UNITED CIVIC ORGANIZATION, INC.

www.unitedcivic.org

AGENDA

DELEGATE ASSEMBLY

November 6, 2026

Pledge of Allegiance

Minutes

Law Enforcement Report

President's Report

- UCO Educational Gatherings
  Coffee with the President – 2nd Fri. at UCO (invitational/rsvp)
  President's Town Hall – 3rd Fri. at Clubhouse (all are welcome)

Unfinished Business

New Business

- Insurance Option Sheet schedule
- Transportation, bus service contract review
- Presentation by Solid Waste Authority (SWA)

Officers' Reports

Treasurer's Report

LCAM's Report

- Update on North Canal
- Update on Plymouth Laundry renovation

UCO Reporter Report

Good of the Order

Adjournment

Delegate Assembly Minutes — October 2, 2026
Call to Order
A quorum was established.

Approval of Minutes:

Joyce Reiss moved to approve the minutes as presented; Sandy Levine seconded. The motion carried.

Law Enforcement Report:

PBSO reported the following: 223 traffic stops, resulting in 63 citations,121 vehicle warnings, and 117 walking warnings, 25 accidents, including 2 hit-and-runs, 237 calls for service

Scams are increasing. Do not respond to anything that sounds unusual and report anything suspicious. Acting quickly may prevent money from being taken from your account. Always lock your car and never leave your keys in the vehicle; your insurance company may not pay the claim.

Delegates participated in a question-and-answer session.

LCAM Report:

Donald Foster reported on the following:

- North Canal: Work is proceeding, with completion expected in November.
- Flooding: Engineers from Reflection Bay and Century Village will meet to address flooding.
- Plymouth Laundry: The laundry is open and doing well. Two new large-capacity machines are expected in November.
- Dumpsters: Replacement of dumpsters is ongoing. Raccoon bars are available for $55 per dumpster.

UCO Reporter:

Ruth Dreiss reported that the newspaper is doing very well and is in the black, though it is seeking additional advertisers.

Treasurer's Report:

Mary Jane Gorges reported that the accounts are in good shape. She reviewed several budget line items and answered questions from the delegates.

Patricia Caputo moved to approve the budget as presented and Richard Handelsman seconded. The motion passed, and the budget was approved.

Officers' Reports:

CS David Boas thanked all the volunteers who helped with the election and the vote count.

RS Toni Burrows reminded everyone to watch for flooded roads and parking lots. Never drive through flooded roads: "Turn around, don't drown."

Vice President John Timmermann thanked the volunteers and emphasized the need for more volunteers in the UCO office. He encouraged everyone to look out for one another. He encouraged people to join a committee, and he invited anyone interested to attend today's Security meeting.

Vice President Stewart Richland reminded drivers to check traffic before moving over to avoid standing water. He also urged everyone to stay alert to e-bikes, which are quiet and can approach unnoticed.

Vice President Bruce Stutzman advised calling a plumber if there is a leak in a condo in your building. He reminded everyone to turn off their valves before going away and to be proactive by installing new valves.

President's Report:

Fausto shared the following announcements:

- Coffee with the President will continue the second Friday of each month. To be added to the list, call Erika at the UCO office.
- The third Friday informational meeting remains open to everyone and will be held in Classroom C.
- Condo Expo is scheduled for October 6. A class for association board members will be offered during the expo from 8:30 a.m. to 12:30 p.m.
- Upcoming elections: Members are encouraged to consider running for office.

New Business:

Flo Simpson thanked everyone for their donations of medical equipment and noted that the program has been very successful.

Good of the Order:

Richard Handelsman commented on the new property tax proposal that will appear on the November ballot.

Niels Heimeriks spoke about the out-parcel on Haverhill Road and its possible future uses.

Commissioner Weiss shared the following:

Always use a licensed contractor; it is the contractor's responsibility to obtain the permit.

Condos are not permitted to be without water or electricity.

The Victoria Village entrance will be on Haverhill Road.

This is Niels' last meeting with Century Village.

Amy from Anne Gannon's office described the new driver's license design. New license numbers will be issued.

Elder Sanchez from the PBC Clerk's office reminded everyone to register their home to protect it from fraud. He also spoke about jury duty.

Delegates participated in a question-and-answer session.

Guest Presentations:

Elizabeth Holmes, candidate for State Representative
Dr. Deandre Poole, candidate for the Port of Palm Beach

Adjournment:

With no further business, the meeting was adjourned at 10:43 a.m.

Submitted by:
Toni Burrows, Recording Secretary

United Civic Organization, Inc
Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L
September 2026

	Total		
	Actual	Budget	over Budget
Revenue			
4100 Association Fees	782,917.75	782,917.75	0.00
Total Revenue	**$ 782,917.75**	**$ 782,917.75**	**$ 0.00**
Gross Profit	**$ 782,917.75**	**$ 782,917.75**	**$ 0.00**
Expenditures			
Total 7200 Transportation Expense	**$ 138,882.00**	**$ 133,578.25**	**$ 5,303.75**
Total 7300 Security Expense	**$ 122,014.51**	**$ 120,833.33**	**$ 1,181.18**
Total 7400 Landscape and Irrigation	**$ 25,826.08**	**$ 26,624.34**	**-$ 798.26**
7502 Cable, Bulk Service	332,630.84	320,634.00	11,996.84
7504 Ambulance, Contract	11,419.72	11,420.00	-0.28
7600 General Expenses			
7611 Admin & Office Expense			0.00
Annual Audit & Tax Return		1,041.67	-1,041.67
Bookkeeping	3,675.00	3,500.00	175.00
CERT Committee		175.00	-175.00
Total Computer and Related Equipment	**$ 4,910.00**	**$ 3,016.66**	**$ 1,893.34**
Federal Corp Income Tax		416.67	-416.67
General Legal Counsel	2,070.07	7,083.33	-5,013.26
Total Insurance	**$ 48,316.22**	**$ 45,833.33**	**$ 2,482.89**
Kitchen Expenses	36.36	416.67	-380.31
Office Cleaning		2,083.33	-2,083.33
Total Office Supplies	**$ 117.90**	**$ 3,750.00**	**-$ 3,632.10**
Pest Control	970.22	708.33	261.89
Property Taxes	-332.15	250.00	-582.15
Social Events		833.33	-833.33

Total 7611 Admin & Office Expense	**$ 59,763.62**	**$ 69,108.32**	**-$ 9,344.70**
Total 7600 General Expenses	**$ 59,763.62**	**$ 69,108.32**	**-$ 9,344.70**
7601 Utilities			0.00
Community Channels 590/591/592	306.15	400.00	-93.85
Electric	14,828.02	15,833.33	-1,005.31
Telephone Expense	1,918.61	2,083.33	-164.72
Water	5,498.23	6,250.00	-751.77
Total 7601 Utilities	**$ 22,551.01**	**$ 24,566.66**	**-$ 2,015.65**
Total 7605 Repairs & Maint	**$ 34,900.78**	**$ 25,000.00**	**$ 9,900.78**
Total Payroll Expenses	**$ 13,145.72**	**$ 9,730.92**	**$ 3,414.80**
Total Expenditures	**$ 761,134.28**	**$ 741,495.82**	**$ 19,638.46**
Net Operating Revenue	**$ 21,783.47**	**$ 41,421.93**	**-$ 19,638.46**
Other Revenue			
Total 4140 Interest Income	**$ 1,461.84**	**$ 12.50**	**$ 1,449.34**
4180 Rental Income		4,094.25	-4,094.25
Breezeline Cable	1,520.13		1,520.13
Rental Sales Tax		-250.00	250.00
Seacrest Landscaping	2,337.07		2,337.07
Total 4180 Rental Income	**$ 3,857.20**	**$ 3,844.25**	**$ 12.95**
			0.00
4250 Gate Passes & Repairs			-3,748.00
Barcode Order	-4,998.00	-1,250.00	-133.33
Gate Pass Income	1,200.00	1,333.33	83.33
Gate Pass Sales Tax		-83.33	
Total 4250 Gate Passes & Repairs	**-$ 3,798.00**	**$ 0.00**	**-$ 3,798.00**
7307 Investigations			0.00
4120 Investigations Income	10,000.00	11,250.00	-1,250.00
Background Reports	-6,201.50	-9,166.67	2,965.17
Fair Housing Review		-2,083.33	2,083.33
Total 7307 Investigations	**$ 3,798.50**	**$ 0.00**	**$ 3,798.50**
Laundry			0.00
4450 Laundry Income	218.47	2,608.33	-2,389.86
7100 Laundry Expenses			0.00
7101 Electricity, Laundry	-153.27	-125.00	-28.27

7102 Propane, Laundry				-708.33		708.33
7103 Repairs, Laundry				-833.33		833.33
7104 Water, Laundry		-979.76		-833.33		-146.43
7105 Laundry Sales Tax				-108.33		108.33
Total 7100 Laundry Expenses	-$	1,133.03	-$	2,608.32	$	1,475.29
Total Laundry	-$	914.56	$	0.01	-$	914.57
UCO Reporter Group						0.00
4110 Advertising Revenue		4,460.51		7,425.00		-2,964.49
7701 Printing Production		-3,078.00		-3,333.33		255.33
7702 Graphic Artwork		-3,916.00		-2,916.67		-999.33
7707 Paper Delivery				-500.00		500.00
7740 Bookkeeping Fees		-412.50		-541.67		129.17
Total UCO Reporter Group	-$	2,945.99	$	133.33	-$	3,079.32
Total Other Revenue	$	1,458.99	$	3,990.09	-$	2,531.10
Other Expenditures						
8000 Reserve Transfer		41,421.83		41,421.83		0.00
Total Other Expenditures	$	41,421.83	$	41,421.83	$	0.00
Net Other Revenue	-$	39,962.84	-$	37,431.74	-$	2,531.10
Net Revenue	-$	18,179.37	$	3,990.19	-$	22,169.56

United Civic Organization, Inc
Budget vs. Actuals: Budget_FY26_P&L - FY26 P&L
January - September, 2026

	Actual	Total Budget	over Budget
Revenue			
4100 Association Fees	6,981,403.90	7,046,259.75	-64,855.85
4100.1 General Fees	-19.37		-19.37
Total 4100 Association Fees	$ 6,981,384.53	$ 7,046,259.75	-$ 64,875.22
Total Revenue	$ 6,981,384.53	$ 7,046,259.75	-$ 64,875.22
Gross Profit	$ 6,981,384.53	$ 7,046,259.75	-$ 64,875.22
Expenditures			
Total 7200 Transportation Expense	$ 1,215,599.12	$ 1,202,204.25	$ 13,394.87
Total 7300 Security Expense	$ 1,010,592.10	$ 1,087,499.97	-$ 76,907.87
Total 7400 Landscape and Irrigation	$ 238,221.08	$ 239,619.06	-$ 1,397.98
7502 Cable, Bulk Service	2,928,025.02	2,885,706.00	42,319.02
7504 Ambulance, Contract	91,357.76	102,780.00	-11,422.24
7600 General Expenses			0.00
7611 Admin & Office Expense			0.00
Annual Audit & Tax Return	12,500.00	9,375.03	3,124.97
Bookkeeping	30,775.00	31,500.00	-725.00
CERT Committee		1,575.00	-1,575.00
Total Computer and Related Equipment	$ 22,634.99	$ 27,149.94	-$ 4,514.95
Federal Corp Income Tax		3,750.03	-3,750.03
General Legal Counsel	27,532.02	63,749.97	-36,217.95
Insurance	433,709.98	412,499.97	21,210.01
Appraisal	39,411.75		39,411.75
Total Insurance	$ 473,121.73	$ 412,499.97	$ 60,621.76
Kitchen Expenses	3,813.91	3,750.03	63.88
Office Cleaning	24,169.32	18,749.97	5,419.35

Total Office Supplies	**$ 19,890.41**	**$ 33,750.00**	**-$ 13,859.59**
Pest Control	12,051.22	6,374.97	5,676.25
Postage	146.90		146.90
Property Taxes	187.83	2,250.00	-2,062.17
Social Events	5,695.26	7,499.97	-1,804.71
Total 7611 Admin & Office Expense	**$ 632,518.59**	**$ 621,974.88**	**$ 10,543.71**
Total 7600 General Expenses	**$ 632,518.59**	**$ 621,974.88**	**$ 10,543.71**
7601 Utilities			0.00
Community Channels 590/591/592	2,755.35	3,600.00	-844.65
Electric	148,837.81	142,499.97	6,337.84
Telephone Expense	11,571.80	18,749.97	-7,178.17
Water	57,779.31	56,250.00	1,529.31
Total 7601 Utilities	**$ 220,944.27**	**$ 221,099.94**	**-$ 155.67**
Total 7605 Repairs & Maint	**$ 136,753.63**	**$ 225,000.00**	**-$ 88,246.37**
Total Payroll Expenses	**$ 95,329.80**	**$ 87,578.28**	**$ 7,751.52**
Total Expenditures	**$ 6,569,341.37**	**$ 6,673,462.38**	**-$ 104,121.01**
Net Operating Revenue	**$ 412,043.16**	**$ 372,797.37**	**$ 39,245.79**
Other Revenue			
Total 4140 Interest Income	**$ 11,242.71**	**$ 112.50**	**$ 11,130.21**
4160 Installation Luncheon, Net	-3,225.00		-3,225.00
4180 Rental Income		36,848.25	-36,848.25
Breezeline Cable	12,028.20		12,028.20
Rental Sales Tax	-59.95	-2,250.00	2,190.05
Seacrest Landscaping	22,758.07		22,758.07
Total 4180 Rental Income	**$ 34,726.32**	**$ 34,598.25**	**$ 128.07**
4250 Gate Passes & Repairs			0.00
Barcode Order	-9,996.00	-11,250.00	1,254.00
Gate Pass Income	16,629.00	11,999.97	4,629.03
Gate Pass Sales Tax	-684.70	-749.97	65.27
Total 4250 Gate Passes & Repairs	**$ 5,948.30**	**$ 0.00**	**$ 5,948.30**
7307 Investigations			0.00
4120 Investigations Income	147,020.00	101,250.00	45,770.00

Background Reports	-71,186.16	-82,500.03	11,313.87
Fair Housing Review	-9,280.00	-18,749.97	9,469.97
Total 7307 Investigations	**$ 66,553.84**	**$ 0.00**	**$ 66,553.84**
Laundry			0.00
4450 Laundry Income	4,583.47	23,474.97	-18,891.50
7100 Laundry Expenses			0.00
7101 Electricity, Laundry	-706.27	-1,125.00	418.73
7102 Propane, Laundry	806.93	-6,374.97	7,181.90
7103 Repairs, Laundry	-19.26	-7,499.97	7,480.71
7104 Water, Laundry	-8,934.32	-7,499.97	-1,434.35
7105 Laundry Sales Tax	-204.44	-974.97	770.53
Total 7100 Laundry Expenses	**-$ 9,057.36**	**-$ 23,474.88**	**$ 14,417.52**
Total Laundry	**-$ 4,473.89**	**$ 0.09**	**-$ 4,473.98**
UCO Reporter Group			0.00
4110 Advertising Revenue	72,391.80	66,825.00	5,566.80
7701 Printing Production	-28,388.00	-29,999.97	1,611.97
7702 Graphic Artwork	-28,394.00	-26,250.03	-2,143.97
7707 Paper Delivery	-3,836.25	-4,500.00	663.75
7740 Bookkeeping Fees	-4,062.50	-4,875.03	812.53
Total UCO Reporter Group	**$ 7,711.05**	**$ 1,199.97**	**$ 6,511.08**
Total Other Revenue	**$ 118,483.33**	**$ 35,910.81**	**$ 82,572.52**
Other Expenditures			
8000 Reserve Transfer	372,796.47	372,796.47	0.00
Total Other Expenditures	**$ 372,796.47**	**$ 372,796.47**	**$ 0.00**
Net Other Revenue	**-$ 254,313.14**	**-$ 336,885.66**	**$ 82,572.52**
Net Revenue	**$ 157,730.02**	**$ 35,911.71**	**$ 121,818.31**

United Civic Organization, Inc
Balance Sheet
As of September 30, 2026

		Total
ASSETS		
Current Assets		
Bank Accounts		
Total 10001 Operating Funds	**$**	**450,180.83**
10009 Reserve Funds		
10009.9 Reserve Checking BB&T 5808		455,785.01
10010.9 Reserve ICS Sweep BB&T		12,822,397.55
Truist Money Market 6189		252,562.22
Total 10009 Reserve Funds	**$**	**13,530,744.78**
South Canal Sweep		233,095.17
South Canal Truist 5455		-33,646.50
Total Bank Accounts	**$**	**14,180,374.28**
Accounts Receivable		
Total Accounts Receivable	**$**	**124,340.52**
Other Current Assets		
Total 10600 Prepaid Insurance	**$**	**144,948.69**
QuickBooks Tax Holding Account		1,521.82
Total Other Current Assets	**$**	**146,470.51**
Total Current Assets	**$**	**14,451,185.31**
Fixed Assets		
Total Fixed Assets	**$**	**357,561.75**
TOTAL ASSETS	**$**	**14,808,747.06**

LIABILITIES AND EQUITY		
Liabilities		
Current Liabilities		
Total Accounts Payable	**$**	**13,070.45**
Total Credit Cards	**-$**	**2,836.27**
Other Current Liabilities		
30250 Veterans' 5K Walk		0.00
30251 Honor Flight		0.00
30400.1 Payroll Liabilities		3,382.34
Federal Taxes (941/943/944)		1,235.24
Federal Unemployment (940)		5.76
FL Unemployment Tax		305.67
Total 30400.1 Payroll Liabilities	**$**	**4,929.01**
30700 Deferred Revenue		1,295,910.00
Prepaid Assessments		29.92
Total 30700 Deferred Revenue	**$**	**1,295,939.92**
30702 Prepaid Expenses		-10,267.90
7902 Sales Tax		0.00
Bad Debt		-2,692.00
Prepaid Laundry Expense		-1,990.20
Total South Canal	**$**	**188,594.67**
Total Other Current Liabilities	**$**	**1,474,513.50**
Total Current Liabilities	**$**	**1,484,747.68**
Long-Term Liabilities		
30900 Infrastructure Reserve Funds		0.00

Total 4140.11 Interest Income, Reserve	**$**	**106,108.21**
RSV A/C UCO Office, Guardhouses		16,637.55
RSV Beautification Fund		30,000.00
RSV Computer and Telephone Equi		60,999.00
RSV Copy Machine		10,972.39
RSV Emergency and Hurricane Cle		100,000.00
RSV Fence 2-4		8,553.19
RSV Generator		14,960.95
RSV Irrigation/Piping		4,247,785.02
RSV Laundry Equipment Repair/Re		0.00
RSV Roadway		8,831,248.40
RSV Service Charges		-1,230.00
RSV Storm Drain Cleanout and Re		104,710.07
Total 30900 Infrastructure Reserve Funds	**$**	**13,530,744.78**
Total Long-Term Liabilities	**$**	**13,530,744.78**
Total Liabilities	**$**	**15,015,492.46**
Equity		
35000 Retained Earnings		-356,605.18
35100 Prior Period Adjustment		-6,870.24
Net Revenue		156,730.02
Total Equity	**-$**	**206,745.40**
TOTAL LIABILITIES AND EQUITY	**$**	**14,808,747.06**

United Civic Organization Inc
Profit & Loss Budget vs. Actual
2024

UCO Laundry Breakdown

	Jan-Sep	Budget	$ Over Budget
Laundry			
4450 · Laundry Income	4,583	23,475	-18,892
7100 · Laundry Expenses			
7101 · Electricity, Laundry	-706	-1,125	-419
7102 · Propane, Laundry	-807	-6,375	-5,568
7103 · Repairs, Laundry	-19	-7,500	-7,481
7104 · Water, Laundry	-8,934	-7,500	1,434
7105 · Laundry Sales Tax	-204	-975	-771
Total 7100 · Laundry Expenses	-10,670	-23,475	-12,034
Total Laundry	-6,087	0	-6,858

Accrual Basis
For Internal Use Only
Unaudited

United Civic Organization Inc
Profit & Loss Budget vs. Actual
2024

UCO Reporter Breakdown

	Jan-Aug	Budget	$ Over Budget
4110 · Advertising Revenue	$72,392	$66,825	$5,567
7700 · Reporter Expenses			
7701 · Printing Production	-$28,388	-$30,000	$1,612
7702 · Graphic Artwork	-$28,394	-$26,250	-$2,144
7707 · Paper Delivery	-$3,836	-$4,500	$664
7740 · Accounting Fees	-$4,063	-$4,875	$813
Total Reporter Expenses	-$64,681	-$65,625	$944
Total UCO Reporter	$7,711	$1,200	$6,511

Assured Partners

OPTIONS SHEET SCHEDULE

for 2027

Note: Revised 10.30.26 – supersedes previous version.

Monday, December 7th, 3 PM - 5 PM
CV Clubhouse - Party Room
Distribution of Option Sheets and Presentation by Phil Masi, Agency President, Gallagher Insurance

Tuesday, December 8th, 10 AM - 12PM
CV Clubhouse - Meeting Room C
Distribution of Option Sheets

Wednesday, December 9th, 10 AM - 12 PM
CV Clubhouse - Meeting Room C
Distribution of Option Sheets

If you cannot pick up a copy in person, the Association may request an electronic copy of the Option Sheet *on or after December 8* by contacting **cvwpb@ajg.com.** The due date is the same.

DUE DATE

Thursday, December 17th, 9 AM - 12 PM
Signed Option Sheets are due at the UCO Office or can be emailed to cvwpb@ajg.com.

United Civic Organization
2102 West Drive
561-683-9189 | unitedcivic.org

2027 UCO ELECTIONS

Positions to be filled for the 2027-2029 term:

- **Two (2) Vice Presidents**
- **Ten (10) Executive Board Members**

» Candidates must submit their biographies and statements of intent to run by Jan. 11, 2027 to ucoreporterwpb@gmail.com.

» Nominations from the floor at Feb. 5 Delegate Assembly.

All candidates for office must be unit owners and be in residence in Century Village for a period of not less than nine (9) months of each year during the term in which he or she serves.

– UCO Bylaws, 2020; see Article VIII for a complete description of duties.

For additional information, refer to the *UCO Reporter*, UCO Bylaws, or contact your UCO Vice President.

ELECTION DAY ⟶ MARCH 5, 2027

561.683.9189 | UNITEDCIVIC.ORG

