information they may need or to make co-payments depending on your insurance. AMR will not pay for transports nor is it a covered service, when transported by Fire Rescue.
- If, at time of transport, you are medically stable, but still should go to the hospital, the County Rescue Paramedic will call AMR directly, and AMR will respond and transport you.
- Your AMR contract allows us to bill your insurance, so you may be contacted for additional insurance information and co-pay information. **ALL EMERGENCY TRANSPORTS ARE COMPLETELY COVERED BY YOUR AMR CONTRACT ONCE YOU PROVIDE AMR WITH ALL YOUR INSURANCE INFORMATION.**

Additional Ambulance Services

It is important to notify anyone arranging ambulance or non-medical transportation, that you have a contract with AMR. Some examples of Ambulance Transports are:

- Ambulance transportation will be provided from Hospital to Hospital, as ordered by your physician, for approved medical necessity and higher level of care.
- Hospital discharges to skilled and rehab facilities or home, if medically necessary.

- Skilled or Rehab facilities to medical appointments, if medically necessary
- Skilled or Rehab to hospital ER
- Skilled or Rehab to home if medically necessary
- **ALL TRANSPORTATION WILL REQUIRE THE RESIDENT TO SHOW THEIR CENTURY VILLAGE ID CARD. FOR ANY AMBULANCE TRIP THAT IS NOT A COVERED SERVICE, YOU MAY BE BILLED AT 40% OFF OF AMR’S PUBLISHED RATES.**

Non-Medical Transportation Services (CABULANCE)

- Non-Medical services shall be available to all full-time and part-time residents who permanently or temporarily are in need of wheelchair service. Services provided are within Palm Beach County. Any out-of-county trips are reviewed on a case -by-case basis.
- Non-Medical services are for medical appointments only and the service is not to be used as a taxi service.
- All Hospital transports can be scheduled for the same day.
- All home transports or Facility arranged transports must be scheduled with AMR 24 hours prior to appointment.
- AMR will provide a wheelchair if the resident does not have their own.
- All transportation will require the resident to show their ID card and provide AMR with any and all insurance information

YOUR AMR CONTRACT APPLIES TO RESIDENTS OF CENTURY VILLAGE. IF AN OWNER OR RENTER CHANGES PERMANENT RESIDENCE TO A NURSING HOME OR ASSISTED LIVING HOME, HE/SHE IS NO LONGER COVERED UNDER THE TERMS OF THE CONTRACT.

AMR TRANSPORT: 1-888-624-1900

FOR
TRANSPORTATION
SERVICES
CALL:
(888) 624-1900



AMERICAN MEDICAL RESPONSE

FOR
BILLING QUESTIONS
CALL

AMR Patient Business Services
800-913-9106, Monday-Friday, 9:00am to 8:00pm, EST

Please do not pay any **AMR** invoice prior to contacting the **AMR** customer service phone line. Thank You

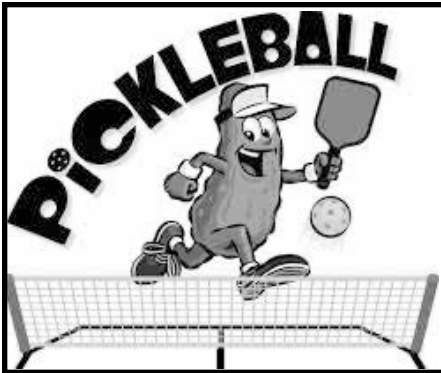


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2500 NW 29th Manor, Pompano Beach, FL 33069



Pickleball
“All Stars”
News
by Jack Gier

Pickleball Banner

The Pickleball All Stars Club Calendar is bursting at the seams! We have 130 dues paying members here for the season and 5 Events Committees cranking out fun filled events for 2024!

75 members packed our Ice Cream Social in the Party Room with music provided by Jay Weisberg and Dan Tanzer, followed by creating ice cream sundaes from the Ice Cream Bar.

The 2023 All Stars Travel Team WON the Palm Beach Co. Division-7 Tournament last year and due to the membership demand to participate, we now have TWO travel teams in 2024. For this year, both teams have WON all of their matches beating communities like Venetian Isles, Palm Isles, Cascades, Avalon Estates, Tuscany Bay, St. Andrews CC, Valencia Reserve and Bay.

Coming in March, our first St. Patrick’s Day Tournament, hosted by John Marinelli, will allow 32 members to compete in a Round-Robin-Tournament where they get to partner up with different members each game. Fun, prizes and just plain comradery will be had by all.

Finally, our FREE beginner’s class, where we provide paddles, balls and instructions, is now drawing 15 to 20 residents each Monday and Wednesday from 11AM to Noon...so please come out and learn about the fast growing FUN Time you can have here at Century Village.

Jack Gier



Management Team: Toni, Howie, Maureen, Mona & Sid



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Languages Spoken English, French, Spanish, Russian, Portuguese

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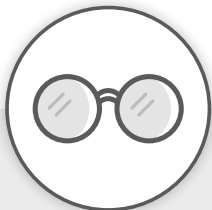
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Maria Barnichta
Licensed CarePlus Sales Agent
Mbarnichta@CarePlus-hp.com
Hablo español



You may be able to qualify for a Special Enrollment Period if you:

- Have Medicare and Medicaid • Recently moved • Are new to Medicare or recently turned 65
- Have a medical condition like diabetes, asthma, or other qualifying chronic conditions

Not a complete list of life events to qualify for a Special Enrollment Period.

CarePlusHealthPlans.com

Palm Beach County. CarePlus is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal. The Part B Giveback Benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for Part B. Important: At CarePlus, it is important you are treated fairly. CarePlus Health Plans, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities. The following department has been designated to handle inquiries regarding CarePlus' non-discrimination policies: Member Services, PO Box 277810, Miramar, FL 33027, 1-800-794-5907 (TTY: 711). Auxiliary aids and services, free of charge, are available to you. 1-800-794-5907 (TTY: 711). CarePlus provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate. This information is available for free in other languages. Please call our Member Services number at 1-800-794-5907. Hours of operation: October 1 - March 31, 7 days a week, 8 a.m. to 8 p.m. April 1 - September 30, Monday - Friday, 8 a.m. to 8 p.m. You may leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. Español (Spanish): Esta información está disponible de forma gratuita en otros idiomas. Favor de llamar a Servicios para Afiliados al número que aparece anteriormente. Kreyòl Ayisyen (French Creole): Enfòmasyon sa a disponib gratis nan lòt lang. Tanpri rele nimewo Sèvis pou Manm nou yo ki nan lis anwo an. H1019_MKBNDMFNPRphoner2024_M





JOIN OUR EMAIL NEWSLETTER

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Last Name:

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Phone #:

Email:

*By providing my email address, I hereby request that I be added to your email list and acknowledge that you will be sending me emails on a regular periodic basis.

Please fill out this form and return to the Box Office or you can signup online at https://centuryvillagetheater.com/boca_raton if you prefer to do it on your own.

Stay Connected     @cvtheaters

<https://centuryvillagetheater.com>

CAR SERVICE

Ken Schnur
Century Village Resident
954-682-2889
keyboard01@bellsouth.net




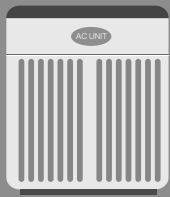
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Medical/Physical Therapy Appointments
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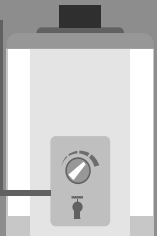
Providing FPL energy services including:

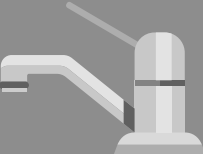

Home energy check-up


A/C unit inspection


Limited duct system repair


Caulking and weatherstripping installation


Water heater pipe-wrap installation


Faucet aerator and low-flow showerhead installation

\$500*
value


* \$350 value of FPL energy services;
\$150 estimated annual energy savings.

#FPLcares

Due to concerns over the coronavirus, please review the questions below.

Has anyone in your household:

- Shown any symptoms of the cold, flu or coronavirus in the past 30 days?
- Been in contact with a person infected or suspected to be infected by the coronavirus in the past 30 days?
- Been personally required to self-quarantine or go into isolation in the past 30 days?



If your answer to any of these questions is 'Yes', we are unable to perform your energy survey at this time.

!! To All Residents !!

Century Village, Cobrua and the Cobrua Reporter do not employ reporters, nor have they ever done so.

If you are approached by someone posing as a reporter for this community, **DO NOT RELEASE ANY PERSONAL INFORMATION AND DO NOT LET ANYONE IN YOUR HOME UNINVITED.**

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BASIC PACKAGE COVERAGE

Central Air Conditioning (including replacement - up to 4 tons)	Included
Heating System	Included
Thermostat/Humidistat	Included
Refrigerator	Included
Icemaker	Included
Cold Water/Ice Dispenser	Included
Oven/Range (includes self-cleaning)	Included
Garbage Disposal (1/2 HP - replacement)	Included
Plumbing & Electric (2 Baths)	Included
Extended Plumbing	Included
Dishwasher	Included
Washer/Dryer	Included
Water Heater (up to 40 gallons)	Included

REPLACEMENT (SEE TERMS AND CONDITIONS)

TOTAL BASIC PACKAGE \$189.00

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Tennis Club News

Chuck Walcer

The tennis leagues keep rolling along, and so do the many varied activities of the Tennis Club. The best news is that the hard-court tennis team is in first place.

The team has won just about every week and hopefully, will keep this up through the end of the season.

Michael Smith is very happy the way the team is performing, especially considering that he has been mixing and matching many partnerships.

CVW's three clay court teams all lost their matches the week of January 29th, but came back to win their matches the following week. As of this writing, the two men's teams are, seemingly, too far behind to overtake the division leaders, but can become the best second-place team and get into the county playoffs.

The women have a chance to do something that they have not done for a very long time - that is to sweep all four courts in a match! I hope this is not like the Chicago Tribune headline that Dewey defeated Truman in 1948, but thus far: Myra David with Hedy Needle, Nancy Getlin with Evelyne Singer, and Susan Edelstein with Helene Levitsky all have won their match-

es, and Judy Brener with Lyse Pelletier won the first set in their match, that will be continued after newspaper deadline. That would be terrific.!

Our BBQ was extremely successful! The Red Cross was so appreciative of our donation! Everyone needs to keep giving so that we can do it again next year. "Thank you" to all who helped make it great, especially Joe and Dan for cooking, Guy for his music, and Sol, Stan, Robert and Myra for everything else.

Dennis Spitzer led a group to see the Delray Open on February 14th and his wife Lynne led a group for a great day at Morikami Japanese Gardens on February 28th.

Don't forget the mini upcoming March events which include a trip to Gulfstream Track and Casino on March 6th, wine and cheese with the Installation of Officers on March 8th, Meet the Mentalist on March 13th, and Field of Flowers on March 18th.

Quiz: When Carlos Alcaraz recently won at Wimbledon in 2023, he became the youngest winner since who?

Answer: Boris Becker

REMINDER...

Bicycle riders share the roads with pedestrians. For safety's sake please be courteous when riding past and announce you are approaching. Stay safe.

Thank You!



AT HOME PODIATRY

Michael S. Bess, DPM

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Fishing Club Donates Equipment

By Gregory Fusillo

The Century Boca Fishing Club has generously donated fishing equipment to be supplied to all residents who would like to go freshwater fishing but do not have the equipment or knowledge of how to do it.

Rods, reels and tackle will be available to any resident who can present their CVW ID card and would like to fish in any lake or pond.

The equipment is for light freshwater fishing and not for saltwater use.

The equipment will be lent out for a 48-hour period and is free.

Remember, if fishing in CVW lakes, there is a strict catch and release policy in effect.

Always be aware of wildlife around you!!!

To reserve your equipment, contact the CBFC president, Gregory Fusillo at centurybocafc@live.com.

SLOW DOWN!

THIS IS A RETIREMENT COMMUNITY
SPEEDING PUTS ALL OUR LIVES AT RISK
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COMPLY WITH OUR SPEED LIMITS, CROSS WALK CAUTION & ALL SIGNAGE. FAILURE TO COMPLY MAY RESULT IN FURTHER RESTRICTIONS & ENFORCEMENT

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FREE MOVIES MARCH

RETRIBUTION

R, 1 HOUR, 31 MIN. (RATED R FOR SOME LANGUAGE AND VIOLENCE.)

In this high-octane thriller, Liam Neeson plays a bank executive who finds himself in a race across town and against time when a mysterious caller informs him there’s a bomb in his car. To make matters worse, his children are in the car with him, and they’ll all be killed if he doesn’t follow an increasingly dangerous series of tasks. The film also stars Noma Dumezweni and Lilly Aspell.

Fri. March 01 7:45 pm
Sun. March 03 1:45 pm

THE HOLDOVERS

R, 2 HOURS, 13 MIN. (RATED R FOR SOME DRUG USE, LANGUAGE AND BRIEF SEXUAL MATERIAL.)

A curmudgeonly, unlikable teacher at a New England prep school gets saddled with babysitting a group of misfits who are left on campus during Christmas break in 1970. As a result, an unlikely family unit forms between the teacher, a damaged student and the school’s head cook, who just lost her son to the Vietnam War, and each comes out a better person for it. At times heartbreaking, at others laugh-out-loud funny, this critically acclaimed film stars Paul Giamatti, Da’Vine Joy Randolph and Dominic Sessa.

Sun. March 03 7:45 pm*
Mon. March 04 7:45 pm
Tues. March 05 1:45 pm*
Tues. March 05 7:45 pm
Fri. March 08 7:45 pm

MASTER GARDENER

R, 1 HOUR, 51 MIN. (RATED R FOR NUDITY, LANGUAGE AND BRIEF SEXUAL CONTENT.)

Meticulous horticulturist, Narvel Roth, is as devoted to tending to the grounds of Gracewood Gardens as he is to pandering to the wealthy dowager who owns the beautiful, historical estate. But when she demands that he take on her troubled great niece as an apprentice, dark, violent secrets from the past are unlocked, throwing Narvel’s orderly life into utter chaos. The stellar, award-winning cast includes Joel Edgerton, Sigourney Weaver and Quintessa Swindell.

Sun. March 10 1:45 pm*
Sun. March 10 7:45 pm*
Mon. March 11 7:45 pm
Thurs. March 14 7:45 pm
Fri. March 15 7:45 pm

INDIANA JONES & THE DIAL OF DESTINY

PG-13, 2 HOURS, 34 MIN.

Harrison Ford takes his final bow as the title character in this fifth and final installment of the iconic **Indiana Jones** franchise. This time around, Indie embarks on an adventure with his goddaughter. The year is 1969, and they find themselves facing down a former Nazi in the midst of the space race between the U.S. and the Soviet Union as they try to retrieve a legendary relic that can change the course of history. A mix of familiar characters and new ones are played by Phoebe Waller-Bridge, Mads Mikkelsen, Antonio Banderas, John Rhys-Davies and Karen Allen.

Mon. March 18 7:00 pm*
Tues. March 19 1:45 pm*
Tues. March 19 7:00 pm
Fri. March 22 7:00 pm
Sun. March 24 1:45 pm

DUMB MONEY

R, 1 HOUR, 45 MIN. (RATED R FOR LANGUAGE THROUGHOUT, SEXUAL MATERIAL AND DRUG USE.)

Based on some real-life stock hijinks, a regular guy flips the script on Wall Street by sinking his life savings into GameStop, making it one of the world’s hottest companies. When his social media posts blow up, a lot of everyday people enjoy newfound wealth until the billionaires fight back and many on both sides have their worlds turned upside down. The cast of this smart and funny David vs. Goliath film includes Paul Dano, Pete Davidson, Vincent D’Onofrio, Seth Rogen, America Ferrera and Shailene Woodley.

Sun. March 24 7:45 pm*
Mon. March 25 7:45 pm
Thurs. March 28 1:45 pm*
Thurs. March 28 7:45 pm
Fri. March 29 7:45 pm

THE CREATOR

PG-13, 2 HOURS, 13 MIN.

In a futuristic war between humans and robots, an ex-special forces agent named Joshua is recruited to find and kill the elusive architect of a mysterious weapon with the power to wipe out all of mankind. When Joshua leads an elite team into enemy territory, they find out that the weapon is

in the form of a young child. This visually stunning and thought-provoking film stars John David Washington, Madeleine Yuna Voyles and Gemma Chan.

Sun. March 31 1:45 pm*
Sun. March 31 7:45 pm*

(Continued in April)

*Indicates captions when available

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KARAOKE

Every Monday Evening
from 6:30pm to 8:30pm
Clubhouse Party Room
Everyone Welcome!

For further info call Sue, Lee 786-543-8997

NOTICE TO ALL RESIDENTS

When having work performed in your condo, you should use only **licensed & insured** contractors. You should ask for a certificate of insurance to include general liability and workers compensation insurance and ask to see their license and check to see if both are current.

In the event of a claim, if your insurance company determines that the contractor or individual installed the equipment incorrectly, the carrier may subrogate against the contractor for payment of the claim. Only the insurance company can determine if you will be covered or not for your damage.

Clubs

BABY BOOMER’S SOCIAL CLUB – Come join us and the young-
gen’s of CV & make new friends. Meet
4th Tuesday every month. Irma, 845-
551-7802

BILLIARD CLUB OF CVW meets
2nd Tuesday of each month, 2:30 pm,
Room F.

**BEREAVEMENT & GRIEVING
SUPPORT GRP.** – Friendly, in-
formal, FREE, ongoing discussion
grp. Meets every Wed, 1:30-3pm
For info & meeting location call
Carol 516-859-6444

BOCA CENTURY ART CLUB
meets every Sunday from 9:30 a.m. to
12:30 p.m. in the Art Room at Club-
house. Patti, 724-549-3911.

CHESS CLUB meets every Wednes-
day, 7-9 pm, Clubhouse Library. Con-
tact Johnny Kelman 561-617-5137
for info.

COMPUTER & TABLET CLUB
meets on Zoom 1st Thursday of
each month, 1:30pm, FREE TO
ALL. Email [CVWCOMPUTER-
CLUB@YAHOO.COM](mailto:CVWCOMPUTER-CLUB@YAHOO.COM) for info &
zoom meeting invite. Fred Hadley
561-372-1772.

CV BOOK CLUB meets 1st
Thursday of the month in the mu-
sic room. Everyone welcome.

Doris, (718)930-5644

**Any changes to Club information must be emailed to editorcobrua@aol.com
Changes will not be taken over the phone.**

CVBR GARDEN GROUP meets of
each month (during winter & spring),
11am, Clubhouse. We welcome new
members and suggest contacting us
for information. Call Alan, (610) 662-
7640

CVW GOLF CLUB meets 2nd Mon-
day of the month, 10am, Clubhouse,
Room G. Call Steve Snyder 561-487-
3004.

CVW SHUFFLEBOARD CLUB
meets Monday-Thursday at shuffle-
board courts, 4:30pm. Call Carrie
Parks for addt’l info 847-910-4133

DEMOCRATIC CLUB OF CVW –
meets monthly at Temple BethSha-
lom. Call Linda Rosenthal 561-212-
5729 or email cvwdems1@gmail.com
for meeting information.

GIN RUMMY CLUB, Monday-Fri-
day. Call Bob for info 631-332-0759.

HADASSAH CHAPTER meets 3rd
Wednesday of month, 12:00 Noon,
Temple Beth Shalom. Call Lila 482-
5481

JOKE CLUB– meets every Thurs,
7:00 - 7:45 p.m., Room H. Partici-
pants may tell jokes or just listen to
jokes. Hy 917-817-4844.

MEN’S CLUB TEMPLE BETH

SHALOM breakfast is held on the
last Sunday of each month in the
Temple auditorium. Dues are \$18
per year. 483-5557.

NA’AMAT USA meets 3rd Thurs-
day of the month, 12:30pm,
Clubhouse Party Room. Call Do-
ris Katz for info: 561-961-4912.
Everyone Welcome!

NEW FRIENDS OF CVW meets
December thru March. Call for more
information. Marilyn 631-974-2214.

PAP CORP OF BOCA CENTURY -
meets 1st Tues. of every other month
beg. Nov. 7, 2023. Temple Beth Sha-
lom, 10am. Bagels & coffee. Call
Harriet Cohen for info (845) 536-
0265. No RSVP needed.

PHOTOGRAPHY CLUB meets
once monthly Nov-April to discuss
photography and arrange photo
events. Call Arthur Turner 561-245-
7493 or 613-730-1947 (summer).

PICKLEBALL CLUB- Come join
the fastest growing fun sport in
America. Club plays 7 days p/week,
2pm at new courts just west of New-
castle. We supply balls, paddles, in-
structions for new players and have

members at every level of play. Call
Mona 716-860-7233, Gary 561-528-
5472, Klaus 561-908-4100.

**REPERTORY THEATRE GROUP
of CENTURY** Village West, meets
the 2nd Friday of each month at
9:30 a.m. in the Party Room at Club-
house. Phyllis, 561-251-773

**SECOND GENERATION-CHIL-
DREN OF HOLOCAUST SUR-
VIVORS OF CV BOCA** meets 1st
Monday of each month, November
thru May, 1PM, Room I Clubhouse.
For info call Sonja 347-210-0501,
Karen 917-620-8731.

**SISTERHOOD TEMPLE BETH
SHALOM CVBRW** - Sisterhood
meeting is on the 4th Monday in
the Temple at 10 a.m. Continental
breakfast and entertainment. All
are welcome. Call 477-4955 for more
info.

TENNIS CLUB – meets 12:45pm
last Friday of the month, Club-
house. No need to join but for \$15p/
year you get tennis & fun activities.
Call Stan Cisak 201-913-0252.

WOODCARVING CLUB – Con-
tact Allen for meeting times &
more info. 732-672-4425, or mail
alcgot@aol.com

YIDDISH CLUB meets every
Tuesday, 7pm, Room H. Call Meir
917-697-0880.

FRIENDS OF LIBERTY REPUBLICAN CLUB

Meets 4th Tuesday
of each month in
Temple Beth Shalom
at 7 p.m.

Call Allan
Schuster (908-
220-0768) for
information.

CVW Democratic Club

Continues to Meet
Monthly

Please Contact us
for more information
Ph: 561-212-5729
email:
[cvwdems1@gmail.
com](mailto:cvwdems1@gmail.com)

SATURDAY FREE DANCES PARTY ROOM

MAR 2 - BILL DE RENZO

MAR 9 - ANTHONY VETERE

MAR 16 - WORLD CLASS DJ

MAR 23 - SOUND RELATIONS

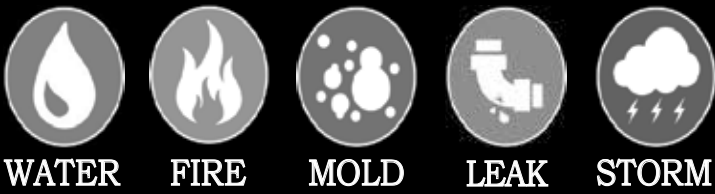
MAR 30 - ALFONSO ARANDA

ALL DANCES BEGIN 7:45PM

All programs subject to change and/or modification



FREE VISUAL INSPECTION
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IICRC CERTIFIED WATER DAMAGE FIRM

Water Damage?
Where experience counts *the most!*



Structural Drying



Water Extraction



Moisture/Leak
Detection

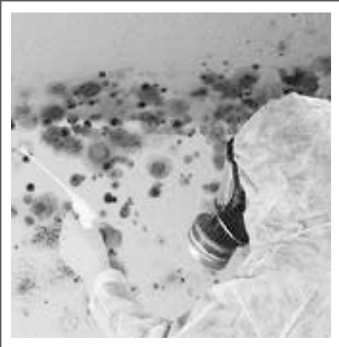


Roof Leaks

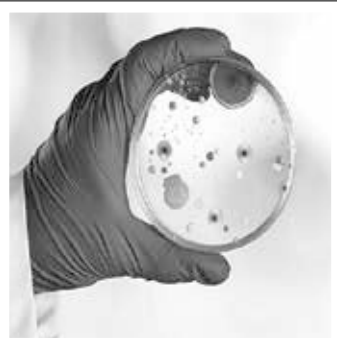
MOLD DAMAGE?

STATE LICENSED MOLD REM. LIC #MRSR: 1791 & MRSA: 2582

Concerned about mold?
Talk to the experts with over
10+ years of experience.



Mold Removal



Mold Testing



Toxic Black Mold
Removal

OUR CLIENTS SAY IT BEST ★★★★★

"J & R can't be beat. These guys did a perfect job, were priced reasonably and were total pros. The results were excellent."
– Gerry T.

"J & R and his team were complete professionals. From day one they were easy to communicate with and their follow up was impeccable."
– Thomas F.

"J & R Restoration is truly a company you can trust. They did a fantastic renovation to our home. Their crew consist of highly skilled and respectable professionals."
– Janice T.



CALL: 561-674-2332
24/7 EMERGENCY RESPONSE
Jnrrestoration.com

