

AMERICA'S BABY BOOM GENERATION is nearly 80 million strong and getting older. Ten thousand boomers turn 65 every day now and will continue at this rate through 2029. It's the proverbial pig in our population python.

As a result, new retirement villages have sprung up all over the country. In Crocktown, New Jersey, Reginald Worthington Wentworth III built the state's finest, called Twilight Ridge. But its fees are high and rising, despite low inflation and a bucolic setting. As they get out of control, some of Twilight's sharper residents start to suspect Reggie's checkered past on Wall Street.

Enter Vern Harris, a retired attorney. He's Black and Jewish both, so he's got extra-thick skin. Vern helped Carol Parsons, whose late husband Graham taught philosophy at the county college, win a class-action suit when he died of a bacterial infection. Their friend Howard Dorchester, who once worked for Hostess Foods, is well overweight thanks to Twinkies and Ding Dongs. The only exercise Howie's wife Dottie gets is when she sleepwalks. Another mutual friend, Hector Martínez, runs maintenance and stutters because he's got Tourette's. And Vinny, the local cop, rides a Segway with a training wheel.

When Vern challenges the CEO's fee structure, Wentworth sends him to his accountants at Dewey, Bilkem and Howe. Then he crosses swords with Reggie's own lawyer, Henry Epstein Koch, of French, Fryze and Koch. But Vern finally parses the numbers when he meets the SEC's New York manager, Hollis Gilbert, who played the bassoon as the first gay member of the Crimson Tide's own marching band, making Alabama's beleaguered Democrats proud.

Things are not always what they seem in Crocktown, founded in 1758 by Artemis Crock, a Colonial settler who deflowered the most Lenape maidens in his time. Twilight Ridge is a three-ring circus ruled by hilarity. It's marked by madcap comedy, double entendres and just the right touch of class.