Executive Board Minutes March 6, 2017

President Mike Limongelli called the meeting to order at 9:57 A.M. in the absence of both the First Vice-President and the Second Vice-President. A quorum was established. On a motion duly made by Adelle Pastman and seconded by Jerry Walcoe, the minutes of the February 2017 meeting were accepted as published in The COBRUA Reporter.

President’s Report: Mike Limongelli reported. Mike announced that he planned to bring up a new issue under New Business later in the meeting.

Treasurer’s Report: Lynn Roberts reported. The cash and CD balances as of February 28, 2017 were: CD - $56,415.52 and Checking - $19,441.78 for a total of $75,857.30.

By-Laws Committee: Pinchas Davidman reported. Pinny distributed printed copies of an Amendment to the Amended and Restated By-Laws of COBRUA and asked if there were any questions. There was a question about any matter that comes up. Additionally, there were questions in the discussion that followed about why certain line items were higher or lower than the previous year. The vote was unanimous.

Community Affairs Committee: Please see Stanley Siegel’s report in this issue.

M&O Committee: Please see Stanley Siegel’s report in this issue.

Old Business: First Service Staff will work on the Friday that follows the April 7th electricity shut-off. The Association is aware of the need to have a refund for parking fees.

New Business: 1. Mike look into setting up such a meeting and was approved unanimously.

The official publication of Century of Boca Raton Umbrella Association

April 2017

THE OFFICIAL PUBLICATION OF CENTURY OF BOCA RATON UMBRELLA ASSOCIATION

EXECUTIVE BOARD

Alan Pearlman

Recording Secretary

DELEGATES MEETING

Executive Board Minutes March 6, 2017

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April 2017

Continued on page 3
Our regular monthly meeting with Management took place December 21, 2016. Present were Anita Pearce, Administrator and Dan Cruz, Regional Facilities Manager. All Committee members were present.

A number of questions regarding the renovations of the Fitness Center, Billiard Room and Exercise Room arose. Dan explained that changing the plans would mean that the air conditioning system would require adjustments and additional cost factors. It was suggested that Dan and Anita attend the Executive Board meeting on January 9th, to explain what is entailed.

Specifically, there were a number of questions regarding the relocation of the Billiards Room. There was misinformation being spread regarding the players and their thoughts about the move. Marvin Katz, one of the leaders of the billiard players and a member of the team that plays against other condo’s wants to clear the air. With his permission, below is his letter to Anita Pearce:

Anita Pearce
Century Village Clubhouse
Hi Anita,

Regarding the new layout of the billiard room on display in the clubhouse lobby I am very much in favor of it, regardless of what Fred Hadley says I may have said. I also know that 9 out of 10 people who use the billiard room are also in favor of the new layout. And the fact that no one spoke up at it the Cobrua meeting does not mean that there is no one who cares about the billiard room. Some people are shy about speaking in front of large groups of people, so may not have been feeling well at the time of that meeting. As far as the gym being darkened by the loss of a couple of windows, that also is a gross exaggeration by Fred Hadley made to suit his point of view. Fred appears to like to start controversy.

There is a technical issue regarding the billiard room I want to bring to your attention. The fact that the billiard room is so close to the pool, according to Tom who does the repairs of the billiard tables, the chemicals that are used in the pool such as chlorine or whatever is used causes a problem with the glue that holds the rubber bumpers on the tables and the rubber bumpers themselves. He had told me a long time ago that he has had to repair the tables more often since the billiard room was moved close to the indoor pool.

Another thing some of the players would like to keep in the billiard room is the “Billiard” table. I don’t know if the new proposal includes a billiard table. I am not sure how many tables the new layout shows we also would want to have at least the same amount of tables we have now as a minimum, and have a layout of tables where there is seating near each table, right now there is one table in the middle of the room which no one wants to use because there is no seating right near it. [sic]

Thank you for reading my letter. If there are any questions you may have that I might be able to answer for you, or if I could give you some more input, please do not hesitate to contact me before your January 9th meeting with the M & O Committee or the Cobrua board meeting.

Marvin Katz
December 26, 2016

Omar Figueroa of Academy attended the meeting. Academy now provides transportation to all the local spas and he requested to have flyers put in buses and bus shelters. In lieu of the above, Academy will place an ad in the Cobrua Reporter advertising their casino trips.

A number of our buses have been going into the shop for repairs. The question arose about daily maintenance schedules. The company has a checklist for mechanics and drivers. Our buses are ten (10) years old so we have to anticipate mechanical problems regardless of the daily checks.

On a final note, the Committee decided that the only bus that will be held is the last one at 11pm, if necessary. Holding up buses after the shows end突破s the schedule and delays the 10pm departure. Shows ending before 9:30pm will be loaded.

Collections for November totaled $121,965. A little more than $85,000 goes into our account.

The roadway on New England was completed. After the paving material has cured for thirty (30) days, permanent lines will be completed. We are also in the process of putting up new light poles and LED lights. This should light up the calming zones so that there will be more visibility. If we find that this still requires adjustments, we have the option of reflectors or paint that will show the zones.

Security Supervisor Danelise Silva and Joseph Henderson attended the meeting. Questions were asked about gate arms jamming and insuring security personal being alert to make sure they are lowered. Problems should be reported in writing and left at the Information Desk, indicating time, date and at which gate or area the problem occurred.

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Delegates Meeting

Continued from page 1

why the associations were involved in the COBRUA budget and the answer was that the only sources of income were ads in the paper and COBRUA dues. 3. A delegate complained that the words Century Village West appear on our bus marquees rather than not identified. Ana Rice brought up the issue and surprised the M&O Committee, H. Irwin Levy is the owner who is the reason for most of our issues, and cars may be safer if they are identified. 4. A delegate asked if only long-time residents and not new people requested that the words Century Village West appear on our bus marquees rather than

CVW. 4. A resident requested a wall to muff the sound from Yamato Road. 5. A resident warned that parking in Row H in the South Lot overnight will not solve cars subjecting them to undetected vandal-ism. Once again, the issue was scheduled to be addressed at the next M&O Meeting. 6. A resident requested shelters along Century Village Boulevard not just for the bus stops but also for pedestrians who suddenly encounter inclement weather. 7. To prevent cars from entering bus lanes, a resident requested international road signs that are not just English words. 8. A resident wondered why some alligator warning signs had been moved and was told it was so they could be better seen on the way toward the lake. 9. A resident asked an Association question and was referred to her Building Director or her President.

There being no further business, on a motion duly made by Jerry Walco and seconded by Arthur Citron, the meeting was adjourned at 12:20 P.M. Respectfully submitted, Alan Pearman Recording Secretary

Notice of Proposed Amendment

At a meeting on March 7, 2017, the Executive Board of COBRUA approved a proposed Amendment to replace Article IX, Section 7, article (E) in the COBRUA By-Laws. The proposed Amendment will address resignation and vacancies from the M & O Committee.

Amended Article IX, Section 7, Paragraph (E) shall read as follows: “(E) Resignation and Vacancies. Any member of the M & O Committee may resign, by submitting such resignation in writing, dating such resigna- tion and delivering such written resignation to the chairperson of the M & O Committee. The written resignation shall be effective immediately upon receipt by the chairperson or other receiving person. Once a resignation is deemed received as provided herein, the chairperson or recipient of the resignation must notify the Delegates at the next Delegates meeting. If a vacancy occurs on the M & O Committee, for any other reason, the M & O Committee shall immedi-ately notify the Delegates at the next Delegates meeting. A vacancy may occur as a result of the death of an M & O Committee Member, resignation as provided for herein, where an M & O Committee Member ceases to be a member of his or her Member Condominium Association, or where an M & 0 Committee Member ceases to be a permanent resident as defined in Article IX, Section 7(C)(1) of these By-laws. Within sixty (60) days of notification of any such vacancy, the Delegates shall conduct a special meeting for the purpose of electing a replacement person to serve the remaining portion of the term of the vacant position on the M & O Committee.”

Pursuant to COBRUA By-Laws Article XII, Section 2, the proposed Amendment will be considered at the May 9th Delegates Meeting. Nominations will be taken from the floor at the April 13th Delegates Meeting. The Delegates shall conduct a special election at the May 9th Delegates Meeting for the purpose of electing a replacement person to serve the remaining portion of the term (ending March, 2018) of the vacant position of Financial Secretary.

SLOW DOWN

This is a safety message from Security and COBRUA – please comply.

SPECIAL ELECTION NOTICE

The Delegates shall conduct a special election at the May 9th Delegates Meeting for the purpose of electing a replacement to serve the remaining term (ending March, 2018) of the vacant position of Financial Secretary.

Nominations will be taken from the floor at the April 13th Delegates Meeting.

Per COBRUA Bylaws, in order to be eligible candidates shall be unit owners or the designated representative of a unit, shall reside in Century Village West for a minimum of nine (9) months during the calendar year and shall have served at least one full term as a member of her member condominium Association. No unit shall be permitted to have more than one unit owner or designated representative elected to more than one (1) office.

Security Support & Discussion Group

Meets every Thursday, 1:30-2:30pm, Room E of the Clubhouse. Confidential

Free to all residents • Everyone Welcome!

Faulk Center for Counselling 561.483.5300
COBRUA REPORTER  April 2017

COBRUA APPROVED BUDGET
4/1/2017-3/31/2018

REVENUES

<table>
<thead>
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<th>Item</th>
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<td>Dues</td>
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<td>Newspaper</td>
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EXPENSES

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<td>Payroll Taxes</td>
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<tr>
<td>Supplies</td>
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<tr>
<td>Misc.</td>
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<tr>
<td>Social Function</td>
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</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$112,110</strong></td>
</tr>
</tbody>
</table>

Projected Deficit $ 8,298

Dear Friend,

We are in the middle of the Florida Legislative Session. State Senators and Representatives are in Tallahassee crafting new state laws. It’s challenging to get all sides to agree on what’s best for the citizens of Florida.

Tax Collector offices are busy. Unreliable state equipment and the installation of new equipment makes the wait longer. We depend on state law-makers to budget improvements so we can assist people more efficiently. If you have any feedback, I encourage you to contact the Palm Beach County Legislative Delegation. Senator Bobby Powell, Jr. is the Delegation Chair and can be reached at (850) 487-5030.

Unpaid Taxes

We collect and distribute over $3 billion in property taxes and fees each year. A small percentage of property owners miss the March 31 deadline. Some wonder if unpaid taxes impact agencies funded by tax dollars, such as public schools, the county, cities and fire rescue. The short answer is no. State law requires us to hold a tax certificate sale. This system ensures taxing authorities get the money to fund their budgets and provide much needed services.

Bills that are unpaid on June 1 are included in the annual tax certificate sale. At this sale, buyers bid on the unpaid taxes. This allows us to collect all the taxes and remit to taxing authorities. Property owners have two years to purchase back the delinquent taxes. Otherwise, a Tax Deed Application may be filed. And the property owner potentially may lose their property unless all taxes are paid in full.

Penny Sales Tax

In the November 2016 election, Palm Beach County voters approved a penny sales tax increase. The Tax Collector is not involved in the collection of this sales tax. You will notice the increase when purchasing items at stores. The penny sales tax only applies to the first $5,000 spent per transaction. For more information on how sales tax revenue will be used, visit www.pbcgov.org.

Payment Plan Deadline

Time is running out to join our money-saving property tax payment plan. The deadline to sign up for the Installment Payment Plan is April 30. Participants receive a discount of slightly under 4 percent. Quarterly installment payments for the 2017 property tax season are due:

- June 30, 2017
- September 30, 2017
- December 31, 2017
- March 31, 2018

Apply online at www.pbctax.com/installment-payment-plan.

Tax Facts

Did you know Palm Beach County’s single largest taxpayer owed over $100 million in property taxes in 2016? That’s just one of the tax facts we share in our new 2016 Annual Report. This new publication explains where tax dollars went, agency achievements and future plans. For free copies, contact us at ClientAdvocate@taxcollectorpbc.com. You can also request free copies of our Tax Planner and Services Guide, a calendar book packed with information about Tax Collector services.

The Problem with Hands-Free

April is National Distracted Driving Awareness Month. Unfortunately, distractions are everywhere. Car technology allows drivers to make hands-free phone calls, update social media and dictate text messages. However, hands-free is not risk free. The Tax Collector’s Office prohibits employees from using cell phones while driving. You can also contact the Florida Highway Patrol or the Florida Department of Highway Safety and Motor Vehicles.

I encourage you to follow @TAXPBC on Twitter and Instagram.

Wishing you peace, good health and happiness on Passover, Easter and always. Best regards,

Anne M. Gannon

Friends,

Session started on March 7, 2017 and will continue for 60 days. As a Senator, I am able to file numerous amounts of bills as opposed to a House member who only files 6. Below are a few of my bills I have filed. If you would like to view my other bills or look up any issues please visit the Florida Senate website at www.flsenate.gov.

SB 238 Instructional Personnel Salaries

Legislation that would increase teacher salaries. It would ensure a guaranteed minimum annual starting salary for instructional personnel as well as specifying a statewide minimum salary for all instructional personnel for the 2017-2018 fiscal year. The bill would require the Department of Education to annually adjust the statewide minimum annual starting salary.

SB 338 Real Property Rights of Aliens Ineligible for Citizenship

Legislation that would propose an amendment to the State Constitution to discard a provision authorizing laws that regulate or prohibit the ownership, inheritance, disposition, and possession of real property by aliens ineligible for citizenship. Representative Jenne is the House sponsor for HB 33.

SB 1162 Companion Animal Protection Act

Would direct animal shelters to take certain measures related to the holding, care, treatment and euthanasia of animals.

As always, if you have any questions or concerns feel free to contact my office. Please take note of my new office location and contact information. I look forward to continuing the hard work for District 29 and having a successful 2017 Legislative Session.

211 Helpline

Sunshine Daily Telephone Calls really do brighten the lives of seniors. This is a free program that runs from 7:30am to 5:00pm every day. People over sixty, the housebound or disabled can sign up to get a quick “hello” and check on their well-being.

Participating seniors are constantly praising the program and commenting on the warmth and friendliness of the volunteers calling them. Many senior participants are very active and just want someone to check that they are up and about in the morning. Some are more vulnerable and isolated.

If you are a senior caregiver for a disabled spouse or other loved one, this is an important phone call for you as well. To start getting your Sunshine call, or for more information on other helpful programs and services, simply call 2-1-1 or 561-383-1111. If you would like to help make phone calls, Sunshine volunteers are also needed.
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Guidelines for Contributors
Deadline of 10th of Month

Articles must be double spaced and emailed to Cobrua. Single spaced articles will not be accepted. Do not type in all caps or bold. Submit in letter form.

Keep your articles short - preferably 1 or 2 pages. All articles are subject to editing.

Thank You

Cobrua Reporter Letters to the Editor

1. Letters must be original to the writer.
2. Letters must be type-written in 12 point type and double spaced. Do not use all caps.
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.
7. To promote diversity, letters from the same writer will not be published more often than every other month.
8. Letters must be EMAILLED TO: editor@COBRUA@aol.com by 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 Kinser, Sylvia Black
History of our Historic Courthouse

A constituent recently asked me why I have never written about our amazing 1916 Historic Courthouse. While I try to focus the attention of my newsletters to topics that are local to or impacts my district directly, the Courthouse and its history is certainly a worthwhile subject.

Nestled between the Robert Weisman Government Center and the Palm Beach County Courthouse, the Historic Courthouse is located at 300 N. Dixie Highway in downtown West Palm Beach. With land donated by Henry Flagler in 1914, the 1915 PBC Board of County Commissioners (BCC) decided that a new building was necessary to house all government records and offices, including the jail. Despite the commission’s desire for the building to be used for years to come, it ran out of room almost immediately and a sister building was added in 1927. In 1955 the two buildings were connected and by 1970 it became a building inside a building when the County wrapped it with a modern addition. Since the building’s inception expansions were required to accommodate the rapidly growing County government until it was basically abandoned and slated for demolition once Government Center opened in the early eighties and the new courthouse opened in the mid-nineties leaving the historic building unoccupied.

After many individual and collective efforts to save the historic courthouse from demolition were unsuccessful, the BCC voted in April 2002 to restore the courthouse in an effort to preserve and share the building with the public. On March 15, 2008, the community came together to celebrate the grand opening of the restored courthouse, a collaborative effort that returned the site back into a stunning landmark currently used for County offices, the Historical Society of Palm Beach County’s office, and the Richard and Pat Johnson Palm Beach County Museum. It was a worthwhile effort.

Last year marked the courthouse centennial celebration and it now houses documents and artifacts that will hopefully be preserved for hundreds of years to come documenting PBC’s history.

Visitors to the museum can see firsthand the plaster ceilings and more than 155,000 feet of original maple wood floor recovered from the restoration. The original windows also remain; amazingly enough they were safely hidden behind a simple sheet of plywood from the 1970 modern wrap. Sixty-seven percent of the bricks on the building are original. During the renovation the construction company carefully salvaged limestone, granite, marble, wainscot and mosaic floor tiles from the 1927 building to be used in the 1916 courthouse. Other elements were completely recreated by consulting historic photographs and purchasing limestone from the same Indiana quarry used in 1916. In fact, that quarry ran out of that vein right after the order for this project was fulfilled. The architects were also able to match the granite used in the 1916 building. Even the original columns and capitals that had been moved to a nearby cemetery were brought back and put in to place. A timeline on the historical society’s website also includes a time-lapse video of the entire renovation process. PBC’s very own Channel 20 did a phenomenal interview featuring Debi Murray of the Historical Society of Palm Beach County.

I hope that every juror a year. I hope that every juror will serve in the future and the local businesses who support their employees’ participation in jury service, I thank you. It is an honor to serve as your Clerk & Comptroller and to work together in supporting the jury process, the very foundation of a successful justice system.

Best regards,
Sharon R. Bock, Esq. Clerk & Comptroller, Palm Beach County
Dear Taxpayers:

April marks an important month as my office continues with preparations for the release of the estimated taxable property values for 2017, to the Palm Beach County taxing authorities. Typically, these preliminary estimates (which are officially released at the end of May of each year) assist the county, its municipalities and other taxing authorities in projecting their budgets and tax rates and also provide a benchmark as to what they can expect to receive from property taxes in the coming year.

As we move forward into spring, each month I’ll be highlighting the various departments in my office, introducing you to staff leadership and their function departments, in my office, introducing you to staff leadership and their department functions, with one goal in mind to provide transparency in the way we are working for you.

This month you’ll meet Steve Letson, MAI, Director of Commercial Appraisal Services. This department is made up of dedicated employees who are highly skilled in analyzing commercial property values, data and trends in our local market.

I am proud of their meticulous work ethic, as they strive to ensure our government agency is the best in the state. Enjoy reading.

Respectfully,

Dorothy Jacks, CFA, AAS
Palm Beach County Property Appraiser
Commercial Appraisal Services Department

By The Numbers:

• Staff: 45 (comprising 16 appraisers)
• Commercial Parcels: 34,039 (does not include institutional, government, leasehold parcels)
• Market value: $35,417,830,103
• Taxable value: $22,772,750,845
(parcels and values represent Real Property only as of 2016)

Steve Letson, MAI, serves as Director of the Commercial Appraisal Services Department and has been with the Palm Beach County Property Appraiser’s Office for 18 years. He oversees the daily functions of the department, the commercial valuation process, and is responsible for evaluating future trends in commercial real estate. We sat down with him for a discussion.

What is the function of the Commercial Appraisal Services Department at the PBC Property Appraiser’s Office?

Letson: We’re responsible for assessing commercial income-producing properties such as retail, industrial, office buildings, cemeteries, golf courses, etc. There are approximately 60 different property use categories and more than 100 subcategories. For example, the warehouse classification consists of warehouse/office, flex office/warehouse, cold storage, etc.

How is commercial property appraised in Palm Beach County?

Letson: By law, our assessments must reflect market value which is the value that a willing buyer and seller of the property would agree on if the property is sold. The value is determined based on the current use of the property. Under these circumstances, the improvement may be obsolete (no value) and the property is valued as vacant land. Operating information provided by commercial property owners is crucial to the evaluation of local markets. The information provided is exempt from Florida’s Public Records law and kept confidential.

How often do you visit commercial properties?

Letson: All properties must be physically inspected at least once every five years. We may request income data more frequently in active markets.

What types of commercial properties have the most sales activity in Palm Beach County?

Letson: The most active property group includes retail, industrial, and office buildings.

Do you see any trends in commercial real estate in the County?

Letson: Each year, we review sale activity and new construction from the prior year. We compare the two and review the trends. In general, demand and sales are trending with certain limitations. Sales rarely, if ever provide a comprehensive view of market conditions. We have to evaluate and determine a level of confidence in the sale data as a representative sample of the general market.

For example, self storage properties may dominate sale activity in the “warehouse” property group which also includes distribution centers, manufacturing, etc. Sales of other warehouse property types may be few or non-existent. A 10% increase in self storage property values may not be appropriate for distribution centers.

How does Palm Beach County’s commercial property compare to Miami-Dade and Broward Counties?

Letson: I think we may be on par with those counties in terms of property values. Palm Beach County is still largely undeveloped to the north and west. Miami-Dade and Broward are much more densely populated and have a much better developed commercial infrastructure. Palm Beach County is fully developed.

What is the goal of your department?

Letson: The first goal is to generate a fair and equitable property tax roll to ensure no one pays more than his or her fair share of property taxes. The second is to assist, inform, and educate the public on the function of our office and how we arrive at fair market value. This is achieved through direct contact by phone, mailings, informal meetings, and information published on our PAPA website.

Accurate information, efficient operations, and effective public service are the fundamental goals of our office, not just this department. Earning the public trust is our reward.

For more information, go to our website: pbcgov.com/PAPA or call our Commercial Appraisal Services Department at 561.355.3988.

Tangible Personal Property Tax Return Due

Palm Beach County business property owners, firms or corporations owning tangible personal property are required to file a tangible personal property tax return (DR-105) by April 3, 2017.(postmarked). You can get an extension until May 1st. You can also file online with us. It’s efficient and secure. (E-file system available until May 15, 2017).

A Tangible Personal Property Tax Return is required each year that the value of your business assets exceed $25,000 on January 1.

Tangible Personal Property used in a business includes furniture, fixtures, machinery, tools, equipment, appliances, signs, leasehold improvements, supplies, leased equipment and any other assets used by the business.

When filing your Tax Return, be sure to report all assets, including fully depreciated and expense assets. Provide the asset description, original installed cost, year acquired and your estimate of value.

Florida allows an exemption up to $25,000 in value for tangible personal property assets used by a business. You must file an initial return to receive the exemption. Thereafter you need not file an annual return unless the value of your tangible personal property exceeds $25,000 on January 1.

Failure to file will result in the loss of the exemption and assessment of penalties for Florida Statutes, Sections 193.072 and 193.073.

You can also download the TPP tax return form DR-105 from our website.

Community Outreach Presentations

Does your homeowner, condo association, community organization, or business have inquiries about exemptions, property valuations or other property issues? Our staff is available for presentations at your next meeting or can host an expo table with handouts and answer questions.

For more details call Mike Pratt, Director of Education Services and Community Outreach at 561.355.4021 or Angie Mitchell, Executive Assistant in Administration at 561.355.2860.

Connect with the Property Appraiser’s Office on Social Media

In an effort to keep our taxpayers informed about the latest news coming out of our office, we are on Facebook, Twitter and LinkedIn. Follow us...Like us...Retweet...Share
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• Slip & Fall
• Defective Products
• Nursing Home/Hospital Injuries
• Asbestos Injuries
• Medical/Dental Malpractice
• Injuries From Animals
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Preventive Medicine – How To Avoid Another Foreclosure Crisis
If your Homeowners or Condominium Association suffered high delinquency rates as a result of the housing crisis, your Board of Directors should be taking steps now to insulate the community from a similar problem in the future. While the community is likely currently enjoying low delinquency rates, fewer collections and foreclosures, and high property values, this trend will not continue forever. We all know that what goes up must also come down.

In the 2000’s, banks loaned one hundred four percent (104%) of properties’ values to persons buying real estate based on speculation. The banks also used “ liar loans” based upon stated income, without documentation. Our community association clients suffered, as costs of operating associations never go down, but fewer owners contributed to the association in the form of assessments. To make matters worse, it cost the Association money to pursue owners who pay late, who don’t pay at all, or who abandon their properties when values decline.

Associations may prevent the crisis from severely impacting the community by screening purchasers similar to the manner that banks screen persons applying for mortgages. While you might think Association screening of purchasers is duplicative of bank screening of persons applying for mortgages, some banks have recently reverted to their old habits of lending to persons with low credit scores, lending more that eighty percent (80%) of the property’s appraised value, and lending to persons with a history of collections and foreclosures. The Association cannot make the mistake of relying on banks to properly screen prospective purchasers.

One way to help avoid falling prey to real estate speculators who cut and run when property values decline, is to amend the Association’s governing documents to provide better leasing restrictions. For example, the Declaration may be amended to require purchasers to put ten (10%) or disapprove based on reasonable grounds, and to provide restrictions on the number of times a person can rent in a given year, to provide for a screening process and the clear authority to approve or disapprove based on reasonable grounds, and to provide restrictions on investor owners renting in the first year or two of ownership. Similarly, the Declaration may be amended to require purchasers to put ten (10%) percent or even twenty (20%) percent down to buy a lot or unit.

Of course, amending the Declaration generally requires a supermajority vote of the owners. It is important that associations consult with legal counsel to determine their ability to amend the Declaration to provide for such leasing restrictions.

FBI FRAUD ALERTS

Investment Schemes
As they plan for retirement, senior citizens may fall victim to investment schemes. These may include advance fee schemes, prime bank note schemes, pyramid schemes, and Nigerian letter fraud schemes. Please visit the Common Fraud Schemes webpage for more information about these crimes and tips for protecting yourself from them.

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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.

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Visually Impaired Persons Support Group
Meets the First Wednesday of each month except August
Next Meeting: April 5th 10:30 am

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If you need help or wish to speak to Robert, please call the We Care office at 487-2827 and he will get in touch with you.
**BRIDGE IN OUR CENTURY**

By Stan Slater

Many readers enjoy bidding quizzes which I present twice a year.

You are South and assume neither side is vulnerable. It is important to grasp the principle in each case.

1) S A J6 H Q1052 D J5 C A J98
   N E S W
   1D p 1H p
   1S p ?
   2) S K84 H 65 D KQ7 C A J84
   N E S
   1D 3S ?
   3) S KQ9 H 72 D Q5 C A KJ9
   N W N E
   1C 1H "db" F
   *negative double
   4) S Q9 H J10 D A J74 C
   KQ1062
   W N E S
   1NT p 2C ?
   5) S 642 H Q6432 D K5 C A103
   N W N E
   1C 1H 2D ?
   6) S QJ9 H K10875 D A98 C 62
   W N E S
   P P P ?

Answers:

1) 3NT. With a point or two less, you would bid a nonforcing 2NT.

2) 3NT. Ducking the opening spade lead will probably prevent East from running his spade suit. The lack of a heart honor should not deter you from bidding game.

3) 2S. With your fine values, including a strong 4-card spade suit to mesh with partner’s implied 4-card spade holding, you must jump to show a hand that is not in the minimum category. The jump is “not forcing” but shows about 16-18 points.

4) Double: Since 2C is an artificial bid (Stayman), the double shows a long, strong club suit. It asks partner to lead a club and perhaps consider bidding clubs as a sacrifice.

5) 4H. Since you can expect a combined heart holding of at least ten cards, jump all the way to 4H.

6) 18. Since the bidding has started out with three passes, South should use the Rule of 15 which states that the number of spades, which is the most important suit to hold after three passes, should be added to the number of high card points. In this case, the result is 10+5+18. If the sum is at least fifteen (or possibly fourteen if you see fit) the hand is worthy of an opening bid, which is 1H in this case.

**FISHING LINES**

Gregory Fusillo

I hope everyone is enjoying the fishing that Florida has to offer. Our fishing trips have been well attended and everyone has had few complaints. Those that are avid fishermen have taken to the boats at their own pace.

This was evident when, upon arriving at a Fishing Club excursion on the Island Time recently, I found the name of one of our members, Ken Rubenowitch, on the leader board for catching the largest fish in that category. I cannot recall the species, however it will entitle him to attend a lavish BBQ, receive a trophy and collect several prizes by the owners of the Island Time drift boat.

Two new members, Aaron and Donna Sandberg can be counted as avid fisherpersons. They are racking up several trips per week on their boat of choice the Sea Mist III. Their catches have been many and their appetite for fishing will be continued as they wind down their snowbird visit.

These are several examples of the draw Florida, Century Village and the Century Boca Fishing Club has for both snowbirds and full time residents.

I can only say that with the summer months approaching there will be a smorgasbord of things to do. If you do not fish or swim, a walk on the beach around sunrise is most rewarding. You can take your shoes off and walk close to the water on the wet sand.

I hope everyone is fishing. You can take your shoes off and walk close to the water on the wet sand.

---

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**FBI FRAUD ALERTS**

**Fraudulent “Anti-Aging” Products**

Tips for Avoiding Fraudulent “Anti-Aging” Products:

- If it sounds too good to be true, it probably is. Watch out for “secret formulas” or “breakthroughs.”
- Don’t be afraid to ask questions about the product—find out exactly what it should and should not do for you.
- Research a product thoroughly before buying it. Call the Better Business Bureau to find out if other people have complained about the product.
- Be wary of products that claim to cure a wide variety of illnesses—particularly serious ones—that don’t appear to be related.
- Be aware that testimonials and/or celebrity endorsements are often misleading.
- Be very careful of products that are marketed as having no side effects.
- Question products that are advertised as making visits to a physician unnecessary.
- Always consult your doctor before taking any dietary or nutritional supplements.
Understanding Your AMR Transportation Coverage

By Sarah Kirkwood, Account Manager
AMERICAN MEDICAL RESPONSE

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.

Once transported, you will receive a billing statement from the Fire Department. Contact them directly to discuss additional billing information they may need or to make co-payments depending on your insurance. AMR will not pay for transports nor is it a covered service, when transported by Fire Rescue.

If, at time of transport, you are medically stable, but still should go to the hospital, the County Rescue Paramedic will call AMR directly, and AMR will respond and transport you.

Your AMR contract allows us to bill your insurance, so you may be contacted for additional insurance information and co-pay information. ALL EMERGENCY TRANSPORTS ARE COMPLETELY COVERED BY YOUR AMR CONTRACT ONCE YOU PROVIDE AMR WITH ALL YOUR INSURANCE INFORMATION.

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

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

ALL TRANSPORTATION WILL REQUIRE THE RESIDENT TO SHOW THEIR CENTURY VILLAGE ID CARD. FOR ANY AMBULANCE TRIP THAT IS NOT A COVERED SERVICE, YOU MAY BE BILLED AT 40% OFF OF AMR’S PUBLISHED RATES.

Non-Medical Transportation Services (CABULANCE)
Non-Medical services shall be available to all full-time and part-time residents who permanently or temporarily are in need of wheelchair service. Services provided are within Palm Beach County. Any out-of-county trips are reviewed on a case by case basis.

Non-Medical services are for medical appointments only and the service is not to be used as a taxi service.

All Hospital transports can be scheduled for the same day.

All home transports or Facility arranged transports must be scheduled with AMR 24 hours prior to appointment.

AMR will provide a wheelchair if the resident does not have their own.

All transportation will require the resident to show their ID card and provide AMR with any and all insurance information.

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

MOST IMPORTANTLY...
ANY AND ALL COMMUNICATIONS FROM AMR TO YOU, WHICH ASKS FOR PAYMENT, SHOULD BE TURNED OVER IMMEDIATELY TO THE COBRUA OFFICE FOR PROCESSING. DO NOT PAY AMR FOR ANY TRANSPORTATION WITHOUT CONSULTING THE COBRUA OFFICE.

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http://www.amr.net/contracted-services/onguard.aspx
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IMPORTANT NOTICE
The Federal Government has changed the laws on water heaters.

The electric lines in Century Village are designed for 3500 to 3800 watt water heaters. If your water heater comes from Home Depot, LOOK, ASK, what is the wattage? If you are told 4500 watts, this is a fire waiting to happen.

We have special ordered water heaters from Lowe's that are compatible with the electrical system in Century Village.

Any water heater that is 3500 to 3800 watts is ok for Century Village.

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When you buy from a mom & pop business, you are not helping a CEO buy a third vacation home.

You are helping a little girl get dance lessons, a little boy get his team jersey, a mom or dad put food on the table, a family pay a mortgage, or a student pay for college.

Our customers are our shareholders and they are the ones we strive to make happy.

Thank you for supporting small businesses.
Spring Is in The Air
By Cindy Goldberg, Athletic Director

It is hard to believe spring has arrived! While we will miss our snowbirds, we certainly can appreciate the quieter side of life in South Florida. Less traffic, no wait at restaurants and seats available at the movies. Daylight savings time provides us with ample opportunity to go for a walk after dinner. A brisk 30-minute walk will burn approximately 120 calories. You can double that by a 30-minute water walk in one of our beautiful pools. It is best to wait 20 minutes after you eat to walk to let the digestion process begin.

Here are some of the many benefits to walking after dinner:
- Walking helps to aid the digestive process that continues through the night, burning more calories.
- It helps to increase muscle strength, with minor impact on your joints.
- It can help to ease back pain.
- It helps to reduce hypertension and high blood pressure.
- It increases metabolism.
- If you have already gone north, or even if you stay here for the year, I have a suggestion for keeping your fitness level high when we are not together. The National Institute on Aging provides a free workout guide book and a DVD, just for the asking. You will find a lot of the exercises we have done this year, explained in an easy and concise manner. I highly recommend it for all. Their website is www.nia.nih.gov/Go4Life. Their toll-free phone number is 800-222-2225. In approximately one weeks’ time, you will receive a book with strength, balance and flexibility exercises.

Less Common Names of Common Folks
By Stan Slater

Following is part of a group of men, all of whom served in the same profession. How many can you name? Let’s set a par at four out of eight. Fair enough?

Zachary, Millard, Ulysses, Rutherford, Chester, Grover, Woodrow, and Lyndon

Answers: In the same order as the first names above, they are, respectively, Presidents Taylor, Fillmore, Grant, Hayes, Arthur, Cleveland, Wilson and L.B. Johnson
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Dr. Alan Wishneff

No one likes to be treated like just another cog in a wheel. In an age of assembly lines, standardization of products, and ‘high tech’ mentality, most of us have just about had it being treated like we’re in a factory. Particularly when it comes to dental care.

“Everyone’s an individual, and deserves to be treated like one,” says longtime favorite Boca Raton dentist, Dr. Alan Wishneff, whose offices are on the second floor of the Plaza at Boca Hamptons. “Although many dental procedures appear alike, their individualized attention can make all the difference between a satisfied patient and an unsatisfied one.” He notes that from the outset, a key element in patient satisfaction is listening carefully to the patient. “The way a patient chooses to explain his or her needs is as important as the substance of their explanation.” he notes. “We often deal with patients who express varying degrees of anxiety or fear, and that colors their expectations. I instruct my staff to be sensitive to this and try to allay the anxiety. It may mean spending extra time with the patient in order to listen and educate.”

Individualized patient care starts outside the office

Dr. Wishneff’s staff recognizes that patient care often takes place outside the office. “When a patient calls with a toothache or other problem, we know they want to be treated right away, not two weeks from now,” observes Ilene Leventhal, office manager. “We’re dealing with people who need attention and can’t afford to wait.”

Preventive or routine care needs individualized attention as well

But the patient-centered philosophy also extends to patients who are not in pain.

Our dental hygienist spends all her professional time cleaning teeth and teaching patients how to avoid dental crises. But each dental cleaning (called a ‘prophy’ – short for ‘prophylaxis’) is as different as the individual patient she treats. “Some mouths are more sensitive than others to prophies, so we have to adapt procedures to accommodate individual patient needs,” she points out. Preventive care mandates that patients be well-informed about periodontal (gum) disease so as to avoid costly, time-consuming and sometimes uncomfortable conditions from occurring. According to Ingrid, our hygienist, “Each person’s lifestyle differs also, and that may have different implications for their dental hygiene.” Eating habits, diets, brushing, flossing regimes, whether the patient wears dentures, takes certain medications, all affect things like mouth odor, tooth color, puffiness or bleeding of gums.

Accommodating patient needs

Even the follow-up scheduling of patients for recall appointments should take into consideration their individual needs. Sometimes patients need to return every 3 months, sometimes every 6 months, sometimes only once a year. The individualized attention given patients at Dr. Wishneff’s assures a dental health program tailored just for them.

A tradition of experienced, dedicated and up-to-date care.

“I’ve always been a ‘people person,’ the kind who finds other people interesting and derives enjoyment from working with and helping others. When I started practicing dentistry in 1980, I found that I really liked this part of being a dentist. Today, more than 25 years later, this is still what motivates me to come to work each day and give my best. I get a charge out of being with people and meeting them, learning about them, interacting with them and playing a role in their oral health and ability to smile proudly. And it’s a natural part of this process to want to provide not just dentistry but excellent care, from offering quality clinical services to being personally dedicated. The reward for me is providing great results to a real person. My satisfaction only comes when you’re satisfied, and for that I strive to keep my skills sharp and my capabilities current with the latest and most effective methods.”

Also . . .

Dr. Wishneff, a double graduate of Emory University takes pride in providing comprehensive dental care. His office features the following dental services.

Advanced training...

Advanced Training: Cosmetic dentistry, including porcelain veneers; advanced cosmetic bonding techniques; oral surgery; advanced crown and bridge; advanced TMJ implant dentistry; endodontics — root canals; utilization of most advanced materials and the finest sterilization technology.

“DENTURE LAB ON PREMISES

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It is not uncommon for denture wearers to experience discomfort from damaged or broken dentures. Dr. Wishneff’s office strives to offer swift turnaround service for such walk-in patients, whose repairs can usually be completed same day or while you wait.

Dr. Wishneff’s office is conveniently located on the 2nd floor of the Plaza at the Boca Hamptons

Call Ilene at 488-3111

Page 18
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At this time of the year I think of Mama and the preparations she has already begun for the coming Passover.

Typically, the whole apartment has been cleaned, furniture polished, floors washed, and when she gets to the kitchen the stove gets a good scrubbing. Last of all, Mama cleans out the refrigerator of all “chumitz” and makes it ready for the Passover foods.

I remember Mama complaining that the holiday gives our grocer the opportunity to raise his prices, but there’s nothing she can do about it since he is the only one within walking distance where she can do her shopping.

Mama stocks up on matzo for the ten days, and buys dozens of eggs, as well as cooking oil, because most of the foods she prepares are fried. My favorite is matzo brie. Mama always made an extra big portion for me. I also love the matzo spread with cream cheese and jelly or, even better, chicken fat.

For Papa, she got up earlier than usual and made potato pancakes (lakes in place of bread) each workday morning for egg sandwiches that he could take for his lunch. My brother Seymour had fun with the Passover nuts. He and his friends played games with them outside on the ground.

We kids loved the holiday meals, although Mama spent hours at the stove doing all this special cooking.

How well I recall this wonderful time of the year in my childhood, and the following poem, written in 1996, brings it home for me:

I REMEMBER MAMA
Always busy in the kitchen pre-
paring…

The family meals with much love and caring.

Chicken and soup were among our favorites;

Pickled herring, wine, kasha (in-
stead of grits).

Homemade noodles, coffee cake,

Those were some of her specialty dishes.

Never resting, no time for some relaxing,

Struggling with chores sometimes much too taxing.

Mama knew so well how to stretch a dollar.

She made our clothes – and could set in a collar.

She was a woman who was like no other.

That is how I remember my dear mother.

Village Speed Limit 20
All the time people tell me, “I do not dream”. This seems to be the general consensus when I talk about studying the Bible in its proper sense. Everyone dreams each and every night one sleeps. Whether it is during the day or night everyone dreams. Science says we dream when we reach R.E.M. (rapid eye movement). As research tells us, it takes hours of sleep to get to this stage of sleep. However, I dream during short naps which does not give me enough time to enter into R.E.M. So, science does not have all the answers for me.

Of course, I am Kabbalistic so I never can trust science. Science is facts and theories dealing in logic. Kabbalah teaches us dreams are messages from other parallel dimensions. I keep a written log by writing all my dreams down. Then I try to relate these symbols to my reality to figure the dream’s meaning. Many times I will dream on the dreams I had to see what my soul, my dream source according to Kabbalah, has told me by making the previous dream clearer to make my interpretation easier. Kabbalah teaches to ask a question before going to sleep and allow the dream to answer this question. Ask a simple question like a yes or no simple question type and nothing complex that might have several answers. Dream interpretation is hard enough without adding more variables to the dream. A dream is a human being’s way of seeing into these upper dimensions and into parallel dimensions. These dimensions are here and could be even contiguous to our own reality but we cannot see them or access them with our 5 senses. The Kabbalah teaches us humans actually have 112 senses but we have not learned how to use them all because we think too small. Man is a limited thinker and then logic stands in our way. I have become a bigger thinker and am no longer a logical thinker.

These Kabbalistic wisdoms are no more and no less than a sequence of roots, which hang down by way of cause and effect, in fixed, determined rules, weaving into a single, exalted goal, described: “the revelation of His Godliness to His creatures in this world.” There is an upper force and there are governing forces that descend from this upper force that bring about our existence in this world. We are familiar with physical forces as gravity, electromagnetism and the power of thought but there are forces of a much higher order that act while still remaining hidden to us. Just as we know the effect of electricity, we still cannot see it and we do not know exactly what it is. The ultimate comprehensive force of the Creator is the sum of all of the world forces and the highest line of all the governing forces.

The upper world consists of the upper five spiritual worlds and a barrier separating them from our world. The Kabbalah does not study our world and the people in it as traditional science does; it investigates everything that exists beyond that barrier. There is nothing other than the forces that descend from above in accordance with these laws and the laws are fixed. They are absolute and they are everywhere and, ultimately, are all directed so that we can reveal the governing forces of nature while we still exist in this world. The Kabbalah is a tool for digging out the truth about our existence here on earth. Kabbalistic dreaming is a tool to dig deeper into the parallel universes beyond our limited thinking and limited 5 senses. We must learn to look beyond this barrier to find universal truths hidden from our limited 5 senses.

Kabbalistic Astrology is another tool we use for gauging personalities of the creatures the Creator created and the influences of the planets on us all during our lifetimes. I have presented two Kabbalistic tools to help anyone reading this article expand oneself and find the real you. Neither seems logical but the spiritual mind can never be logical when using the tools of Kabbalah’s search for the truth.
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- Jackpot winner

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BOSTON MARATHON 2014
By Lee Chanin

Enthusiasm and optimism ran high as 36,000 runners gathered at the starting point. One million eager viewers anticipated the beginning of this exciting marathon, memories of the tragic marathon last year sharp in everyone’s mind.

Announcements informed us of the potential winner 2 miles away — then 1 mile away.

Now, a new announcement – this runner is American!

Cheers rang out, then the cry USA, USA, USA.

was shouted as he approached the finish line.

He broke through the tape amid thunderous cheers.

The marathon joy was overwhelming.

Boston was in a state of euphoria,

greeting race participants in the streets after their run.

What a great day to remember!

Reclaiming Boston,

And now

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Open your eyes to a whole new experience! The Horizon Club is looking good following extensive exterior renovations over the past year. And while Paul practices on the new putting green, you can enjoy all the lakeside setting amenities that keep our senior lifestyle community hopping, from the Happy Feet walking club to daily outdoor and indoor activities. It’s all here at the new and improved Horizon Club, and we look forward to showing you around!

Hurry! 1-Bedroom Apartments from $2,250/month*

*Limited time special offer on select independent living units.
Every so often we hear about a resident who was found deceased in her apartment after several days. One has to wonder if that could have been prevented. One way to prevent such a tragedy is for neighbors to look out for each other. If you see something suspicious about a neighbor call Security or your Director of Case Management. It is the responsibility of the agency for someone who needs a little help getting around and performing activities of daily living. As a reminder, privately owned assisted living homes must now be fingerprinted and licensed with the County Department of Consumer Affairs. Once a person starts needing more help than a little support to stay independent, they should seriously consider other options.

There are a variety of options when looking for senior housing. One, of course, is an active adult community like Century Village. Another option is a life care community where you come in as an independent senior and buy your apartment. Life care communities offer service and housing packages that allow access to a supervised living, assisted living, and skilled nursing facilities in one community. If residents begin to need help with activities of daily living, for example, they can transfer to an assisted living or skilled nursing facility on the same site. You receive meals, transportation, and social activities as well as other amenities. You pay a monthly maintenance fee for all these services. Non-life care retirement communities can provide the same services and amenities but they are not able to provide personal care.

When is it time to move into a more supervised setting, such as an independent or assisted living residence? Assisted living residences are NOT nursing homes. They are facilities that provide supervision for people who may need assistance with daily living skills or with medication management. Ask yourself (or a neighbor) these questions:

- Are you forgetting major things like lining a check, turning off the stove, etc.?
- Are you falling frequently?
- Are you having difficulty in caring for yourself or your apartment? (including cleaning the apartment, dressing, cooking, eating, personal hygiene, bathing, toileting, taking medications, housekeeping, etc.)
- Do you have a health condition that is not being monitored? Are you going to the hospital frequently?
- Are you homebound and isolated from family and friends and need social interaction? Are you feeling depressed?
- Are you having trouble managing your finances?
- Are you forgetting major things like taking medications, eating, walking, going to the doctor's office, etc.?

If you answered yes to even a few of these questions, you may be ready to make a move.

Assisted living residences come in all sizes, from six beds to over a hundred beds. They provide a full range of services. Some have special dementia or Alzheimer’s units. Many ALFs offer several levels of care – everything from just offering the meals (special diets including kosher, kosher style, etc.), housekeeping, activities, transportation, and limited support, to offering medical management, help with dressing, bathing and toileting. Often, residents or their families also hire aides on their own. They fluctuate in pricing and entrance fees. I should note that if someone needs 24 hour nursing care and supervision that a nursing home may be best suited to meet his/her needs.

Consider the following when considering a move to an ALF:

- **People:** Who is the administrator, director of nursing (RN or LPN), caregivers (CNA’s or HHA’s), what are their qualifications and how long have they been there. Who is the physician, dietitian, home health care providers, pharmacy, beautician that service the community? What type of residents live here – alert and oriented or needing memory care. The two don’t mix. Ask for family testimonials.

- **Price:** Have a budget in mind first. Don’t look at places you can’t afford. Find out if there are extra costs such as an entrance fee, security deposit, level of care, annual rent increased, resident charges, transportation, phone and utility charges. Find out if they accept Medicaid Diversion or Waiver and if they can guide you to obtaining these financial assistance programs including Veteran’s Aide and Attendance. Ask if they are having any special move-in incentives. Always review the lease contract before signing and know the termination policy.

- **Product:** ALF’s come in all sizes from the numerous privately owned residential 6 beds to the larger corporately owned with 100’s of residents. Know what license they have: standard, limited nursing, or extended congregate care. Do they have a memory care or secured wing for residents who are in wheelchairs and scooters? Do they care for residents with catheters, GI tubes, oxygen, special diets and more complicated medical needs? Look at the menu and activity calendar to see the quality of meals and programs offered and by whom.
### Stability Training
10:45am

### Hearing Screenings
11:50am / 1:30pm

### Easy Crafts
2pm

### Ageless Grace
10:30am

### Dominoes
11:30am

### Bingo
2pm

### Cardio & Strength
10:15am

### Chair Yoga
11:15am

### Tai Chi
2pm

### Rummi Kub
3pm

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**April 2017**

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**SPRING SOCIAL**

Cardio & Strength - 10:15am
Chair Yoga - 11:15am
Tai Chi - 2pm
Rummi Kub - 3pm

**SPRING ARTS & CRAFTS**

Cardio & Strength - 10:15am
Chair Yoga - 11:15am
Tai Chi - 2pm
Rummi Kub - 3pm

**TRUSTBRIDGE LECTURE**

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Tai Chi - 2pm
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**Vehicle Crashes: What You Should Know**

The Broward Sheriff’s Office encourages motorists to drive defensively in order to avoid vehicle crashes. Broward County motorists have been involved in 27,435+ crashes - the second highest number in Florida. The following list will help minimize your chances of becoming a crash victim.

**Do’s:**

- Never change lanes in an intersection.
- Always obey traffic signals - especially at railroad crossings. Only proceed through a yellow light if it is unsafe to stop.
- At an intersection, stop behind the line or crosswalk. Always stop one car length from the car in front of you.
- If turning at an intersection, always use your turn signal to warn other drivers of your intention to turn.
- When the light turns green, check the intersection for vehicles running the red light before proceeding.
- Watch out for cyclists and pedestrians - especially when turning.
- Keep your wheels straight when stopped.
- Stay alert and avoid using a cell phone.

Here is a list of your responsibilities if you are involved in a crash:

**Don’ts (A)**

- Do not call 911 unless serious injury or major traffic concerns develop. Instead, call the Broward Sheriff’s Office non-emergency number at 954-765-4321 to report the crash and have a deputy respond.
- Do not block traffic with your vehicle. Florida law requires you to move the vehicle, if operable. If you can’t move the vehicle along, solicit help and move the vehicle so it does not obstruct the regular flow of traffic.

The Broward Sheriff’s Office is committed to making our community safe.

(A) — In Palm Beach County Call 995-2800

**Watch for pedestrians**

They are your neighbors.
TENNIS CLUB NEWS  By Marilyn S. Kaufman

I am sure there must be a mathematical formula proving that time speeds up as we get older because it feels like we are still mid-season, but many of you reading this will have already left CV for a summer elsewhere.

It is true to say that this has been one of our busiest and most successful seasons ever, with multiple, well-attended, social, tennis and social/tennis events every week.

Since this is a tennis club, let me begin by saying that this has been a very challenging season for both the men’s and women’s teams. As happened last month many, if not most, of our league matches have gone to third sets. There have been good, strong, games and sets, and it seems that although these have been close, even nail-bitters, in many cases the final scores and results belie the efforts. In other words, we have still not cracked that elusive winning code this season.

Ever-optimistic, however, our new ladies’ team has enrolled enough members to submit its application to the Palm Tennis League—although ladies are still invited to contact Lin Schader at 561- 271-7098 or LIN27@bellsouth.net, as more players will be very welcome.

Moving quickly to the social side, of particular note, our square dance evening (preceded by dinner) was possibly the most enjoyable social event I have personally ever attended over the 6 years or so I have been a member. I will admit to being highly skeptical when I first heard about it being planned since I had zero experience with square dancing. But (no partner needed) we were instructed and led by eight wonderful, friendly professionals, dressed traditionally for the occasion, who performed as a group and also filled in where necessary. As directed by the Caller, we were able to dance happily to exhaustion, in squares and lines, to new, old and blended music. It was excellent fun and a terrific aerobic workout too.

Although the dance floor got pretty crowded, my only regret is that more people did not attend, but for the 80 or so who did, it was a great evening. Thank you to Richard and Suzy for organizing it.

As to our semi-monthly tournaments that are both tennis and social oriented, Herb Barenberg and Hal Zigman have continued to do an outstanding job of organizing them on the Clubhouse courts. Mostly mixed doubles games typically ran from 9:00 am until noon, and I think some even stayed on to play longer. We have had crowds of supporters cheering on our members who were doing exactly as members of a tennis club should—enjoying a good tennis game with friends in a congenial atmosphere, with Helene and Norma doing their usual terrific job with refreshments (with an able assist by Len Lechtiner).

Herb also took on the job of organizing what has become an annual jaunt to the Delray Open Tennis Tournament. Unfortunately, his superbly well-laid plans were effortlessly foiled to some extent by Mother Nature and rain fell as predicted. Although some tennis was played and some unused tickets were honored for that week, many of us just sighed and hoped for better (weather) luck next year (when I understand Dennis Spitzer will be organizing this ever-popular event for us).

Continuing to look well into the future, we are pleased to announce that our annual cruise in January 2018 will be one week of leisurely sailing around the eastern Caribbean on the Royal Caribbean’s Harmony of the Seas. Many other events are in the planning stages.

Moving quickly to the social side, of particular note, our square dance evening (preceded by dinner) was possibly the most enjoyable social event I have personally ever attended over the 6 years or so I have been a member. I will admit to being highly skeptical when I first heard about it being planned since I had zero experience with square dancing. But (no partner needed) we were instructed and led by eight wonderful, friendly professionals, dressed traditionally for the occasion, who performed as a group and also filled in where necessary. As directed by the Caller, we were able to dance happily to exhaustion, in squares and lines, to new, old and blended music. It was excellent fun and a terrific aerobic workout too.

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Need a passport? 
Apply at the Clerk’s office!

Passport applications accepted in Belle Glade, Delray Beach and Palm Beach Gardens

Is a trip out of the country on your itinerary for 2015? Whether you are planning a weekend getaway to the Bahamas or a summer vacation in Europe, make sure you apply for your U.S. passport at the Clerk & Comptroller, Palm Beach County.

A passport can be used as a reliable form of identification, proof of citizenship, and is mandatory when traveling abroad.

Passport applications are only available at the Clerk’s branch offices in Belle Glade, Delray Beach and Palm Beach Gardens. Because of the convenience and excellent service provided, processing passport applications has become one of our fastest growing services—we processed 20,506 passports in 2014.

To apply for a passport, our Passport page at www.mypalmbeachclerk.com has everything you need, including links to online passport applications and information about fees and or forms of identification you will need. We also answer frequently asked questions about passports.

Because of the volume of spring and summer travelers, we encourage you to use our online wait times application at www.mypalmbeachclerk.com to check wait times before you go to the courthouse. This will help you avoid waiting in line.

Passports are just one of the many convenient services available at our branch locations. You can also get a marriage license, register a domestic partnership, pay a traffic ticket or submit official records for recording.

Find the branch location nearest you and more information about the services they offer at www.mypalmbeachclerk.com.

Best regards,
Sharon R. Bock, Esq. Clerk & Comptroller, Palm Beach County

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Functions Of Various Entities Of Century Village West

By Stanley Siegel

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. Some examples are Comcast Cable and the AMR contract.

The purpose is clear. Rather than sixteen Associations attempting 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 Associations 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, which we do, for ten months during the calendar year, and it is financially successful. Our publication keeps residents informed as to what is occurring in the village, plus it features many diversified articles submitted by residents as well as our government representatives.

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

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

Cobrua conducts nine 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 commencing in 1979. An Agreement (1994) was hammered out 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 5,712 unit owners in selecting the living conditions remained at a high level. M&O was mandated to review and approve the annual budget for Borec, Inc. and CenWest Communities, Inc. Borec, Inc. is responsible for recreation activities (clubhouse, swimming pools) and CenWest 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 resource areas, an attorney and business experienced individuals. We proudly can 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. The nicest part is that this Committee has no personal agenda other than CVW.

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 we have.

Borec, Inc. and CenWest Communities, Inc. are private 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 Association, 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. Each Association has contracted with First Service Residential to provide the services needed to undertake the running and upkeep of the Association. Boards are required to meet at least twice a year (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 each Association has contracted with to provide the necessary services for the Association to function. Examples are janitorial, bookkeeping and 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 handle the sale and rental agreements on behalf of the Association.

First Service Residential works closely with Cobrua, Associations and the county in preparing for hurricanes.

After hurricane Wilma, Cobrua and CVW, in conjunction with Palm Beach County’s various emergency hurricane units, became an active participant. Internally, we established a hurricane committee with First Service Residential and CenWest. We were designated by the county as a community distribution site for CVW. Fortunately Mother Nature did not test us for two years, but we were ready. Even as we get ready to organize this year, we will not be disappointed if not tested again!

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 years whether it be live shows or movies. CenWest Communities, Inc. is responsible for the common element areas 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.

As stated at the outset of this article, this is meant to give everyone an idea of what the functions of each CVW element is responsible for.

I believe the items outlined in this article will give everyone an idea of the responsibilities of each group.
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How the Scam Works:
You need cash, so you stop at a gas station with an ATM. You head to the back of the shop and insert your card into the machine. You may not notice anything strange, but scammers have attached a skimmer to the card reader. These devices “skim” your card’s information off the magnetic strip.
Many times, scammers also set up a camera nearby. It’s pointed at the ATM in order to capture the user typing their PIN into the machine. With these two pieces of information, scammers can access and withdraw money from your account.
Many police departments are reporting higher than normal cases of ATM skimming. The spike may be tied to banks rolling out new chip cards, which have encryption technology to make them much more difficult to hack. Until the new technology is fully implemented, scammers are taking full advantage of the current situation.

Protect Yourself from an ATM Skimmer:
• Use ATMs at banks whenever possible.
• Avoid ATMs in a low traffic or low light areas. It is typically more secure to use ATMs at banks rather than standalone machines.
• Protect your PIN. Place your hand or a piece of paper over the keypad when entering your number.
• Look for signs of skimmers. Tape is often used to attach the skimming devices; if something looks odd, wiggle it to make sure it doesn’t come loose.
• Be wary of strange signs. Some con artists attach signs to ATMs providing alternate instructions, such as telling users to swipe their card on a separate reader first. If something looks out of place, find a different ATM and report it to the bank or store manager, or to the police.
• If someone offers to “help” you use the ATM, immediately decline and leave. If you feel uncomfortable with the individual, go somewhere well lit or lock yourself in your car and call the police emergency number.
• Be cautious of ATM failures. If the machine doesn’t give you money, or gives you an immediate message that the machine malfunctioned, call the financial institution and let them know.
• Report any problems. Only call a number you know is real, such as the one on the back of your card.
• Don’t call a number posted next to the ATM, as that could be part of the scam. If you aren’t sure, call the police non-emergency number.

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AINSIE C 2/2, CORNER, updated kitchen, tile in living area, beautiful lake view, screened patio w/accordion shutters, walk to houses of worship, clubhouse & shopping..............................................................................................................................................$275,000
AINSIE D Yearly Rental, 2/1.5, 3rd floor, partial furnished, pergo in living area, sliding windows on patio over looking lake view ......................................................................................................................................................$1100/monthly
AINSIE D 2/1.5, 2nd floor, updated kitchen with newer appliances, textured walls, tile in living area, shower in 1/2 bathroom, screened patio w/pull downs overlooking lake view, walk to houses of worship & clubhouse.........................................................$110,000
BRIGHTON G 2/1.5, 3rd floor, light & bright, furnished, screened patio w/pull downs, tile in kitchen & dining area............................................................................................$59,900
CORNALL D 2/1.2, 1st floor, tile throughout, updated kitchen, updated bathrooms, stall shower, sliding windows on patio over looking lake view, walk to houses of worship & clubhouse ....................................................................................................................$85,000
EXETER B 2/1.5, 4th floor, beautiful lake view, both bedrooms have sliding door out to screened patio w/accordion shutters, stall shower ...............................................................................................................................$98,500
HYTHE B Yearly Rental, 2/2, 4th floor, tiled throughout, furnished, screened patio w/pull downs ...............................................................$1050/monthly
HYTHE B Yearly Rental, 2.2, 3rd floor, tile throughout except master bedroom has carpet, furnished, screened patio w/pull downs overlooking lake view..............................................................................................$1250/monthly
HYTHE B 2.2, 3rd floor, tile throughout except master bedroom has carpet, furnished, screened patio w/pull downs overlooking lake view..............................................................................................$110,000
LINCOL C Yearly Rental, 2/2, 2nd floor, furnished only, tile in kitchen & dining area, screened patio over looking lake view.............$1000/monthly
MANSFIELD A 2/1.5, 3rd floor, corner, unfurnished, from the screened patio you have a view of the lake from across the way, right next to Mansfield pool, right now there is a tenant who is willing to stay.................................................................$69,000
MANSFIELD E 2/1.5, 1st floor, updated kitchen, enclosed patio, tile throughout, tenant occupied who is willing to stay, unfurnished..............$62,500
MANSFIELD I 2/1.5, 2nd floor, inside corner, lots of windows, updated kitchen with newer appliances, tile in living area, updated furniture, screened patio w/pulldowns ..................................................................................$69,950
MANSFIELD L 2/1.5, 1st floor, corner, pergo in kitchen & dining area, updated master bathroom w/shower, screened patio w/pulldowns, parking spot close to apt .................................................................................................................................$61,500
REXFOAD A 2/2, 4th floor, light & bright, tile in living area, enclosed patio in living area, enclosed patio with windows & tiled floor, beautiful lake view, walk to houses of worship & clubhouse..............................................................$112,000
SUFFOLK B 1/1.5, 2nd floor, new refrigerator, just installed, new a/c wall unit in living room, light & bright, walk to houses of worship & clubhouse..................................................................................................................$50,000
WOLVERTON A 1/1.5, 2nd floor, lake view renovated kitchen w/stainless appliances, tile in living area, updated bathrooms, windows on patio, newer carpet in bedroom, walk to houses of worship & clubhouse.........................................................$69,000
WOLVERTON E 2/2, 4th floor, new stainless appliances, new A/C, tile in living area, new carpet in bedrooms, freshly painted enclosed patio overlooking beautiful lake view, walk to houses of worship & clubhouse.........................................................$229,000
WOLVERTON E 2/2, 4th floor, pergo throughout, patio is enclosed with windows, lake view, walk to houses of worship & clubhouse.................................................................................................$125,000
YARMOUTH D 2/1.5, 1st floor, brand new renovated kitchen, new appliances, new tile throughout, new vanities in both bathrooms, screened patio w/pull downs over looking beautiful lake view, walk to houses of worship & clubhouse.................................................................$1100/monthly
YARMOUTH D 1/1.5, 3rd floor, tile throughout, furnished, new stainless steel appliances, master bathroom renovated w/shower, enclosed patio w/impact sliding windows over looking beautiful lake view, walk to houses of worship & clubhouse..................................................................................$79,900

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The Doorknob

Life can be strange. It has twists and turns, stops and starts. He turned the knob on the door to his condo, entered into the kitchen and put the bag of groceries on the counter. He looked around. Everything was the same. But, something was bothering him. He couldn’t figure it out for the moment, but then it came to him. It was the doorknob. It had felt rough to the touch. He went outside to take a look. It was covered with an uneven black layer of dirt. It wasn’t shiny with a bright brass color he remembered from the past. He looked down the catwalk at the other doors. Some had shiny doorknobs and doorplates and others were like his. But this situation wasn’t something new. It had been this way for the longest time. Why did it bother him now? He had no idea.

When she was alive, it was his job to keep it clean and shiny, a sign to visitors welcoming them into a gracious home. Why hadn’t he continued doing it? Why did he think about it now? Did it take the 38,250 turns of the doorknob he had taken to finally bring it to his attention? He didn’t have any answers. He closed the door, walked back into the kitchen and sat down at the table. He always considered himself a neat person. When his wife was alive they made the bed soon after getting up. It was a way to start the day together. The top sheet and blanket were stretched tight without any wrinkles, the pillows fluffed and put exactly in place at the headboard, the small rugs on either side of the bed placed in the right position, the lampshades readjusted after tilting them the night before for more reading light, all doors and drawers closed properly. He still continues to make the bed before leaving the bedroom.

He had never left his worn clothes scattered around in the past and doesn’t now. The soiled clothes go into the hamper, the shoes onto the shoe rack in the closet, the shirt and pants on hangers. He looked around the kitchen - everything was the way it should be. The chairs in place at the table, his wife’s picture at one end, the sink empty and shining, dishes drying in the dish rack, the floor clean, no odds and ends on the counters.

Back to the doorknob. Why did he stop polishing it? He doesn’t know. He still runs a tidy household. Will he start polishing it again? Maybe. Maybe not. Perhaps it will take the next grasp of the knob to do it. The 38,251st turn. Who knows? Life is strange.
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Guilt
Paul Thorner

He stands on the road divider
army cap pushed back
loose shirt covers his thin body
pants cuffs rolled up a few times
ragged sneakers
holds a handwritten cardboard sign
NO JOB – HUNGRY – PLEASE HELP

The light turns red
he walks silently
between the waiting rows of cars
as he passes by
he looks into each car
heads turn away
no window slides down
no hand emerges
Why not? Are we afraid?
Afraid of what?
That he’ll buy a drink?
So, what?
Who are we to deny him some comfort?
Do we know his life story?

The light turns green
I look straight ahead
I escape with guilt gnawing me
hollow feeling in my stomach
Did I do wrong?
Will I act the same next time?
Will I change?
I don’t know.
I drive on.
Hello and Happy Spring from the Staff and Volunteers at Daggerwing Nature Center!

As Spring emerges, this is THE best time of year to visit the nature center! Remember, even when our indoor exhibit is not open, you can still stroll the butterfly garden located directly in front of the nature center building, plus visit our boardwalk and observation tower—all free of charge! We’d especially like to invite those of you who may be heading back north soon. If you haven’t already done so, pay us a visit. Daggerwing is located in the South County Regional Park which has a few entrances, but the two easiest entries are (1) the main entrance from Yamato Road approximately 1.5 miles west of 441 and, (2) from Old Pump Road just west of Cain Blvd. Follow signs to the nature center.

Saturday, April 22nd is Earth Day and Daggerwing is hosting one of our largest and exciting FREE events of the year for kids of ALL ages! You’re invited to join us anytime between 10am-2pm. There will be science demos, some of our animal ambassadors will be “out” on display, exhibitors from around Palm Beach County promoting environmental and wildlife conservation, winners of our Pig Frog naming contest, a ladybug release and much more; including plenty of activities for the younger set. There will be something for everyone! We’d love for you to stop by! NO reservations required.

Following is a look at our April program schedule. Some programs require reservations by calling 561-629-8760. We feature programs for all ages! Pre-school age programs require a guardian, so bring your grandchild, niece, nephew or other small friend!

**ANIMAL FEEDINGS- 3:15-3:30 p.m. on Wednesday-Saturday (during indoor exhibit hours):**
- Families / All Ages, FREE (Reservations NOT Required)
  - 3:15pm is feeding time! Listen to a short talk about a specific animal and then watch while they are fed.
  - Wednesday – Alligator
  - Thursday – Snake
  - Friday – Owl
  - Saturday - Alligator

**MOTHER NATURE & ME:**
- Tuesday, April 4, 10:30 a.m. - FISHY FRIENDS
- Tuesday, April 18, 10:30 a.m. - CLEAN AND GREEN
- Ages 2-5 (w/ guardian), $4/child (Reservations required)
  - Get ready to jump and shout with Mother Nature through stories, live animals, activities, and a craft specifically designed for toddlers and preschoolers!

**BUTTERFLY GARDENING**
- Saturday, April 8, 10:30 a.m.
- All ages, $3/participant (Reservations required)
  - A naturalist will explain the how to start a home butterfly garden and which plants are best to attract a multitude of species. Afterwards, enjoy a guided tour of the Daggerwing Nature Center butterfly garden.

**EARTH DAY**
- Saturday, April 22, 10:00 a.m. to 2:00 p.m.
- All ages, FREE (Reservations not required)
  - Celebrate Earth Day at Daggerwing Nature Center! Bring the family to learn easy ways to help the planet while having fun. This special event will feature live animal encounters, crafts, story times, environmental science demonstrations, native plant raffle, exhibitors, lady bug release, and much more. Also, make sure to vote for a favorite name and artwork during the Pig Frog naming contest!

**DAGGERWING VISITS THE LIBRARY: OWL**
- Tuesday, April 25, 3:30 p.m.
- Ages 5-10, FREE (Reservations required)
  - Enjoy a special program about owls featuring a visit from Artemis, the nature center’s resident animal ambassador, at the Glades Road Branch Library! Call the Glades Road Branch Library for details and to RSVP at 561-482-4554.

**Contact Information**
- Daggerwing Nature Center at Burt Aaronson South County Regional Park
- 11435 Park Access Rd. Boca Raton, FL 33498
- 561-629-8760
- www.pbcnature.com

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5 Things to Never Post Online

Here are five tips on what to avoid posting on social media sites, like Facebook and Twitter:

1) Never post personal information, including your Social Security number (not even the last four digits), birthday, place of birth, home address, phone numbers, or personal account information. Any of these can be used to open bank or credit card accounts – or even loans – in your name.

2) Avoid posting a full-frontal picture of yourself on social media sites. A con artist can copy the image and use it to create a photo ID that can be used to steal your identity.

3) Review and set privacy options for each of your social media accounts. Go to privacy settings and restrict your information so it can only be viewed by people you select. Check your privacy settings regularly.

4) Don’t post things you may want to delete later. Nothing you post online is ever truly gone if you delete it. So, think twice about the pictures or comments you share before you share them.

5) View your profile as others see it at least once a month. On Twitter, log on, click your picture, and select “View Profile.” On Facebook, simply click on your name to view your profile as others see it.

Golf, or some version of it, has been in existence for a remarkably long time. Mention of the game being played in Scotland, the country universally regarded as the home of golf, dates back at least as far as the twelfth century, and there can be little question that the game was being played for some time before that. Although it has never been established when golf was brought to the U.S., or who brought it, it is generally accepted that the game was not played in an organized format until the late 1800s. The oldest championship in golf, the U.S. Open, was first played in 1860, but the first official championship in the U.S. did not occur until 1896, when the U.S. Open and the U.S. Amateur both were played at Newport Golf Club in Rhode Island.

At the dawn of the twentieth century, golf certainly was not a game of the masses, and the concept of a man being a professional golfer, as opposed to a golf professional, was still relatively novel. In 1900, the legendary British champion Harry Vardon made an exhibition tour in the United States sparking, for the first time, modest interest in the game among the general public. At the time, Vardon was one of the most famous players in the world. Thirteen years after his turn of the century tour, Vardon would figure prominently in an event that forever changed the game in America; the 1913 U.S. Open – David vs. the golfer.

As the game moved through its infancy, its appeal to the man on the street remained limited. That began to change in 1913, when Johnny McDermott became the first American born player to win the U.S. Open. His victory, although historically significant, did not do much to bolster the game’s popularity because Vardon was not in the field. Two years later the U.S. Open was held at The Country Club in Brookline Mass. Vardon was on hand and was considered a sure thing to take the title. But by the end of the week Vardon found out the same thing every golfer lives for. The 1913 U.S. Open – David vs. the golfer. The event made the papers nationwide. More history regarding the beginning of golf in America will be discussed in future articles.

Everywhere you turn it seems somebody is trying to sell you advice on how to improve your golf game. Books, magazines, television shows and videos all contribute to this deluge of information. Most of the instructional information currently available focuses on or promotes a specific theory or school of thought. Many of these competing theories have great value. However, no single approach to the game is automatically or necessarily better than the other, and golfers at all levels can and will benefit from exposure to a great variety of techniques. Of course, these are fundamentals that no successful player can do without, but no two players apply all of these fundamentals in the same way. From a shot-making, management to mental preparation, each player succeeds or fails according to his or her own personal approach.

Some players choose a more methodical approach to their shot-making, while others prefer to hit their shots more by feel or instinct, making, while others prefer to hit their shots more by feel or instinct, but no two players apply all of these fundamentals in the same way. From a shot-making, management to mental preparation, each player succeeds or fails according to his or her own personal approach.

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**VISIT OUR JUDAICA GIFT SHOP**

Monday thru Friday 9:00 am - 11:30 am

**PROGRAMS FOR APRIL**

**Sun, Apr 2**
10am Adult Education
- Jewish American Patriots

**Mon, Apr 10**
*6pm Passover Seder

**Tues, Apr 11**
*6pm Passover Seder
*Services 5:30pm

**Sun, Apr 23**
2pm Yom Hashoah Ceremony

**SAVE THE DATE**

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**IMPORTANT NEWS FOR FLORIDA DRIVERS!**

The Department of Homeland Security (DHS) released a new deadline for REAL ID compliance. That new deadline is October 1, 2020. This new deadline eliminates all previous DHS compliance deadlines. A REAL ID includes state-issued driver licenses and ID cards or a current passport.

Enforcement dates of REAL ID are separate from the new compliance deadline. Enforcement is being handled in phases and has already begun. DHS expects to announce dates to require a REAL ID to board commercial flights or enter federal facilities no sooner than 2016.

Please note that this DHS announcement makes REAL ID informational materials previously distributed to the public no longer accurate. Our agency is making changes reflecting the new deadline on all REAL ID educational materials and website information.

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**SUPPORT COBRUA**

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2017

**MARCH**


2 - BOCA CENTURY ART CLUB – Participates in CVW Annual Arts & Craft Show, Clubhouse Party Room, 9am-4pm.


10 - BOCA CENTURY ART CLUB – Members Only Annual Luncheon, Boca Raton Country Club, 11:30am-3pm.

12 - BOCA CENTURY ART CLUB – Bowling & Pizza Party 12-3pm. Call Celine/Dennis 372-4320.

**APRIL**


**MAY**


**JULY**


**SEPTEMBER**


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**IMPOR **
Century Village Entertainment

APRIL 2017 ENTERTAINMENT

SIMPLY TINA – THE ULTIMATE TINA TURNER TRIBUTE BAND
Sunday, April 2 at 8 pm
All The Glitz & Glamour Of A Tina Turner Concert.

MICHAEL D’AMORE – A MUSICAL JOURNEY
Saturday, April 8 at 8 pm
Showcasing The Very Best Of The ‘50s Through The ‘70s.

JEFF LAUB
Saturday, April 15 at 8 pm
Comedy With An Opening Dose Of Musical Theater

GYPSY LIGHTS – SONGS FROM THE ’50S – ’70S
Saturday, April 22 at 8 pm
A Rock & Roll Blend of U.S. and UK Musicians

MALTZ JUPITER THEATRE YOUTH TOURING COMPANY
Saturday, April 29 at 8 pm
Tagline: Performing Everything From Broadway To Motown

This is just a sample of the upcoming shows, please go to www.centuryvillagetheater.com/boca_raton/ for the complete list.

All shows begin at 8:00 pm

Box Office: 561-451-1234
www.gateaccess.net
www.centuryvillagetheater.com
www.facebook.com/cvtheaters
**THE ACCOUNTANT**
R, 128 min. (Rated R for adult situations).

Behind the cover of a small town CPA, a math savant works as a freelance accountant for some of the world’s most dangerous criminal organizations. With the Treasury Department closing in, he takes on a legitimate client but as he finds the need to ‘uncook’ their books, the body count starts to rise. This crime drama stars Ben Affleck, Anna Kendrick and J.K. Simmons.

Sat. April 1 8 pm
Sun. April 2 2 pm
Mon. April 3 8 pm

**ALLIED**
R, 124 min. (Rated R for adult situations).

This movie has it all – action, drama, romance and an excellent cast! Taking place in 1942, a Canadian intelligence officer stationed in North Africa encounters a female French Resistance fighter on a deadly mission behind enemy lines. Back in London, their relationship is tested by doubts of her true allegiances. The movie stars Brad Pitt, Marion Cotillard and Jared Harris.

Sun. April 9 8 pm*
Mon. April 10 8 pm
Tues. April 11 2 pm*
Tues. April 11 8 pm
Thurs. April 13 8 pm

**MANCHESTER BY THE SEA**
R, 137 min. (Rated R for adult situations).

Recipient of many awards, the film tells the story of a man returning to his hometown after the death of his brother only to find that he has been appointed guardian of his 16 year old nephew. Struggling with his guardianship, he is forced to confront troubling past memories. The movie stars Casey Affleck, Michelle Williams and Kyle Chandler.

Mon. April 24 8 pm*
Tues. April 25 2 pm*
Tues. April 25 8 pm
Thurs. April 27 8 pm
Fri. April 28 8 pm

**AMERICAN PASTORAL**
R, 108 min. (Rated R for adult situations).

Based on the Pulitzer Prize-winning novel by Philip Roth, the film follows an All-American college star and his beauty queen wife during the Vietnam War. Their life slowly falls apart when their daughter becomes a nine years fighting for the right to live as a family in their home town.

Fri. April 7 8 pm
Sun. April 9 2 pm

**LOVING**
PG-13, 123 min.

With sensitive performances by Ruth Negga, Joel Edgerton and Wil Vote, the film celebrates the true story of the courage and commitment of Richard and Mildred Loving. The Lovings were an interracial married couple living in Virginia and arrested for breaking Virginia’s anti-miscegenation law. They spent nine years fighting for the right to live as a family in their home town.

Fri. April 14 8 pm*
Sun. April 16 2 pm*
Sun. April 16 8 pm
Mon. April 17 8 pm
Tues. April 18 2 pm

**QUEEN OF KATWE**
PG, 124 min.

This ‘feel good’ true movie takes place in rural Uganda where a young girl’s whole life is changed when she is introduced to the game of chess. With the support of her family and community, she gains the confidence to pursue her dream of becoming an international chess champion. The film stars David Oyelowo, Lupita Nyong’o and Madina Nalwanga.

Tues. April 18 8 pm*
Thurs. April 18 8 pm
Fri. April 21 8 pm
Sun. April 23 2 pm*
Sun. April 23 8 pm

**GIRL ON THE TRAIN**
R, 112 min. (Rated R for adult situations).

Based on the best-selling thriller about a woman devastated by her divorce and who fantasizes about a couple she sees through her train window during her daily commute. The mystery unfolds when one day during her commute she witnesses something shocking. With an excellent performance by Emily Blunt, the film also stars Haley Bennett and Rebecca Ferguson.

Sun. April 30 2 pm*
Sun. April 30 8 pm*
(Continued in May)

*Indicates closed captioned when available.

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APRIL 8 SOUND RELATIONS
APRIL 15 DEBBY MASSEY
APRIL 22 RUTH DAVIS
APRIL 29 DEAN RICHARDS

**ALL DANCES BEGIN AT 7:45PM**

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CENTURY VILLAGE - BOCA RATON LISTINGS:

Cornwall D ............... 1 BD / 1.5 BA .......... Over-sized unit with panoramic lake view, IMMACULATE MUST SEE, can be rented immediately ................ $79,900
Brighton F ................ 2 BD / 1.5 BA ........ First fl corner unit, tiled throughout and tranquil garden view from all the windows ................................................. $59,900
Mansfield K .............. 1 BD / 1.5 BA .......... Fully furnished, turnkey ground fl unit, totally renovated throughout ................................................................. $47,500
Suffolk C ................. 1 BD / 1.5 BA .......... Gorgeous apartment with central air near front gate, lovely garden view .......................................................... $64,900
Mansfield M .............. 2 BD / 1.5 BA .......... Main fl beauty with updated baths, stall shower in main bath, pedestal sink in 1/2 bath, modern kitchen .......... $79,900
Mansfield M .............. 2 BD / 1.5 BA .......... Corner Apartment, fls are wood laminate throughout, accordion shutters on patio ...................... $59,900
Guildford A ............... 2 BD / 1.5 BA .......... Desirable prime location, penthouse condo w/panoramic lake view from patio & front of unit ............................................. $70,500
Exeter C .................. 2 BD / 1.5 BA .......... Gorgeous apt. renovated kitchen w/newer cabinets, marble countertop & backsplash & hi hts .................................... $135,900
Dorset F ................... 1 BD / 1.5 BA .......... Totally renovated 1st fl unit, tile fls, appliances, kitchen cabinets, stall shower, storm shutters .................................. $78,900
Suffolk F ................ 1 BD / 1.5 BA .......... Totally renovated: kitchen cabinets, countertops, hi hts, bathrooms beautiful stall shower with glass doors ...... $57,000
Preston G ................... 1 BD / 1.5 BA .......... Central air & tile fls, tiled patio w/panoramic lake view, newer vanities in both bathrooms ............................................ $45,000
Newcastle A .............. 1 BD / 1.5 BA .......... Tiled to BR, enclosed patio w/jalousie windows overlooking the tennis courts, garden & partial lakeview ...... $74,900
Exeter D ................... 2 BD / 1.5 BA .......... 2nd fl beauty with stall shower, panoramic lake view, tiled entry, kitchen, dining area & patio ...................................... $79,500
Exeter C .................. 2 BD / 1.5 BA .......... 3rd fl, panoramic lake view, furnished, updated kitchen, Steps to bus, pool & parking ......................................................... $89,900
Fanshaw O ................ 2 BD / 1.5 BA .......... 3rd fl corner, light and airy, laminate flng throughout, newer kitchen w/tile, walk-in shower, lake view ........ $64,950
Preston B ................... 2 BD / 1.5 BA .......... Beautifully renovated & furnished 3rd fl unit w/ lake view, newer appliances, tiled living area & patio ................................ $119,999
Ainslie A .................. 2 BD / 2 BA .......... Plexiglass sliders and hurricane shutters on patio, update A/C, California Closets, hall bath redone .................................. $169,999
Suffolk G .................. 1 BD / 1.5 BA .......... Immaculately 2nd floor apt. tiled to bedroom, newer refrigerator, close to clubhouse and houses of worship. $49,900
Exeter C .................. 2 BD / 1.5 BA .......... Newly installed A/C, S/S appliances & updated kitchen cabinets, newer vanities in baths, enclosed patio ........ $94,500
Mansfield K .............. 2 BD / 1.5 BA .......... 2nd floor inside corner, newer carpeting & appliances, can be sold furnished or unfurnished ........................................... $59,900
Suffolk G .................. 2 BD / 1.5 BA .......... 1st floor corner, easy access from parking lot. Within walking distance to Clubhouse ......................................................... $63,000
Newcastle B .............. 2 BD / 1.5 BA .......... Newly painted & Immaculate 2nd floor corner unit with central air, bright & sunny, great lake view ...... $57,000
Exeter A .................. 2 BD / 1.5 BA .......... 2nd floor unit with water view, newer water heater & A/C, steps to pool & bus ...................................................... $85,900
Suffolk E ................ 1 BD / 1.5 BA .......... Completely remodeled unit within walking distance of clubhouse, newer kitchen and S/S appliances .... $61,999
Lincoln C .................. 2 BD / 2 BA .......... Magnificent custom kitchen w/beautiful faux wood laminate flooring, both baths have been renovated .......... $119,999
Guildford .................. 2 BD / 1.5 BA .......... Main floor walk-in unit w/panoramic lake view, tiled living area & patio, updated master & guest baths .......... $73,900
Fanshaw L ................ 2 BD / 1.5 BA .......... Furnished corner unit, newly installed S/S appliances in updated kitchen, laminate floors in living area ............. $149,000
Wolterton C ................ 2 BD / 2 BA .......... Beautifully renovated & furnished 3rd floor unit w/ lake view, newer appliances, tiled living area & patio .......... $119,999
Yarmouth B ................ 2 BD / 2 BA .......... Renovated luxury model w/lake view, unit includes custom kitchen w/top of the line appliances ......................................... $249,000
Yarmouth D ............... 1 BD / 1.5 BA .......... Bright with east/west exposures, lake view, fully furnished (excluding recliner) with built in cabinets in BR .......... $59,900
Dorset F ................... 2 BD / 1.5 BA .......... 3rd floor corner unit, side view of lake from dining room & kitchen, enclosed patio w/ce ................................. $52,000
Newcastle B ............... 2 BD / 2 BA .......... Lovely 2nd floor apartment, nice appliances, tiled kitchen & dining room, tiled patio with shutters lake view, $79,900
Exeter A .................. 2 BD / 1.5 BA .......... 3rd floor, updated condo w/ panoramic lake view, tiled living area & patio, remodeled kitchen ................. $89,900

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ART APPRECIATION CLUB meets 1:30 p.m., 2nd & 4th Friday of the month, MEDIA Room. Significant artists are featured. Free Admission. Call Elmer, 215-300-0496; Fred, 482-9096; Sylvia, 479-2503.

“B-HYTHMES” meet the first Sunday of each month, at 10:00 a.m. poolside.

BABY BOOMER’S SOCIAL CLUB – Come join us and the younger’s of CV & make new friends. Meet 4th Tuesday every month. Call Beverly for more info. 917-846-2151.

BILLIARD CLUB OF CV meets 2nd Tuesday of each month, 2:30 pm, Room F, Call Marvin 465-9781, Harold 715-8009, Abo 845-807-6895 for info.

BIOGRAPHY CLUB – Lecture and discussion on the lives of famous, infamous and little-known people who had interesting and exciting lives. We meet at 10:30 a.m. the 2nd and 4th Wednesday of every month October to April in Room B, Clubhouse. Free admission. Everyone welcome. Any questions call Paul Thorner, 482-6784.

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

BOCA CENTURY CANCER RESEARCH meets the 3rd Tuesday of the month in Temple Beth Shalom at 10 a.m. Bill Parran 561-839-7905.

BOCA CENTURY TENNIS CLUB meets the last Friday of every month at 12:45 p.m. in the Clubhouse, Rm. A. Co-Presidents Nancy Getlin 561-488-3873, Jay Goldberg 516-865-7327.

BOOK DISCUSSION GROUP meets 2nd Thursday of every month, 1pm, Room G, Clubhouse. For info call Pat, 400-2162, Carol, 465-5425.

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

CANADIAN CLUB meets 2nd Monday Dec.-Mar. We welcome new members, 1:30-3:30 p.m. Party Room - refreshments. Call Ron 561-367-3489.


CHESS CLUB meets every Thursday, 7-10pm, Clubhouse Library. Contact Johnny Kelman 561-617-5171 for info.

COMPUTER & TABLET CLUB meets the 1st Thursday of the month, 1:30 p.m. in the Media Room. All skill levels invited. Free! For info call Fred Hadley, 372-1772.

CVW SHUFFLEBOARD CLUB meetings are held the 4th Sunday of each month in the MUSIC room at 10:00 a.m. New members always welcome. Call Larry at 487-3874. Club plays daily from 8:30 to noon.

DISABLED AMERICAN VETERANS CHAPTER 133 meets 4th Tuesday of the month at 7:30 p.m. at Boca Community Center, 201 W. Palmetto Pk. Rd.

DORSETT/JSN MONTHLY MEETING – 3rd Friday of the month, Music Room, 10AM.

DREAM TEAM SOCIAL CLUB New members call Larry Lustgarten 672-1036. Call for meeting dates.

DUPLICATE BRIDGE CLUB games Mon-Wed, 6:30pm, Sat. 12:30-3pm, Room A, Mon-Wed and room B Sat. Bill Marty 483-6421, Sat game call Ron 883-5511.

FRENCH CONVERSATION & MUSIC CLUB meets 2nd and 4th Thursdays of each month, 2:30 p.m., Room D2 of the Clubhouse. Must speak French. Call Hetti for info., 487-7326.

HADASSAH CHAPTER meets 3rd Wednesday of month, 12:00 Noon, Temple Beth Shalom. Call Pauline 487-1905.

HOLOCAUST SURVIVORS CLUB meets 2nd Sunday Oct.-May at 5:30 p.m. in Room A Clubhouse. Stanley, 852-4817.

ISRAELI CLUB – meets every Wed, 7:30 p.m., Exercise Room, All Hebrew speaking people invited. Lectures on current events, history of Israel, singing, jokes. Beach 917-965-5961, Micha 718-544-7285.

ITALIAN-AMERICAN CLUB meetings held Sept.-April 3rd Tuesday from 10:00 a.m. to 2:00 p.m. in the Clubhouse Party Room. Refreshments will be served. Nancy, 483-4716.

JOKES CLUB – every Thursday, 7:00 - 7:45 p.m., Room H. Participants may tell jokes or just listen to jokes. Baruch 917-665-5961, Hwy 917-817-4444.

LATINOS & FRIENDS meets 3rd Friday of each month, 6 p.m., Party Room. Contact Ricardo 754-245-4163.

NA AMAT USA meets 3rd Thursday of every month, 1PM, Party Room. Call Marlene, (561) 470-2208 or Doris, (561) 961-4912.

NEW CVW GOLF CLUB – meets 4th Monday of each month, 10 a.m., Room H, clubhouse. Contact Steve, 487-3004.

NEW FRIENDS OF CVW meets December thru March. Call for more information. Harriet, 483-8910; Claire, 483-3150.

NEW MANSFIELD SOCIAL CLUB meets 4th Sunday of every month at 11 a.m. in the party room of clubhouse. Program following meeting. Call Net-tie for info. 470-1495.


PHOTOGRAPHY CLUB meets 2nd & 4th Wed of each month, 2-3:30pm, Media Room. Call Morton 465-2864, 505-255-9278.

POETRY CLUB meets 1st & 3rd Monday of each month (except major holidays) Room H, 2pm. Some of us write poetry, others just appreciate it. Sue, 561-886-8258.

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, 483-3129.

SCRABBLE CLUB meets every Friday, 1-4 p.m. Room G Call Brenda, 705-5592.


SECOND GENERATION-CHILDREN OF HOLOCAUST SURVIVORS of CV BOCA meets 1st Monday of each month, November through May, 1PM, Room I Clubhouse. For info call Sonja 347-218-0501, Karen 917-630-8781.

SISTERHOOD TEMPLE BETH SHALOM CVBRW - Sisterhood meeting is on the 4th Monday in the Temple at 10:00 a.m. Continental breakfast and entertainment. All are welcome. Call 477-4955 for more info.

TEMPLE BETH SHALOM meets 3rd Sunday of the month, 9:30 a.m. in the Temple. Continental breakfast & entertainment. All are welcome. Call 483-5557 for more info.

UP/RETIRED TEACHERS CHAPTER – Meets 2nd Tuesday each month Dec.-April, Temple Anshei Shalom, Delray Beach.

VILLAGE PEOPLE SOCIAL CLUB – New members call Sheila 561-923-9113. Call for meeting dates and event information.

WOLVERTON “C” SOCIAL CLUB – Meets 2nd Sunday of each month, 10 a.m., poolside.

WOODCARVING CLUB meets weekly. Call for time, day and location. Bernie, 483-5377.

YIDDISH CONVERSATION CLUB meets every Tuesday, 1:00 p.m., Clubhouse Room H. For info call Morris, 488-9331.

IF YOUR AD IS IN THIS NEWSPAPER THERE IS A GOOD CHANCE SOME OF OUR READERS WILL PAY YOU A VISIT SOON.

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