

THE OFFICIAL PUBLICATION OF CENTURY OF BOCA RATON UMBRELLA ASSOCIATION



M&O COMMITTEE

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

M & O Committee

Our monthly meeting with Management took place Wednesday, Feb. 21, 2024.

Present from Management were Judy Millington, VP, Site Administrator, Monica Wells, Sr. VP & CFO Cenvill Recreation, Abby Koffler, VP Entertainment, and Dan Cruz, VP Regional Facilities Manager. The entire Committee was present.

Highlights of our meeting:

*The water main project is progressing. The South side should be completed early March. Shrubbery has been planted in the completed areas (backflows). There is an ongoing inspection of the Associations by an independent plumber to detect water leakage.

*The clubhouse renovations should be completed by the second week of March. In next year's budget, the red bricks will be painted to match the colors of the front of the clubhouse.

*Walkways are being inspected to repair any cracks that are found.

*We will be reviewing ways to slow down speeders in the village. These people find it difficult to understand that they are a menace to pedestrians as well as cars whose drivers who do observe the 20- mph speed limit.

*There were some residents who were not happy with the Sondheim show. The brochure described each show and, if read carefully, there should be no problems when the music or entertainment is summarized.

*We discussed with Security that when a gate arm is not functioning, cones should be placed halfway up the roadway so as to avoid unnecessary crisscrossing in lanes. Also, we suggest that green colored cones should be used to alert drivers.

*There were complaints about Academy bus drivers which was investigated by the supervisor, and corrected. On the whole, most residents seem to feel that the drivers are courteous and helpful.

*We reviewed our reserve schedules for hurricanes and water main potential problems and they are being reserved adequately.

*Some Associations felt that there should be more tables at the satellite pools. This will be an item to be reviewed in the budget for next year.

As a footnote to this report, suggestions and complaints should be completed on a form that is available at the Information Desk in the clubhouse. Both Management and the Committee can review what is presented.

DELEGATES MEETING Tuesday, Apr. 9th 10:00 AM - CLUBHOUSE

CEN-WEST COMMUNITIES, INC.

By Judy Millington Vice President, Site Administrator

If you are a new owner to Century Village, you will need to go to the Accounts Receivable office to set up your account. You will need to bring your HUD statement or the Deed to the property. You will set up your address where your Cen-West payment coupon will be sent. Accounts Receivable is where you can set up your ACH payment for your convenience and to ensure your payment is on time each month.

Once you have met with AR, you will go to the ID office where you will give your emergency contact information, add any people you would like to your permanent guest list. These are family and friends who you expect to visit you often. And receive your CV ID. You will receive a code to use on GateAccess.Net that will allow you to call in guests and purchase show tickets. You can also download the GateAccess.net App to your smartphone and with a push of a button, you can add a guest for the day. If you use the APP, you will receive a text message when your guest arrives.

You should also bring the registration to your vehicle so you can have a Century Village decal put on your vehicle that will give you access to the Resident Gate and save you from having to wait in line and show your ID to enter the village each time you come home.

If you are a renter, all residents of that unit MUST have a current approval to receive a Century Village ID. Only with an approval from First Service Residential or Crest Management, will you have access to GateAccess.net and be able to add or remove guests from the Permanent Guest list, use the automated system to call in guests, have a decal placed on your vehicle and enjoy the recreational facilities. This process can take up to 40 days to complete. Cen-West cannot issue an ID without that approval, so please make sure you are allowing plenty of time when you are starting or renewing your lease.

Once a renter is approved in a unit, the owner gives all privileges to said renter. The renter's emergency contact information and phone numbers are entered into the system. The renter will then be able to purchase tickets and call guests into the automated system. If you are a landlord or a tenant, First Service Residential or Crest Management are the offices who will issue you an approval. Cen-West does not issue approvals and cannot change dates or add and remove people from the approval.

All residents, both owners and renters, should be prepared to show their current CV ID to enter the gate, the clubhouse, and to ride the Academy buses. If you do not show your current CV ID, you will **not** be given access to the Academy buses. If your ID is requested at the Tennis/Pickleball courts or the pools, you should be prepared to present it. Your CV ID cannot be used by any other person, including your relatives. Please carry your ID if you go out for a walk. This information is critical if you have an accident, and we need to contact your emergency contact.

Century Village and your Association management company are working to help keep you safe and to ensure that the approval process is followed by all those who want to live here. With your help, we can continue to provide the services you have come to enjoy.

CORRECTION

In a previous meeting, it was mistakenly announced that Exeter Assn. had a new President. We apologize for this error and wish to make it clear that Marilyn Crain is still the President and, hopefully, will remain so in the future.

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My office is here to help you with <u>any</u> 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 <u>MSachs@pbcgov.org</u> or Visit me online at <u>www.pbcgov.com/D5</u>

Fighting for You,

Steine Sach

Maggie Chaiken, Cobrua

AMR UPDATE

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

!! 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, <u>DO NOT RELEASE</u> <u>ANY PERSONAL INFORMATION AND DO NOT</u> <u>LET ANYONE IN YOUR HOME UNINVITED</u>.

WATCH CHANNEL 1075 FOR ALL UPDATES

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Executive Board

Alan Pearlman

Executive Board Minutes March 4, 2024

First Vice-President Dave Merzon called the meeting to order at 10:10 A.M. A quorum was established. The minutes of the February 2024 meeting were accepted as published in the *COBRUA Reporter*.

<u>President's Report</u>: Mike Limongelli reported. Mike reminded everyone that there was an important election coming up for the Executive Board and for the M&O Committee and urged the presidents to be sure that their delegates attend the next COBRUA Delegates Meeting.

<u>Treasurer's Report:</u> Treasurer Lynn Roberts was not available, so the Treasurer's Report was tabled.

<u>Budget:</u> Stanley Siegel, Budget Director, reported. 1. Stanley distributed copies of the Proposed COBRUA Budget for April 1, 2024 through March 31, 2025 and compared it with the Approved Budget from April 1, 2023 through March 31, 2024. He explained the major reasons for any significant differences including increased revenue from newspaper advertising in an election year. 2. There was a question about the expected decrease in insurance premiums. 3. After a brief discussion, a motion was made by Mitch Schaefer and seconded by Dave Fisher to approve the Proposed Budget as the Official Budget for April 1, 2024 through March 31, 2025. The affirmative vote was unanimous.

COBRA Group: Syd Schwartz reported. 1. Syd proclaimed that there was an election, and that the COBRA Group had a new president who would present the rest of the report. 2. There was a question about whether a printed version of the presentation made by attorneys Peter Sachs and Danny Weber in the clubhouse theater would be available and the answer was as soon as there was enough time to transcribe it. 3. The COBRA Group was pleased with the high attendance at the third annual Informational Presentation, attributing it in part to emails sent out and robocalls made to unit owners who provided their information. 4. The next meeting was scheduled for Tuesday, March 19 where COBRUA Executive Board members were welcome to attend as guests. 5. There was a compliment for Secretary Susan Meltzer for her hard work organizing the printed questions. 6. There was a suggestion to begin collecting money now without waiting for 2028, but a financial expert will be consulted before making any decisions. There were questions about who will run the village after 2028, why the "tie-breaking vote" would not be a unit owner, and whether combining various management companies into one would be advantageous.

<u>Community Affairs Committee</u>: Stanley Siegel reported. The Committee was waiting for a report from the representative who was checking on traffic conditions.

M&O Committee: Stanley Siegel reported. 1. The entire M&O Committee met on Wednesday, February 21 with Judy Millington, Monica Wells, Dan Cruz, and Laura Coffey. 2. The village-wide water project was progressing successfully and was expected to be completed in March after checking for leaks. 3. The clubhouse renovations were moving along, and the front entrance was estimated to be ready for use by the second week in March. The spray painting of the bricks was in next year's budget. 4. Walkway inspections have begun. 5. The Committee was considering ways to reduce speeding in the village. 6. Complaints about the Sondheim show were addressed. 7. When the gate arms are out of order, Security will place cones halfway back for safety. 8. We reached a compromise settlement with Academy. Passengers complimented bus drivers for helping with boarding and packages even though it is not part of their duties. 9. There was a review of the Hurricane Reserves. 10. Some Associations have requested more tables at their satellite pools. 11. Residents with suggestions or complaints were reminded to fill out a form at the front desk. 12. There were questions about where the reserve funds are kept, how the numbers were determined, and how to report lights that go out.

<u>Bylaws Committee</u>: Alan Pearlman reported. A typographical error was discovered which was to be corrected by the COBRUA office.

<u>Hot Wire Committee</u>: Regina Apicella reported. 1. Channel 99 was up and running in Hotwire buildings. 2. Wi-Fi will be provided at the pools as soon as legal problems are resolved. 3. Guildford painting was being addressed. Bids have been submitted for security cameras. 4. There were questions about how many cameras would be on each floor, how long the images would be saved, who would monitor it, whether the parking lots would be covered, why hard wiring is better than wireless, and whether Comcast can add cameras in their buildings. <u>Election</u>: Dave Merzon reported for Lynn Roberts. 1.The presidents were asked to urge all delegates and alternates to be sure to attend Tuesday's Delegates Meeting because two important elections were scheduled: the Executive Board and the M&O Committee. 2. Any changes must be sent to the COBRUA Office in time to print new Sign-In Sheets.

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

<u>Old Business</u>: None

<u>New Business</u>: 1. Some problems with some of the elevators were brought up. After speaking with Ron Rippo and Sachs Sax Caplan, some consultants were identified offering different prices. 2. There were questions about what the fees of thousands of dollars were for, why impartial consultants were more advantageous than repair companies, why ongoing inspections do not include elevators, pressure testing, warrantees, the timeframe for replacing cylinders and pistons, and the role of the Elevator Committee.

Good and Welfare: None

There being no further business, on a motion duly made by Syd Schwartz and seconded by Regina Apicella, the meeting was adjourned at 11:22 A.M.

Respectfully submitted,

Alan Pearlman

Recording Secretary

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.

<u>RED PHONES</u>: Use the red phone for emergency situations <u>only</u>. 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.

<u>PLEASE DO NOT TRY TO CHECK THE RED PHONES YOUR</u>. <u>SELF</u> since that will trigger a response from the closest Palm Beach County 911 emergency team.

DELEGATES MEETING

Alan Pearlman

Delegates Meeting Minutes March 12, 2024

The Delegates were called to order by President Mike Limongelli at 10:13 A.M. A quorum was established. The minutes of the February 2024 meeting were accepted as published in the March edition of the COBRUA Reporter with a correction.

President's Report: Mike Limongelli reported. 1. Mike turned the meeting over to Felix Wadiche, Chair of the Election Committee, who conducted the election for the eight members of the Executive Board among candidates 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, for a two-year term ending in March of 2026. After each candidate addressed the Delegates for three minutes, he conducted the election for members of the M&O Committee among Albert DiPretoro, Mona Lloyd, Susan Meltzer, David Merzon, Charles Rosenfeld, Sydney Schwartz, and Ted Spar for a two-year term ending in March of 2026. After they addressed the delegates for three minutes each, he called each of the delegates, one Association at a time, to an "Election Table" where he made sure that only official delegates and alternates received only one ballot each. He then collected the marked ballots and proceeded to a private room with his Committee to count them. The Recording Secretary cast one vote to seat each of the unopposed candidates.

Security Report: Security Chief Jody reported. 1. During the month of February 2024, there were 5,876 miles patrolled, 7,665 telephone calls answered, 459 commercial vehicles/contractors tracked, 34 I.D. violations, and 160 Fire Rescue calls reported. 2. There were questions about sprinklers wetting the walkway in the south parking lot, not receiving the "Presidents' Report," gate arms not responding to some decals on some cars, getting a new decal from the I.D. Office at no charge, nurses not admitted without their I.D.s, Pickleball Tournament participants turned away at the gate, and pedestrians entering through the unattended "exit" lanes. Jody was grateful that so many residents were using the automated gate entry system instead of tying up the phone lines, and cautioned residents not to give their own I.D.s to guests because it would then be confiscated.

Treasurer's Report: Ted Spar reported for Lynn Roberts. 1. The cash and CD balances as of February 29, 2024, were CD-\$28,760.72 and checking—\$22,372.05 for a total of \$51,132.77.

Budget: Stanley Siegel, Budget Director, reported. 1. Stanley distributed copies of the Proposed COBRUA Budget for April 1, 2024 through March 31, 2025 and compared it with the Approved Budget from April 1, 2023 through March 31, 2024. He explained the major reasons for any significant differences including increased revenue from newspaper advertising in an election year, and pointed out that this was an historic "break-even" budget. 2. There were questions about how the budget was diligently prepared, and about the anticipated decrease in insurance premiums. 3. A motion was made by Mitch Schaefer and seconded by Dave Fisher to approve the Proposed Budget as the Official Budget for April 1, 2024 through March 31, 2025. After a brief discussion, the affirmative vote was unanimous.

Community Affairs Committee: Stanley Siegel reported. The Committee was waiting for a report from the representative who was checking on traffic conditions.

M&O Committee: Stanley Siegel reported. 1. The entire M&O Committee met on Wednesday, February 21 with Judy Millington, Monica Wells, Dan Cruz, and Laura Coffey. 2. The village-wide water project was progressing successfully and was expected to be completed in March after checking for leaks. Shrubbery had already grown to respectable heights, camouflaging the newly installed above-ground black pipes. 3. The clubhouse renovations were nearly complete. The front entrance was restored to daily use, the buses in front of the clubhouse had new dry pavements, the indoor pool was open, and a new chandelier was on order for under the portico. The spray painting of the bricks was in next year's budget. 4. Walkway inspections and repairs have begun. 5. The Committee was considering ways to reduce speeding in the village. 6. Complaints about the Sondheim show were addressed. 7. When the gate arms are out of order, Security will place cones halfway back for safety. 8. We reached a compromise settlement with Academy. Passengers complimented bus drivers for helping with boarding and packages even though it is not part of their duties. 9. There was a review of the Hurricane Reserves. 10. Some Associations have requested more tables at their satellite pools. 11. Residents with suggestions or complaints were reminded to fill out a form at the front desk. Bylaws Committee: Alan Pearlman reported. 1. Inadequate notification has interfered with the processing of the most recently proposed amendment to the COBRUA bylaws. 2. A typographical error was discovered which was corrected by the COBRUA office. Revised copies were made available to each of the delegates. 3. A brief discussion was out of order. It was scheduled to take place at the April meeting.

ers who provided their information. 3. The next meeting was scheduled for Tuesday, March 19 where COBRUA Executive Board members were welcome to attend as guests. 4. There was a correction. The COBRA Group dues were \$1.75 per door per month, not the \$1.25 reported. 5. There was a reminder that Crest Management should be included wherever First Service Residential was involved.

<u>Old Business</u>: None

<u>New Business</u>: None

Good and Welfare from The Delegates: 1. Mike thanked the delegates for the honor of being their President for the past four years. 2. A Delegate thanked Mike for his years of dedicated service. 3. Stanley Siegel thanked the M&O Committee for keeping the "coupon" low while achieving so many accomplishments.

<u>Good and Welfare from the Residents</u>: 1. There was a question about whether the new water pipes implied that residents would be billed for their water in the future. Only the Associations are being metered to detect water loss, not individual residents. 2. There was a question about whether the Temples would pay us rent after the "buy-out," but they are "deeded" and their land belongs to them.

Election Results: Felix Wadiche reported. 1. The Election Committee counted and double checked the closed ballots for the COBRUA President election on March 12, 2024. There were 69 ballots cast. Fred Hadley received 16 votes. Charlie Rosenfeld received 53 votes. Therefore, Charlie Rosenfeld was elected to the office of President of COBRUA. 2. The Election Committee counted and double checked the closed ballots for the COBRUA First Vice-President election on March 12, 2024. There were 69 ballots cast. David Fisher received 27 votes. Carolyn Hanes received 42 votes. Therefore, Carolyn Hanes was elected to the office of First Vice-President of COBRUA. 3. The Election Committee counted and double checked the closed ballots for the COBRUA Second Vice-President election on March 12, 2024. There were 68 ballots cast. Marc Hoffman received 22 votes. Sydney Schwartz received 46 votes. Therefore, Sydney Schwartz was elected to the office of Second Vice-President of COBRUA. 4. The Election Committee counted and double checked the closed ballots for the M&O Committee election on March 12, 2024. There were 236 ballots cast. Al DiPretoro received 14 votes. Mona Lloyd received 41 votes. Susan Meltzer received 43 votes. David Merzon received 27 votes. Charlie Rosenfeld received 43 votes. Sydney Schwartz received 38 votes. Ted Spar received 30 votes. Therefore, Mona Lloyd, Susan Meltzer, Charlie Rosenfeld, and Sydney Schwartz were elected to the M&O Committee.

There being no further business, on a motion duly made by Susan Ortsman and seconded by Mitch Schaefer, the meeting was adjourned at 12:16 PM.

Respectfully submitted, Alan Pearlman, **Recording Secretary**



<u>COBRA Group</u>: Carolyn Hanes reported. 1. Carolyn proclaimed that there was an election, and that the COBRA Group had a new president who would present the report. 2. The COBRA Group was pleased with the high attendance at the third annual Informational Presentation, attributing it in part to emails sent out and robocalls made to unit own-

Free Admission!

Donations are greatly appreciated!

Olympic Heights Community High School

20101 Lyons Road Boca Raton, FL 33321

(Enter through the main entrance at the school's marquee. Upon entering the building, walk straight ahead to the theatre on the left. House opens at 6:30 p.m.)

Upcoming Events:

Boeing Boeing (A Play) October 18 – 21, 2024

Into the Woods (A Musical) February 7 – 10, 2025

COBRA Group

Carolyn Hanes, President Milt Fischberger, Vice-President Mona Lloyd, Treasurer Susan Meltzer, Secretary

Martin Fisch, Director Marc Hoffman, Director Syd Schwartz, Director

On March 1, 2024 the COBRA Group held our third informational meeting in the Clubhouse Theater with our attorneys, Peter Sachs and Danny Weber. The purpose of this meeting was to continue the process of preparing Unit Owners to make an informed decision about the Option to Purchase the Clubhouse and Acquisition of Community Services in 2028. Their presentation was followed by a Q&A in which Unit Owners were invited to ask questions related to the Option.

Here is the information contained in their slides:

Four key definitions all Unit Owners should be familiar with:

1. DECLARATION

A legal document for creating a condominium. It describes the common elements and the individual Units and includes the terms and conditions of how the Unit can be used.

2. CLUBHOUSE AND RECREATIONAL FACILITIES

1) The Clubhouse and its amenities: Theater, Fitness Center, Exercise Rooms, Party Room, Club Rooms, Indoor and Outdoor Pool (2) Association Pools (3) Tennis and Pickleball Courts

3. COMMUNITY SERVICES

The most expensive part of our Cen-West Coupon, including: water management; security; lighting; transportation / buses; roads, landscaping and other maintenance services outside of our Associations.

4. MASTER MANAGEMENT

When you bought your Unit you became party to a legally binding agreement called the Master Management Agreement. It means that you effectively hired Cen-West Communities (Levy Organization) to manage Community Services operations on your behalf.

QUESTION 1 - WHAT IS THE 50-YEAR LEASE THAT THIS OP-TION REFERS TO?

When you bought your Unit, you became party to a 50-year lease with the Levy Organization, (owner of the Rec. Facilities). As part of the lease you are required to pay rent to use the Clubhouse & Rec. Facilities.

Rent is comprised of Operational Rent (operating expenses) and Base Rent (appx \$70 in profit). The clock started ticking on your Unit's 50-year lease obligation to the Levy Organization from the date of your Association's Declaration.

QUESTION 2 - WHY DO WE HAVE THIS OPTION TO PURCHASE THE CLUBHOUSE AND REC. FACILITIES IN 2028?

By 1978, when the first buildings in Century Village were being built, the condo laws had added certain protections for Unit Owners. That is why our documents include the Option to Purchase the Rec. Facilities - - after satisfying our rent obligations to the developer (Levy Organization) for 50 years.

1978 + 50 years = 2028

QUESTION 3 - WHAT IS THE COST OF BUYING THE CLUB-HOUSE?

The cost of the Clubhouse and Rec. Facilities under the Option is the equivalent of one year's Base Rent, which is \$4.7 million.

(\$70 (appx) X 12 months X 5,712 Units = appx \$4.7 million)

This rent is separate and apart from the costs of running the various amenities that we enjoy in the Village, such as the use of the Clubhouse, pools, tennis courts as well as water management, security and road management, to name a few.

QUESTION 4 - WHAT IS THE TOTAL COST OF THIS BUYOUT?

The true cost is the price of the Clubhouse and Rec Facilities, which is fixed at \$4.7 million PLUS the "runout" rents, which total appx \$8.3 million, for a total of appx \$13 million.

QUESTION 5 - WHAT IS THE "RUNOUT" RENT?

It took almost 5 years to build all of Century Village, starting on the south end in 1978 and finishing on the north end in 1983. Every Association's 50year lease obligation starts from the date of its Declaration.

includes the tennis and pickleball courts, pools and the Clubhouse.

The Levy Organization could significantly raise the rent when the lease expires on December 28, 2028 to Unit Owners for the use of the Clubhouse and Rec. facilities.

NOTE: The purchase or failure to purchase the Clubhouse / Rec. Facilities will have no effect on ownership of your Unit.

QUESTION 9 - WHO IS ACQUIRING COMMUNITY SERVICES IN 2028, AND WHY?

Community Services is the most expensive part of our Cen-West Coupon (water management, security, lighting, transportation / buses, landscaping and other maintenance services outside of our Associations).

On December 29, 2028, the Master Management Agreement expires, and Unit Owners will take over the operation and management of Community Services. This is not open to negotiation. On December 29, 2028 Community Services Automatically Come Under Unit Owner Control Even if We Don't Vote to Buy the Clubhouse and Rec. Facilities.

QUESTION 10 - WHAT IS THE MOST IMPORTANT THING TO KNOW ABOUT THE OPTION TO PURCHASE THE CLUBHOUSE & **REC. FACILITIES?**

This deal will enable Unit Owners to control their own community at a fraction of the price that the Clubhouse building and land are worth - even with the runout rent costs. (total cost per unit of the runout rents runs from under \$200 in the oldest association to under \$5,000 in the newest association).

As previously noted, we are exploring the best and fairest way for the entire Century Village community to pay off these obligations.

It is unrealistic to think if the Option doesn't pass that the Levy Organization will continue to charge Unit Owners the same rent, or that they will even own the property past December 2028.

Simply put, this deal is in the best interest of every Unit Owner.

Next month the Reporter will publish the Q & A from the meeting.

If you wish to view the video presentation, please do the following:

Go to https://centuryvillage-bocaraton.com/cobrua.htm.

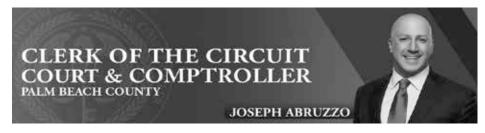
Scroll down; on the left side you will see COBRUA "Meeting Video".

Click on the link, which brings you to a new window, where you will log in to GateAccess.net. (You need to have a code or pin to log in to GateAccess.)

If you have not set up a custom login, your user name is the PRIMARY PHONE # (as it appears in the ID office file, entered as 10 digits without spaces, dashes or parenthesis) and your **password** is your CODE # Or PIN CODE. PLEASE NOTE: if you are unaware of your code #, contact the ID office Mon-Fri 9am to 4:30pm.

Our community is **CVBR**.

We will continue to update Unit Owners with important information in the coming months. Questions may be emailed to: cobragroup2028@gmail.com or dropped in a box at the front desk in the Clubhouse. Please stay informed so you are able to make the best decision in 2028!



Keep an Eye on Your Home with Fraud Alert Tools

Do you know that you can protect one of your most valuable assets with a free tool from my office? Your Palm Beach County Clerk's office provides a free **<u>Property Fraud Alert service</u>** that takes just a few minutes to sign up and can provide you peace of mind.

Palm Beach County is a busy real estate market, with a median single family home sale price of \$580,000 and more than 64,000 deeds recorded in 2023. High sales volumes and high home values make our area ground zero for real estate fraud. It is crucial to be cautious of potential scams.

Registering is easy. Enter a valid email address along with the address you would like to monitor in our free alert system. You will get an email alert with any activity linked to your name in our Official Records within 48 hours of document recording.

You may monitor your personal name, including a nickname or dif-

Those Associations built first will finish their rent obligations before those built later. After 2028, if we buy the Clubhouse and Rec. Facilities, each Association will still owe a certain number of months in rent (the "runouts"), depending on when it was built, which determines the date of the Declaration.

QUESTION 6 - HOW WILL WE PAY FOR THE CLUBHOUSE AND THE RUNOUTS?

We can't answer this question at this time. We are looking at hiring professionals in the real estate business and in financial services who will help us figure out what arrangement best serves the Unit Owners' interests.

QUESTION 7 - WHAT HAPPENS IF WE BUY THE CLUBHOUSE?

Once the buyout and runout leases are paid, Unit Owners collectively will save the \$4.7 million / year in rent we now pay the Levy Organization. This figure represents their profit, which is separate and apart from the expenses incurred in running the Village.

This means that the \$70 (appx) that every Unit Owner pays each month as part of their coupon will go away.

Unit Owners will control the use and operations of the Rec. Facilities; we will hire a real estate management company to manage its operations.

QUESTION 8 - WHAT HAPPENS IF WE DON'T BUY THE CLUB-HOUSE?

The Levy Organization could sell the Clubhouse and the land it sits on to the highest bidder.

The Levy Organization could open the Rec. Facilities up to the public. This

ferent spellings of your name, business name, parcel control number or physical address.

Any alert you receive will also include a link to view the actual document on the online Official Records website.

For assistance, please contact the Clerk of the Circuit Court & Comptroller's Recording Department at (561) 355-2991 or PropertyFraudAlerts@mypalmbeachclerk.com.

Property Fraud Alerts are just one of the many services that we provide at no additional cost to the community as part of our commitment to you. From free court forms to free records access, we are here to help.

Our team is dedicated to providing top-notch service with five physical locations across Delray Beach, West Palm Beach, Palm Beach Gardens, Royal Palm Beach and Belle Glade along with around-the-clock online services. I am honored to serve as your Clerk.

Regards,

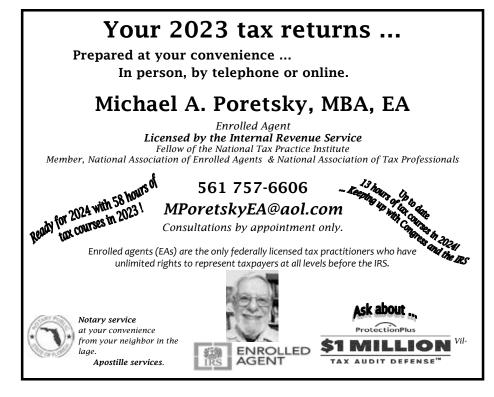
Joseph Abruzzo

Clerk of the Circuit Court & Comptroller

About the Clerk of the Circuit Court & Comptroller, Palm **Beach County**

The Clerk of the Circuit Court & Comptroller is Palm Beach County's protector of public money and records including marriage licenses, court documents, financial reports and real estate records. Visit www.mypalmbeachclerk.com and find us @ClerkPBC on Facebook, YouTube, Instagram, <u>Threads</u>, <u>LinkedIn</u> and <u>X</u>.

Cobrua Approved Budget		
April 1, 2024 – March 31,2025		
REVENUE		
Dues Newspaper Interest Income	\$ 11,424 98,000 <u>546</u>	
Total Revenues	\$109,970	
EXPENSES		
Reporter/Printing Rent Insurance Legal & Audits Utilities Telephone Payroll Payroll Payroll Taxes Office Expenses Postage Supplies Misc.	\$ 47,400 19,900 7,200 1,000 1,300 22,400 2,100 4,800 700 1,100 170	
Total Expenses	\$109,970	
Projected Deficit	-0-	



Watch for Pedestrians

They are Your Neighbors Please Drive Safely!



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In accordance with the provisions of the ADA, this document may be requested in an alternate format. Please call (561)-629-8760.

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 <u>https://swa.org/198/Where-to-</u><u>Recycle</u> 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 <u>will</u> <u>not</u> be accepted. All articles are subject to editing.

Keep your articles short - preferably 1 or 2 pages.

Thank you

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

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 COB-RUA, 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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Svd Schwartz

Lvnn Roberts

Stanley Siegel

Alan Pearlman

David Fisher

Ted Spar

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PAST PRESIDENTS

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

<u>Question:</u> What is an Emergency?

<u>Answer:</u> 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!

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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 Mininum 10 passengers

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Every Wednesday, 5pm & 6pm. Reservations Mandatory. Call Staff Office Mon-Wed to reserve your time. (561)451-1221 Minimum 10 passengers.

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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

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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	

561-483-6486





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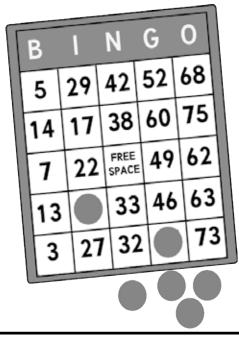
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Thank You!

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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 <u>used car market</u>, 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 av-erage 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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Debt Management Education Benefits Health Benefits Health Eligibility Center Life Insurance **VA Benefits** Page 10 COBRUA REPORTER





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THE SENIOR COMMUNITY EXPERTS

Rossen Reports:

Comparing airline baggage fees so you don't have to

American Airlines is announcing a hike to its baggage fees, costing you more money on your spring break vacation. We're comparing airline baggage fees for your upcoming spring break travel.

American Airlines: If you're flying domestically, the first checked bag fee is \$35 if you prepay online and \$40 if you don't (paying in person, at the counter). The second bag fee is \$45. International flights pay \$35 for the first bag and \$45 for the second bag. In most cases, the weight limit is 50 lbs. For **carry-ons**, you get one personal item and one carry-on bag for free.

Delta: The first checked bag is \$30. The second bag will cost you \$40. The standard weight limit is under 50 lbs. Each passenger flying with Delta can bring one **carry-on** bag and one personal item free of charge.

Southwest: You're allowed two free checked bags. Golf bags and skis do count toward your free checked bag if they are within the 50 lb. weight limit. After the first two free bags, if you need to check more, it will cost you \$125 per bag. For **carry-ons**, you get one carry-on bag and one personal item.

United: If you're looking for specifics, the airline has a fee calculator on its website. For the first bag; United generally charges \$30 if you prepay and \$35 if you don't. For the second bag, the standard charge is \$45 and \$40 if you prepay. The weight limit is 50 lbs. If you don't want to check a bag, you can bring one **carry-on** bag and one personal item for free.

Alaska Airlines: The first bag will cost you \$35 and the second bag will cost you \$45. After that, additional bags will cost \$150 each. The

weight limit is 50 lbs. For **carryon** luggage, you get a carry-on bag and a personal item for free.

JetBlue: The first bag will cost you \$35 and the second bag will cost \$40. The weight limit is 50 lbs. When it comes to carry-ons, Blue, Blue Plus, Blue Extra and Mint fares include a carry-on bag and a personal item. Blue Basic fares include one personal item. Any additional bag that's brought to the gate will cost you a fee and need to be checked. The fee is \$65.



Clouds on Stage

Clouds up North were just so-so.

Clouds in Florida are a top-notch show.

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God sets up the stage for a

beautiful sight.

...Shirley Zielske

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FROM THE DESK OF WENDY SARTORY LINK

SUPERVISOR OF ELECTIONS

RENEW YOUR MAIL BALLOT REQUEST TODAY!

If you received a Vote-by-Mail ballot in 2022 and you have not renewed your request since November 9th, 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. Sign up today to request your Vote-by-Mail ballot:

- Scan this QR Code with your mobile device
- Online at www.VotePalmBeach.gov
- ► Call (561) 656-6208
- Visit any of our four Elections offices



2024 PALM BEACH COUNTY ELECTION DATES AND DEADLINES

Primary Election	General Election
JULY 22, 2024 REGISTRATION & PARTY CHANGE DEADLINE	OCT. 7, 2024 REGISTRATION DEADLINE
AUGUST 8, 2024, at 5:00 p.m. VOTE-BY-MAIL BALLOT REQUEST DEADLINE	OCT. 24, 2024, at 5:00 p.m. VOTE-BY-MAIL BALLOT REQUEST DEADLINE

AUGUST 10 - 18, 2024 7:00 a.m. - 7:00 p.m. EARLY VOTING

OCT. 21 - NOV. 3, 2024 7:00 a.m. - 7:00 p.m. EARLY VOTING

AUGUST 20, 2024 7:00 a.m. - 7:00 p.m. ELECTION DAY NOVEMBER 5, 2024 7:00 a.m. - 7:00 p.m. ELECTION DAY

* Vote-by-Mail ballots must be received by the Main Office of the Palm Beach County Supervisor of Elections by 7:00 p.m. on Election Day.



Wendy Sartory Link

Palm Beach County Supervisor of Elections

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Your Home Can Be Featured Here Next! No One Sells Century Village Like We Do! Call Us At 561.220.5296



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 robocalls 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.



WHO WAS THE FIRST MAN TO WALK ON THE MOON?

If you can't come up with the answer, don't worry- you might just be thirsty! A new report shows that when you drink water, your brain works better. Dehydration is linked to poor performance on memory and attention tasks. You are at a higher risk of dehydration when you exercise, especially in hot and humid conditions. You should drink water before, during and after exercising. Drink enough to quench your thirst, and aim for a minimum of 8 glasses per day. There is no excuse for not drinking enough water; here are just a few of the many reasons why:

Drinking Water Fills You Up. Did you know that often when you feel hungry, you're really just thirsty? Our minds tend to confuse hunger and thirst. Try a tall glass of ice water with lemon or lime before you reach for the chips!

Drinking Water Revs Up Your Metabolism. Dehydration slows bodily functions and metabolism and drinking ice cold water first thing in the morning is an easy way to speed it up.

Drinking Water Keeps You Healthy. Water flushes toxins from your body's system, including those produced during exercise. It also aids in keeping your joints lubricated.

There are so many aches and pains that most people attribute to being sick or tired, when in actuality, it could just be a case of dehydration. It really makes sense considering our bodies are approximately 75% water!

Try adding flavor to your water with a slice of cucumber, lemon or lime. Add some frozen berries or a sprig of mint. Keep a reusable water bottle with you at all times, especially in the gym. And as Neil Armstrong might have said, take a giant leap towards better health and drink at least 8 glasses of water a day!

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

> April 2024 Tax Talk Volume 18/Issue 4

DEAR FRIENDS:

Growing up in Ohio, I remember this time of year meant 'April showers bring May flowers', marking the beginning of the gardening season. Here in Florida, and due to our climate, we have a different gardening timeline and right now it is harvesting time for many backyard gardeners. Recently, my gardening prowess paid off as I picked my first head of broccoli and cauliflower! There is nothing better than homegrown vegetables. So, this month, which is National Garden Month, and for all you home gardeners, celebrate your harvesting success and enjoy the fruits (and vegetables) of your labor...I know I will!



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



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!

OPEN! OPEN! OPEN!



Our newest service center in North Palm Beach County is now open!

Located at 3185 PGA Boulevard, the new facility is built on the grounds where once stood the old State Division of Driver Licenses building that served generations of Palm Beach County drivers. This new service center is a welcome change from that outdated, small office. The new state-ofthe-art service center is 23,735 square feet with a bright and spacious interior to enhance the client experience. Other client-focused features

include additional client service windows, ample parking, and a self-contained road test area.

Another feature of our new service center is the continuation of our commitment to providing art in public places. Our lobby features a fountain created from volcanic basalt formed millions of years ago in the northeastern part of the United States. The new facility also features artwork by participants of Gulfstream Goodwill's Re-Imagined initiative and coming soon will be a vibrant exterior mural painted by local artist, Beniamin Heller.

Now that the new building is open, the previous office location in the North County Government Center is closed. The new service center in the City of Palm Beach Gardens is the third facility built by the agency to meet demand spurred by the population growth of Palm Beach County.

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Agents at Century Village Real Estate are thoroughly familiar with the policies and procedures of buying, selling and renting within the Century Village Community. We do our best to protect the ideals of its residents, strive for smooth, professional transactions, and consistently sell properties faster and for higher sales prices than any other agents working in the Community. Stop by to meet some of our friendly faces.

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Superb Selling Experience!

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Relaxing & Enjoyable Experience Our agent made our real estate experience so relaxing & enjoyable" - L.W*

★ ★ ★ ★ ★ - Highly likely to recommend Excellent Service!

"The agent I worked with was very patient as she took the time to work with me. I am very happy with my apartment and would refer her to others that are looking to purchase a Century Village Condo." - P.S*

★ ★ ★ ★ ★ - Highly likely to recommend Delightful Experience

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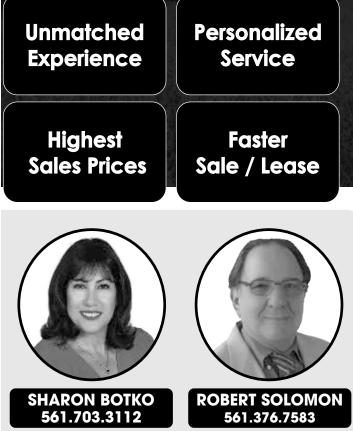
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Brighton H	2 BD / 1.1 BA
Preston D	
Cornwall B	2 BD / 1.1 BAGreat location. Beautiful view. S/S applicances\$1,750
Dorset H	2 BD / 1.1 BAOFF SEASON STARTING IN APRIL. Totally renovated 1st fl
Yarmouth D	2 BD / 2 BAOFF SEASON. Walk to clubhouse.Updated kitch & baths
Cornwall C	2 BD / 1.1 BASTRICTLY OFF-SEASON ONLY. Corner. Renovated
Cornwall B	2 BD/ 1.1 BASpectacular top fl furnished unit with lake view
Hythe A	2 BD / 2 BAFurnished annual. Move-in condition. Very clean\$1,900
Hythe C	2 BD/ 2 BAShows well.Landlord is looking for long-term tenant
Newcastle A	
Preston F	
Sunbird Place.	

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Older Adults Worldwide Want Job Flexibility, Survey Finds

Opportunities to work from home and build new skills are priorities for workers globally

By Kenneth Terrell, AARP January 25, 2023

Add beautiful beaches to a general enthusiasm for job flexibility, and it's easy to understand why remote work is booming among older workers in Brazil. Roughly 71 percent of people 45 and older in that nation worked from home at least occasionally, according to a new global survey from AARP Research.

Around the world, 48 percent of respondents said they work remotely at least some of the time, and 21 percent said they work from home now more than they did roughly three years ago. The numbers suggest that the "long-term impacts of the <u>CO-VID-19 pandemic</u> have generated unprecedented and rapid change to workforce dynamics around the world," the report says.

The survey is meant to help employers worldwide better understand how to meet the needs of older workers. "As our population continues to age, employers should consider that workers of all ages now want more remote work, flexibility, work-life balance and opportunities, in addition to wanting to feel valued and wanting to grow professionally," the AARP brief says.

Here are three takeaways from the survey:

Older workers want flexibility and a better work-life balance

Fifty percent of those surveyed said they want more flexibility, including when and where they work. Workers in Brazil wanted flexibility the most (70 percent); the number was 44 percent in Northern and Western Europe (the grouping for Finland, France, Germany and the U.K.).

Respondents also looked for more balance. Worldwide, 18 percent of respondents wanted jobs that were less stressful while 14 percent said they wanted to work less.

Older adults will switch jobs if

they feel undervalued

Among those surveyed, 29 percent said they either switched jobs or considered switching jobs because they felt undervalued at work. Older respondents from European nations were more likely to cite this reason than those surveyed in other parts of the world.

In Brazil, respondents were most likely to change jobs to follow a new passion or career (28 percent), while respondents in the East Asia/Pacific region were more likely to leave their jobs because they were close to retirement eligibility (18 percent). Older workers in Finland changed jobs the most (68 percent), while those in Japan switched jobs the least (37 percent).

Older adults want to build new skills

More than half of older workers (55 percent) said they had completed job-related training in the past five years. Among older workers who did not, two in five (41 percent) would be interested in training.

Older workers in South America (72 percent) and Southern Europe (66 percent) had the highest rates of job training, while those in North America (51 percent) and the East Asia/Pacific region (49 percent) were less likely to have undergone recent job training.



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April2024

BBB Tip: How to Create a Strong Password

BBB When was the last time you reviewed

the passwords to your bank or credit card accounts, email or social media accounts? A year ago? Five years ago? Does it matter? Honestly - yes, but there is also such a thing as changing them too often.

Passwords should be changed if they are all the same, if they are too easy to guess, or if they are forgotten or compromised. However, changing your passwords too often isn't a great idea either because they can easily be forgotten. Even the <u>Federal</u> <u>Trade Commission</u> admits that people don't need to change their passwords as often as they think.

BBB is here to tell consumers what makes a good password and why using multiple passwords is important.

Think of your passwords as walls.

Think of passwords like a wall between free access to your personal information and the world. If you put up a strong wall, it will be difficult for others to break down. If you put up multiple strong walls for different information, they will be even harder to break down. But if you only put up one weak wall, anyone can break it down.

Don't make your passwords easy to guess.

An example of a weak password is one that is easy to guess - information that anyone can find. A strong password has at least twelve characters, mixed with uppercase and lowercase letters, numbers and symbols.

Commonly used passwords are your pet's name, your mother's maiden name, the town you grew up in, your birthday, your anniversary, etc. Surprisingly, the answers to these common passwords can typically be found online. Even if you don't consider yourself an active user of social media or the Internet, your information is out there on one forum or another. Even for passwords that require numbers along with letters, people tend to stick to simple patterns like 0000, 1111, 1234, etc.

Make them creative.

Running low on creative ideas for different passwords? Try using song lyrics. Not only is it basically impossible for hackers to guess what song you are using, it's even harder for them to guess which lyrics you're using on top of that.

Use a "passphrase".

Instead of using a single word, use a passphrase. Your phrase should be relatively long, around 20 characters, and include random words, numbers and symbols. Something that you will be able to remember but others couldn't come close to guessing such as PurpleMilk#367JeepDog\$.

Use multiple passwords.

Using different passwords for different accounts is also important. While it may be easier to remember one password for every account, it's much easier for hackers to break down one wall rather than multiple walls. If hackers can figure out one password, even if it's to something harmless like your Instagram account, they then know the password to every single account you own. This includes websites you shop online at, banking accounts, health insurance accounts, email accounts - you name it.

Use multi-factor authentication.

When it's available and supported by accounts use two-factor authentication. This requires both your password and an additional piece of information upon logging in. The second piece is generally a code sent to your phone, or a random number generated by an app or token. This will protect your account even if your password is compromised.

Consider a password manager.

A written list would be best, but if you're worried of losing it, write a list on your phone and label it as something other than 'PASSWORDS'. Keep the list updated and organized as well as secretive.

Still not convinced? Consider a reputable password manager to store your information. These easy-to-access apps store all your password information and security question answers in case you ever forget. However, don't forget to use a strong password to secure the information within your password manager.

Select security questions only you know the answer to.

Many security questions ask for answers to information available in public records or online, like your zip code, mother's maiden name, and birth place. That is information a <u>motivated attacker</u> <u>can easily obtain</u>. Don't use questions with a limited number of responses that attackers can easily guess - like the color of your first car.

Check out more information from BBB on <u>cybersecurity</u> <u>here</u> or get tips on protecting yourself against <u>identity theft</u> <u>here</u>.

If you received notification from a company about a possible breach, it is always best practice to change that password and any similar passwords immediately.

For more tips you can trust, visit us at <u>bbb.org</u> or like us on <u>Facebook</u>.



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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. <u>Consum-</u> <u>er Reports has an interactive</u> <u>tool</u> 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 waterfill 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.

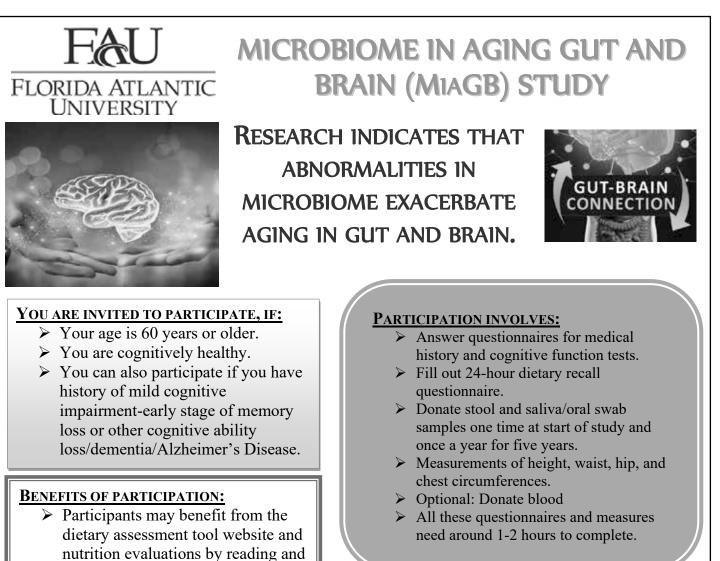
If you call, the scammer will pretend they're going to return your money. Instead, they'll try to draw



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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April2024

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 extend*ed* 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 mightbebetteroffwithoutitbecause 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 24hours before. Even airlines have

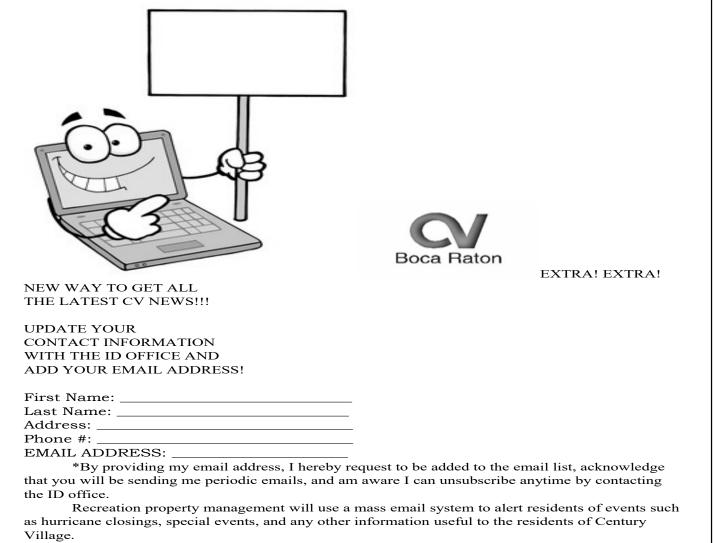
ROSSEN REPORTS Extended Warranties

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.



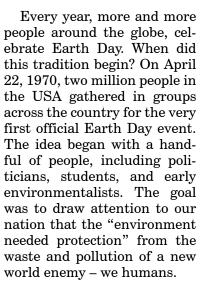
This is a separate list from the theater and requires a separate form. ~Cen-West Management



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Daggerwing Nature Center Celebrating Earth Day



The first Earth Day was a protest against our careless destruction of the earth. The first Earth Day also helped usher in a golden age of activism. The next decade saw the establishment of the Clean Air, Clean Water, and Endangered Species Acts, and the Environmental Protection Agency. Interest and awareness of environmental issues exploded.



Today, Earth Day is the largest secular "protest" in the world. One billion people across 193 countries took part in awareness events in 2023. The problems that Earth Day brings to our attention have evolved and expanded. Global warming from fossil fuel emissions of CO2 is still increasing. Plastic pollution has invaded almost everything, even the human bloodstream. It takes 400 years for plastic to decompose. Even then, it becomes microplastics. It does not totally disappear! In 2024 alone, an estimated 14 billion tons of plastic waste will enter our global oceans!

Earth Day may have started with activists and concerned adults, but today, our children and schools are keenly aware of "saving the planet." Many acknowledge Earth Day each year, focusing on environmental education, along with interactive activities.





Regardless that Earth Day is officially April 22, multiple events will be held this year between April 20 to April 27.

SAVE THE DATE BOCA EVENT: WHEN: Saturday, April 27, 10am-2pm. WHERE: Daggerwing Nature Center in Burt Aaronson South County Regional Park, West Boca Raton, FL. WHAT: Earth Day Celebration. Adults and kids of all ages are invited to enjoy a host of fun activities that include arts & crafts, games, bird and ladybug releases, safe animal encounters, book giveaway, and much more! Free admission. Plan to attend and get inspired!

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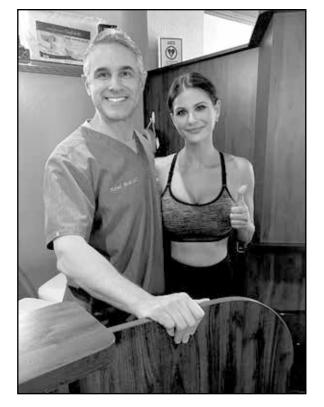
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★★★★★ 2 days ago NEW

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Eggplant Parmigiana 11.99	Extra Cheese, Stella's Eggplant, Bacon, Grilled Chicken, Sauteé any Topping
Cheese Steak Deluxe	
Grilled Chicken Deluxe with cheese	Specialty Pizza
	OR-1 Small Large XXL ERS La Casanova
	L DAY RY DAY
Bottled Water	Hawaiian
2 Litres (Pepsi, Diet Pepsi)4.99	White Pizza
Fountain Drink (Free Refills)	ricotta, mozzarella & romano cheeses
Pepsi, Diet Pepsi, Lemonade, Rasp. Tea Stella Artois Beer	OR-1 Vegetarian
	SERTS you choice of any 4 vegetables
ALL	L DAY RY DAY pepperoni, sausage, meatball & ham, mozzarella cheese & tomato sauce
Italian Ices (3 scoops) 5.99	
Zappali (12) field doubt accord with resurgered over	Margarita17.49 25.4933.49

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Receive 20% off by mentioning Cobrua Century Village



all entrees are served with 2 garlic rolls, side salad and side of spaghetti or penne

Stella's Eggplant Parmigiana (BEST SELLER!)	19.99
Baked Eggplant Parmigiana	19.99
Chicken Parmigiana	20.99
Add extra mozzarella to any entree \$2.00	.

Add our delicious homemade meat sauce to any entree \$3.00



all pastas are served with 2 garlic rolls and a side salad

Baked Ziti	17.99
Baked Ravioli (cheese)	17.99
Jumbo Stuffed Shells (5)	17.99
Spaghetti with homemade Marinara	15.99
Penne with homemade Marinara	15.99
Add extra mozzarella to any entree \$2.00	

Add extra mozzarella to any entree \$2.00 Add our delicious homemade meat sauce to any entree \$3.00



Toppings

	•	
Small (10")	12.99	1.50
Large (16")	19.49	2.50
XXL (20")	24.99	3.50
Pizza Slice	3.00	

BUY 5 GET 1 FREE (LARGE & XXL)

Sausage, Pepperoni, Meatball, Fresh Mushrooms, Broccoli, Hot Peppers, Onions, Fresh Garlic, Anchovies, Fresh Tomatoes, Olives, Spinach, Fresh Basil, Sundried Tomatoes, Ham, Pineapple,

fresh tomato, garlic, basil with mozzarella cheese & tomato sauce

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 direct 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 assured 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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EVOLUTION

Florida Power & Light Company (FPL) and Brightline are driving the electrification of Florida's transportation. The Sunshine State is currently third in the nation for electric vehicle adoption, and more Floridians are buying electric every day

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

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 ٠
- Low flow showerhead installation •
- Faucet aerator installation •
- Water heater pipe-wrap installation (as needed) •
- Limited duct system repair (as needed) ٠

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

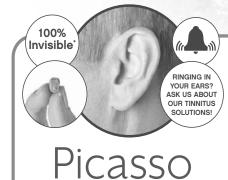
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BONUS SAVINGS! Bring in this coupon to receive: \$500 OFF

Century Village

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

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

FPL Energy Expert will perform: »A/C unit inspection

- » Water heater pipe-wrap installation »Limited duct system repair
- » Low flow showerhead installation
- ucet aerator installatio » 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 ye *Individual must be 18 vears or older.

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

las 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?



*Coupon must be present at time of purchase. Can't be used on previous purchases or combined with other discounts.

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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 <u>Elder Fraud Wars.</u>

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 <u>2020 Elder Fraud Report</u>, 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 <u>extortion</u> to <u>tech-support</u> <u>scams</u>. 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 <u>Consumer Financial Protection Bureau (CFPB)</u>, a federal agency set up to safeguard against financial abuse, recently warned that millions of struggling homeowners should be wary of <u>mortgage loan modifi-</u> <u>cation scams</u>, set up to take consumer's money on the 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 <u>housing</u> <u>counseling agencies</u> 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.

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

- 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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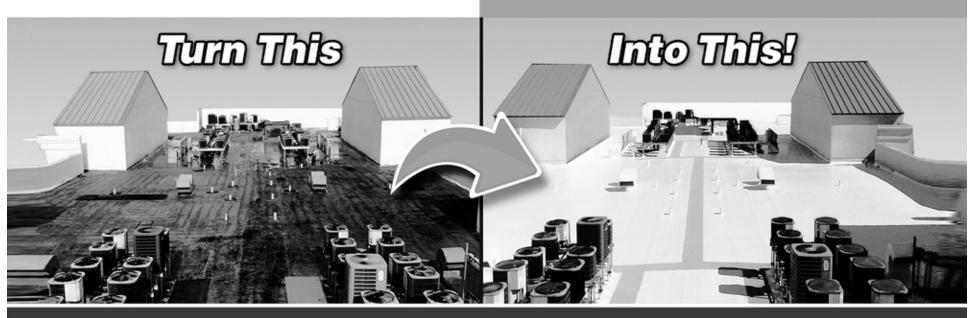
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Cut the Cost of Online Groceries Don't pay more than you have to for

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 perdelivery fee or sign up for an unlimiteddelivery program. DoorDash and Uber Eats, both of which started out as mealdelivery 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 instore 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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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 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.

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.

By Stanley Siegel



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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.

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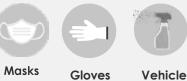




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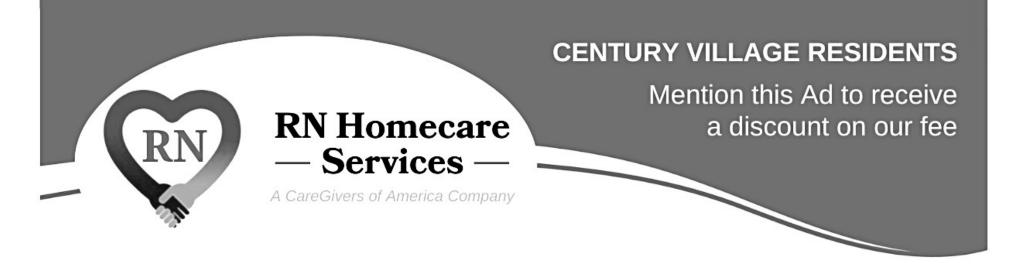
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April2024

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 faceto-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 cashonly 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.



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 cavings 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. 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



SLOW DOWN!

THIS IS A RETIREMENT COMMUNITY

SPEEDING PUTS ALL OUR LIVES AT RISK

RESIDENTS & VISITORS

COMPLY WITH OUR SPEED LIMITS, CROSS WALK CAUTION & ALL SIGNAGE. FAILURE TO COMPLY MAY RESULT IN FURTHER RESTRICTIONS & ENFORCEMENTV

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 -

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

Respectfully,

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

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

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 <u>an increase in financial sextor-</u> <u>tion</u> 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 <u>local FBI field office</u>, call 1-800-CALL-FBI, or report it online at <u>tips.fbi.gov</u>.

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



We Will Gladly Provide Pick Up & Delivery Service For All Century Village Residents (Excluding Oil Changes)









As Florida's residential property management leader, we know what it takes to create great communities that residents are proud to call home.

We start by putting the right teams in place – local property experts who deliver genuinely helpful service. Then we back them up with the tools and resources that only the leading property management company can provide – full-service solutions and exceptional customer service that enhance the value of every property and the lifestyle of every resident we serve.

That's how we make a difference, every day, for great communities like yours.

Proudly serving the residents of Century Village West since 1988!

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 CEN-TURY 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 CON-TRACT.

AMR TRANSPORT: 1-888-624-1900

FOR TRANSPORTATION SERVICES CALL: (888) 624-1900



AMERICAN **M**EDICAL **R**ESPONSE AND **MEDICS AMBULANCE**



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

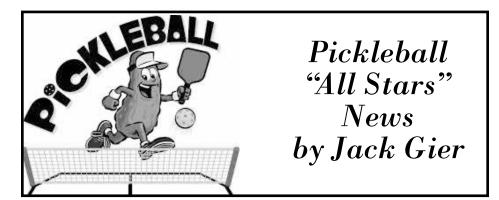
HAVE BEEN SERVING THE CITIZENS OF SOUTH FLORIDA SINCE 1973.

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QUALITY MEDICAL CARE BUT THE PEACE OF MIND THAT EACH

PATIENT IS TREATED WITH RESPECT AND DIGNITY.

2500 NW 29th Manor, Pompano Beach, FL 33069



Pickleball Club

The Century Village Boca Travel Teams CV1 and CV2 BOTH won their way into the finals and are ready to work on the next tournament organized by Palm Beach County. Perhaps you would like to join us, as our membership is open to new residents, and even get on a Travel Team. More and more of your fellow residents are coming to our FREE beginner classes each Monday and Wednesday at 11 AM, where we provide loaner paddles, balls and instructions on how to have a blast learning this easy to master and fun sport.

You don't need to sign up...just come out and meet some of the most fun people here at Century Village. Our Club offers a long list of social activities to get involved in to meet new friends who you will enjoy being with, both on and off our courts.

Come on out...!!!

Jack Gier

ONE OF A KIND

Sitting too long and falling asleep? Get out of your chair and on your feet. Good health, not age, should be on your mind. You are God's gift and *one of a kind*. Repeat to yourself, "I really do care!" Walk out the door for fresh air and new view. It would be so nice to see more of you.Shirley Zielske



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COMPLETE LOCAL SPECIALTY CARE Where We Care For Your Health

Your Primary Care physician for all your needs Blood Pressure Blood & Urine tests Electrocardiogram Medication Refills Coumadin Check Any Emergency Senior Medical Office General Care Urgent Care Complete Local Specialty Care

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Monday - Thurs 7:30am - 5:00pm Friday 7:30am - 4:00pm Saturday - Closed

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561-281-2398 (TTY: 711) 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

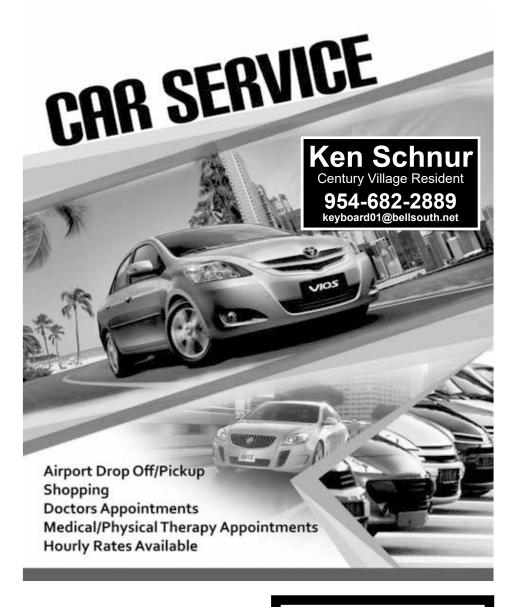
Palm Beach County. CarePlus is an HMO plan with a Medicare contract. Enrollment in CarePlus depends on contract renewal. The Part B Giveback Benefit pays part or all of your Part B premium and the amount may change based on the amount you pay for Part B. Important: At CarePlus, it is important you are 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_MKBNDMFNPRphoneringer2024_M





JOIN OUR EMAIL NEWSLETTER

First Name:
Last Name:
Address:
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 Stay C



CHANGING THE CURRENT. FPL



!! 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



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. as a reporter for this community, <u>DO NOT RELEASE</u> <u>ANY PERSONAL</u> <u>INFORMATION</u> <u>AND DO NOT</u> <u>LET ANYONE IN</u> <u>YOUR HOME</u> <u>UNINVITED</u>.

106960

Page 48 COBRUA REPORTER



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

AVAILABLE OPTIONS			
Freezer (separate)	\$25.00		
Microwave (Built-in)	\$25.00		
2nd Refrigerator	\$25.00		
Yearly A/C Check-ups (each)	\$35.00		
Replacement:	\$35.00		
Dishwasher, Oven & Refrigerator			
Replacement:	\$35.00		
Water Heater (up to 40 gallons)			

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Tennis Club News

By Chuck Walcer

Our team did a sweep! And then they swept again the following week! Although a little too far out to make the playoffs, team co-captain Myra David said,"It's great to see the CV women's team playing well, and feeling good about how they are playing."

The men's level six team, with two weeks to go, has a very slight chance to make the playoffs. They are in a battle for second place in their division, and have been playing really well. According to co-captain, Dennis Spitzer, "after moving up a level, we have been very competitive, and are only a few heartbreaking losses in tiebreakers from again making the playoffs."

The best team has been the level three men's team. With several new players, they have been on a recent winning streak, and are now only a couple of points out of second.

If they overtake the current second-place team, they most likely will have the best second place record in the county and will make the playoffs. Hopefully, in the next issue, we will have successful playoff results to report! Either way, it has been an exceptionally good season for the team and captains Gary Turk, and Larry Yarmolinsky are extremely pleased.

Congratulations go out to Kenny G, aka Ken Greenberg, on his election as new President of the Tennis Club. I am sure with the help of the other officers and Board members, Ken will continue to move the club forward both tennis wise and socially wise.

Congratulations also go out to Stan Cisak after his two-year term as President. Under Stan's leadership, several new and innovative ideas (Hall of Fame, Give Back, Toys for Tots) were successfully implemented and I am sure will be carried forward.

While the competitive league season is over, and many of the snowbirds have gone North, there is still plenty of tennis to play. The courts are filled to overflowing, which is great for the future of tennis in our community.

The social events have been great, as well. In March, wine and cheese, meet the mentalist, field of flowers, Gulfstream trip, and the Sunday tournaments/mixers, were very successful. Thanks to Herb, Len, Lynne, Sheila, and many others for their help in making these events happen!

Quiz: who was the first man to win the tennis grand slam?

Answer: Dan Budge, 1938

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!

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.

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RESIDENTS & VISITORS

COMPLY WITH OUR SPEED LIMITS, CROSS WALK 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.

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FREE MOVIES APRIL

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 thoughtprovoking film stars John David Washington, Madeleine Yuna Voyles and Gemma Chan.

Mon.	April	01	7:45 pm
Tues.	April	02	1:45 pm
Tues.	April	02	7:45 pm

PAST LIVES

PG-13, 1 HOUR, 45 MIN.

In this semi-autobiographical story, two childhood friends from Korea are reunited for one fateful week after spending decades apart on different continents. Subtle yet powerful, the film explores themes like destiny and life choices against a backdrop of rich culture and true love. The cast includes Teo Yoo, Greta Lee and John Magaro.

Thurs.	April	04	7:45 pm*
Fri.	April	05	7:45 pm
Sun.	April	07	1:45 pm*
Sun.	April	07	7:45 pm
Mon.	April	08	7:45 pm

FERRARI

R, 2 HOURS, 10 MIN. (RATED R FOR SOME VIOLENT CONTENT, GRAPHIC IMAG-ES, SEXUAL CONTENT AND LANGUAGE.)

THE COLOR PURPLE

PG-13, 2 HOURS, 21 MIN.

This musical film adaptation of The Color Purple combines elements of the 1983 novel by Alice Walker, the 1985 film that starred Oprah Winfrey and the 2005 hit Broadway musical. The result is a vibrant, uplifting testament to the strength of sisterhood in the face of terrible trauma. Stars include Taraji P. Henson, Fantasia Barrino and Danielle Brooks.

Sun.	April	14	7:45 pm*
Mon.	April	15	7:45 pm
Tues.	April	16	1:45 pm*
Tues.	April	16	7:45 pm
Thurs.	April	18	7:45 pm

THE MARVELS

PG-13, 1 HOUR, 45 MIN.

When Carol Danvers, a.k.a. Cap-

tain Marvel, reclaims her identity

revenge on the Supreme Intelli-

from the tyrannical Kree and takes

gence, there are unintended conse-

quences. To restore stability in the

universe, she must combine pow-

ers with two other superheroes to

form the Marvels. This fast-paced,

funny film stars Samuel L. Jack-

son, Brie Larson, Teyonah Parris

7:45 pm*

1:45 pm*

7:45 pm

7:45 pm

1:45 pm

and Iman Vellani.

Mon. April 22

Tues. April 23

NEXT GOAL WINS

PG-13, 1 HOUR, 44 MIN.

From the director of Jojo Rabbit

April 19

April 21

April 21

Fri.

Sun.

Sun.

THE HUNGER GAMES: THE BALLAD OF SONGBIRDS & SNAKES

PG-13, 2 HOURS, 37 MIN.

This prequel to the wildly popular book series and movie franchise takes fans back to the beginning, when the ruthless president of Panem, Coriolanus Snow, was only 18 years old. He and his mentor, Lucy Gray Baird from District 12, must combine their instincts for showmanship and political savvy in a race against time to reveal who's a songbird and who's a snake. The cast includes Jason Schwartzman, Viola Davis, Peter Dinklage, Rachel Zegler and Tom Blyth.

Mon.	April	29	7:00 pm*
Tues.	April	30	1:45 pm*
Tues.	April	30	7:00 pm

(Continued in May)

*Indicates captions when available

Classified Ads

Cash Buyer looking to purchase your apt. immediately with NO contingencies, fees or closing costs. Save time & money instead of dealing with agents and waiting, with no results. Call Harold 561-302-6618.

Annual Rentals – 1 & 2BR. All newly & completely renovated kitchens, bathrooms, tile flooring, quartz, crown molding, new appliances, lake views. From \$1,350 - \$1,750 p/mo. Call Harold 561-302-6618_for current availability.

Seasonal Rental – 1BR/1.5BA, Suffolk A, Min. 4 Mos. 2024/2025 Season. 561-212-9232

Service Ads

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SHLOMO & TOMER LLC HANDYMAN SERVICES – Licensed Locksmith & Window Treatments. 929-1014. No Sat

Al's Fix-It Handyman Services, 42 yrs. Exp.-

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CLEANING SERVICES

V & N CLEANING SERVICES - \$10 OFF 1ST Cleaning. \$10 off 2nd Cleaning. IMMACULATE cleaning from a company you can trust. 561-860-0936

**** HOME HEALTH AIDES

PRIVATE HOME HEALTH AIDE available. Licensed. Offers personal hygiene tasks, check vital signs. Shopping, light housekeeping, transportation. 786-227-1609. chriskmoy@yahoo.com



Based on a 1991 biography, this sleek, well-acted film is set in 1957, when Enzo Ferrari's auto empire stood on the brink of bankruptcy. In a last ditch effort to save the business, he chooses to push himself and his drivers to the edge when they enter the iconic Mille Miglia, a treacherous 1,000-mile race across Italy. The film stars Adam Driver, Penélope Cruz, Shailene Woodley and Giuseppe Festinese.

Tues.	April	09	1:45 pm*
Tues.	April	09	7:45 pm*
Thurs.	April	11	7:45 pm
Fri.	April	12	7:45 pm
Sun.	April	14	1:45 pm

and Thor: Ragnarok comes this humorous, feel-good underdog story. Michael Fassbender stars as a down-on-his-luck soccer coach who decides to take a chance on the famously terrible American Samoa team in the hopes of whipping them into shape and making a serious run at the 2014 World Cup. The film also stars David Fane, Oscar Kightley and Kaimana.

Tues.	April	23	7:45 pm*
Thurs.	April	25	7:45 pm
Fri.	April	26	7:45 pm
Sun.	April	28	1:45 pm*
Sun.	April	28	7:45 pm



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.



BABY BOOMER'S SOCIAL CLUB – Come join us and the youngen'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, informal, 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 Clubhouse. Patti, 724-549-3911.

CHESS CLUB meets every Wednesday, 7-9 pm, Clubhouse Library. Contact Johnny Kelman 561-617-5137 for info.

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

CV BOOK CLUB meets 1st Thursday of the month in the music 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 Monday of the month, 10am, Clubhouse, Room G. Call Steve Snyder 561-487-3004.

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

DEMOCRATIC CLUB OF CVW – meets monthly at Temple BethShalom. Call Linda Rosenthal 561-212-5729 or email <u>cvwdems1@gmail.com</u> for meeting information.

GIN RUMMY CLUB, Monday-Friday. 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. Participants 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 Thursday of the month, 12:30pm, Clubhouse Party Room. Call Doris 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 Shalom, 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 Newcastle. We supply balls, paddles, instructions 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 Clubhouse. Phyllis, 561-251-773

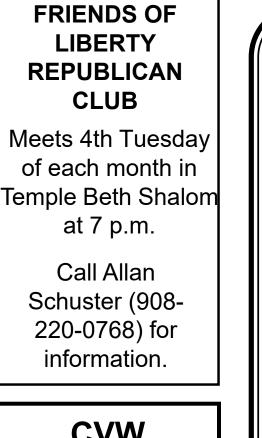
SECOND GENERATION-CHIL-DREN OF HOLOCAUST SUR-VIVIORS OF CV BOCA meets 1st Monday of each month, November thru May, 1PM, Room I Clubhouse. For info call Sonja 347-210-0501, Karen 917-620-8731.

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, Clubhouse. No need to join but for \$15p/ year you get tennis & fun activities. Call Stan Cisak 201-913-0252.

WOODCARVING CLUB – Contact 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.



SATURDAY FREE DANCES PARTY ROOM

APR 6 - SOUND RELATIONS APR 13 - BILL DE RENZO

CVW Democratic Club Continues to Meet Monthly Please Contact us for more information Ph: 561-212-5729 email: cvwdems1@gmail. <u>com</u>

APR 20 - MARIAN WEINBERG APR 27 - ANTHONY VETERE ALL DANCES BEGIN 7:45PM

All programs subject to change and/or modification



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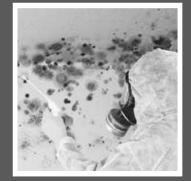
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– Gerry T.

– Thomas F.





