

ORANGE BLOSSOM GARDENS

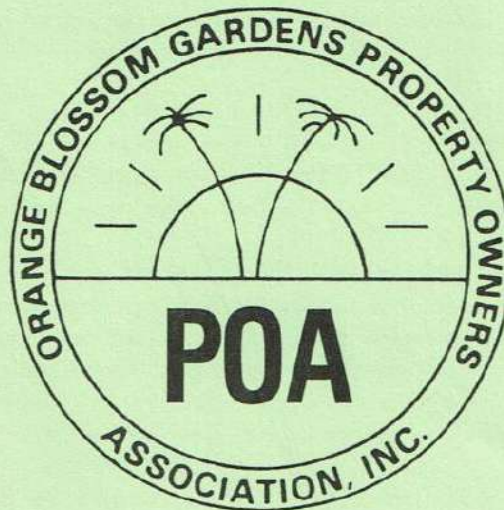
PROPERTY OWNERS'
ASSOCIATION, INC.

THERE ARE NO STRANGERS HERE ONLY FRIENDS WE HAVEN'T MET.

BULLETIN

JANUARY 1989

ORGANIZED 1975



A MEMBER OF THE FEDERATION OF
MOBILE HOME OWNERS OF FLORIDA, INC.

TO: ALL NEW RESIDENTS, WELCOME!

We think you will find Orange Blossom Gardens is the best possible place to live in all of Florida!

In addition to becoming a neighbor and friend, we hope you will soon join the ranks of the membership of the **ORANGE BLOSSOM GARDENS PROPERTY OWNERS' ASSOCIATION, INC.** Our membership as of September 17, 1988 numbers 2,012 and is growing steadily!

We are a duly-chartered, non-profit organization incorporated on November 20, 1975, with the following objectives:

(1) to preserve the mobile home subdivision lifestyle we have chosen; (2) to assist the developer, whenever and wherever possible, in establishing a community that will benefit both the developer and the residents; and (3) to protect the rights and privileges granted us by Florida Statutes under the provisions of **Chapter 723, THE MOBILE HOME ACT.**

Our association is a member of the **FMO** (the Federation of Mobile Home Owners of Florida, Inc.), which is a 25-year-old statewide non-profit organization dedicated solely to the mobile home population.

The **FMO** is composed of a group of nearly a quarter of a million individual mobile home owners like yourself. Their representatives work:

(a) to influence decisions of city and county government agencies with regard to proposals affecting mobile home residents; (b) to lobby in Tallahassee to improve statewide legislative programs; and (c) to provide special services and programs for the benefit of its members.

Of particular interest to us all is their special program whereby - - if needed - - our association can apply for financial and legal

(PLEASE TURN TO INSIDE BACK COVER)

ORANGE BLOSSOM GARDENS

PROPERTY OWNERS' ASSOCIATION, INC.

OFFICERS:

President	ARTHUR W. SMITH	753-3586
Vice-President	EVA HAWKINS	753-4838
Treasurer	ROBERT HASEL	735-3162

Secretaries:

Recording	MARIE NEAL	753-1862
Corresponding	RITA CHAPMAN	753-0074

LIAISON COMMITTEE:

Unit 1	ARNOLD TREMPER	753-3681
Unit 2	KITTY MANN	753-0174
Unit 3	GLEN SWINDLER	753-4635
Unit 4	HOWARD JINKINSON	753-0183
Unit 5	(volunteer needed)	
Unit 6	BILL PODVIN	753-1267
Unit 7	WILLIAM RENTZ	753-2424
Unit 8	MARY LOSKE	753-5242
Unit 9	DALLAS BEAMAN	753-5373
Unit 10	GEORGE LOUNSBURY	753-7221
Unit 11	CAYE EKSTROM	753-3113
Unit 12	LEO SCHLATER	753-7545
Unit 13	DOROTHY D. SMITH	753-2054

Sergeant-at-Arms	DAN McGRAW	753-2284
Chaplain	ARTHUR J. ZAHN	753-2951

Standing Committees:

Blood Bank	CAROL ETHERTON	753-1859
Sunshine	RUTH VLAUN	753-3083

(Report sickness or hospitalizations to Mrs. Vlaun)

Editor	JEAN TUTTLE	753-3610
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THE P.O.A. AND YOU!

Those of us who are actively engaged in its endeavors have, from time to time, been asked: "What does the Orange Blossom Gardens Property Owners' Association do for me?"

This is a reasonable question. We are going to answer it by: citing some of our past accomplishments, by repeating our position with regard to representing O.B.G. residents, and by outlining the role you play if your best interests are to be protected. (We also refer you to the inside cover of this bulletin where we have enumerated our objectives and the resources which are available to us.)

Our past accomplishments include:

- 1) establishment of a program with the Leesburg Blood Bank whereby units of blood are made available free of charge to all residents and employees based on credit given for blood donated by residents;
- 2) providing oxygen to residents long before it was available through O.B.G. security personnel; and
- 3) instigation of the building of a fire house on the premises.

We believe these things have been - - and still are beneficial to all residents.

In addition, we also have brought about settlements of issues in behalf of individual residents by peaceful negotiations with management. Out of consideration for the privacy of the individuals involved, we have never publicized these instances.

As for our representation of residents, we will merely point out the obvious for your consideration. Where do you go with a grievance after your year's warranty has expired?

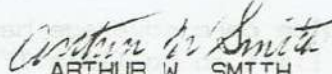
To continue this last line of thought, we need to look into the matter of your role in the matter. The plain fact is . . . what the P.O.A. CAN do for you and what the P.O.A. COULD do for you is UP TO YOU!!!

The Florida legislature has done its best to insure needed protection for residents of mobile and/or manufactured homes by the enactment of Chapter 723 which grants rights and privileges to property owners' associations. BUT before any property owners' association can be totally effective, the law stipulates that two-thirds of the association's members sign a consent to membership.

Only 200 more signatures, or less, are needed to qualify our association to encompass the provisions of the statute which will enable us to more effectively represent you.

It has always been important to have a system of checks and balances and never more so than today. If residents want to have a voice in their future, they will want to support the O.B.G. P.O.A. so we will be better equipped to represent them in the event of disputes with management.

GIVE US THE "TOOLS" TO DO THE JOB! Join without delay and urge your neighbor to join with you!


ARTHUR W. SMITH
President

REMEMBER:

JANUARY P.O.A. MEETING. There will be no regularly scheduled meeting of the P.O.A. in January.

P.O.A. ANNUAL INSTALLATION DINNER DANCE. A few tickets are still available (at this writing) for the dinner dance on January 10th. Come join us in the Recreation Hall from 6:00 p.m. to ____.

P.O.A. ANNUAL DUES. It's time to renew your annual membership dues which expired 12-31-88.

P.O.A. EXECUTIVE BOARD MEETING. All officers and liaison committee members are requested to attend the January 5th meeting at 10:00 a.m. at the home of P. O. A. President Arthur W. Smith at 216 Maple.

MEDICARE CATASTROPHIC COVERAGE

The December 13th meeting of the O.B.G. P.O.A. was devoted to the changes in Medicare and in your supplemental insurance needs due to the new Medicare Catastrophic Coverage Act.

Mrs. Libby Toth, from the Leesburg Social Security office, and Glenn Little, agent for Old Southern Life Insurance Co., were the invited speakers.

(Due to limited space, we can only give you a summary of the presentations.)

Mrs. Toth explained the only change in Part A (**in-patient hospital care benefits**) in 1989 will be the amount of the deductible. It will increase to \$564 for the calendar year regardless of how long you are hospitalized.

The most changes occur in Part B (**out-patient coverage**) with improvements in the services outlined below beginning January 1, 1990.

Hospice care coverage has been expanded from a 200 day limit to no limit IF your doctor re-certifies you as terminally ill.

Skilled nursing facility care coverage has been increased to 150 days. Medicare will pay \$20.50/day from day one through eight, and will pay all for day nine through 150 - - but will pay no more in that calendar year. Furthermore, you will be able to enter a Medicare approved facility without the formerly required prior hospitalization.

For **physician's services**, there still will be a \$75 deductible of allowed charges. Medicare will pay 80 per cent of these charges until you have paid out a total of \$1,370, after which Medicare will pay 100 per cent.

For a maximum of two weeks, a new provision will pay for **respite care** for chronically dependent individuals who have met the Part B limit or the (new) prescription drugs limit.

MEDICARE - continued

Breast cancer screening coverage has been expanded to every other year for women 65 or older, disabled women under 65, and high-risk women between 50 and 64. Medicare will pay 80 percent up to \$50, but still will not pay for screening as a part of a physical.

The other new provision covers **prescription drugs**. In 1990, the deductible will be \$550 and Medicare will pay on only very limited prescriptions. Medicare will pay 80 per cent on I.V.'s and 50 per cent on drugs which prevent rejection of organ transplants.

In 1991, the deductible will increase to \$600 and Medicare will pay 50 percent of "almost everything" (including insulin).

In 1992, the deductible will increase to \$652 with 60 percent of "almost everything" paid.

Mrs. Toth stated the drugs to be covered have not been determined at this time. She said the good news is that allowables will be based on actual cost or average wholesale prices on a nationwide basis. She added this is the next step in Medicare's efforts to standardize allowables so that reimbursements will be uniform in each area of the country.

Home health care services coverage for skilled care will be extended from five days per week to six and from 25 days per year to 38.

She then offered the following explanation of the **premiums** which will be due under the new law.

When you sign up for Medicare, **Part A is free** to anyone who has worked and paid into Social Security for 20 quarters. **Part B is optional**. However, catastrophic coverage is NOT OPTIONAL IF YOU ALREADY HAVE PART B.

That part of your **premium for Part B** which is deducted from your Social Security check will be increased \$4.00 in 1989 (for a total of \$31.90 per month).

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Before explaining the premium for the catastrophic (or supplemental) premium, Mrs. Toth advised "catastrophic" refers to the expenses incurred in an illness - - not the kind of illness.

Catastrophic coverage premium will be based on income tax liability. You have to pay this premium if you have been entitled to Part A for more than six months in a taxable year and if your income tax liability is \$150 or more.

The premium for 1990 will be payable on your tax liability for 1989. It will cost \$22.50 for each \$150 tax liability with the following caps for individuals: \$800 for 1989, \$850 for 1990, \$900 for 1991, \$950 for 1992, and \$1,050 for 1993.

You should have received a brochure from Medicare outlining all that has been discussed, and the I.R.S. will provide information in your tax return which should be of help to you. There also are telephone numbers you can call if you have questions.

Mrs. Toth concluded by stating skeptics predict only 17 per cent of the 32 million Medicare participants will benefit from Part B.

Mr. Little stated insurance companies like the new act because they will be paying out less dollars due to the shift of obligations to Medicare. He added insurance rates probably will level off or at least ease rate increase percentages in the future.

He pointed out the obvious need for persons purchasing Medicare supplement insurance would be to make certain it will cover the items not covered by Medicare, such as: Part A deductible, the deductible for physician's services, and the amount of skilled nursing facility care charges above the \$20.50 paid by Medicare through the eighth day.

He said only one insurance policy would be needed if properly designed; and he cautioned everyone to be certain they understand what they are buying, adding that a responsible insurance agent will make sure you do.

MEDICARE - continued.

Mr. Little concluded by advising that anyone who needs the income from deposits to support their lifestyle might want to consider tax-free investments as the only legal means of alleviating the "bite" of the new tax-on-tax situation.

JANUARY MEETINGS OF VETERANS' GROUPS

- 7 - V.F.W. - 7:00 p.m. - The Big Tent
- 10 - D.A.V. Executive Board - 7:00 p.m. in the Unit 6 Cantina
- 11 - American Legion - 7:30 p.m. in the O.B.G. Recreation Club House
- 24 - D.A.V. - 7:00 p.m. in the O.B.G. Recreation Club House

The Lady Lake American Legion Veterans' Memorial Post Nov. 347 is selling American Flags (and flag poles) at a nominal cost. Proceeds from this project will be used for programs of service in the community.

The American Legion Post also will take care of the proper disposal of old flags.

For information regarding purchase or disposal of flags, call one of the following members:

Bill Podvin	753-1267
John Eggleston	753-4957
Joe Parent	753-4670

REAL ESTATE EXEMPTIONS

Representatives of the Tax Appraiser's Office will be at the following locations for the convenience of O.B.G. residents in filing homestead, widow, widower, disability and blind exemptions:

January 19th - from 10:00 a.m. to 1:00 p.m. - in the O.B.G. Recreation Club House

They also will be at the Lake Square Mall during **January and February** from 10:00 a.m. to 1:00 p.m. and 2:00 p.m. to 6:00 p.m.

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NEW MEMBERS

The following residents have joined the Orange Blossom Gardens Property Owners Association, Inc. between November 15th and December 13th, bringing the total number of P.O.A. members to 2,264.

<u>Names</u>	<u>Unit</u>
M/M Harold Colby	8
M/M Ralph Cook	8
M/M Carl Diehl	7
M/M John Doherty	11
M/M Carl Failmezger	1
M/M Peter Fitzgerald	10
M/M Edward Gegner	8
Ms. Mary Hankison	3
M/M Robert Harrod	9
M/M Harold Krauss	8
M/M Nicoli Lannutti	10
Mr. James Libiboul	4
M/M Lester Linsenbach	5
M/M E. H. McGarr	10
M/M Evert Misener	6
M/M Ronald Monzel	8
M/M Frank Narodove	11
M/M Jerome O'Donnell	8
M/M Vincent Palmisano	7
Ms. Rita Pickard	5
Mr. H. J. Rakoski	7
M/M Harold Rotenberger	10
Mr. Richard Sawyer	8
M/M Rudolph Schoenberg	10
Messrs. Lewis Smith, Sr. & Jr.	3
M/M Martin Spraetz	7
Mr. Stanley Stankiewicz	8
M/M Felix Thomas	8
M/M Charles Walker	4
M/M Dean Wasson	3

* * * * *

"The fellow who can't figure out what to do with a Sunday afternoon is often the same one who can't wait for retirement."

- source unknown

TO: ALL NEW RESIDENTS - continued.

assistance in the event of disputes with the developer resulting from violation of our statutory rights.

With the combined efforts of our association and the developer (management), residents and management will derive mutual benefit in our community's continual development.

MEMBERSHIP in the property owners' association (P.O.A.) is open to all O.B.G. property owners who wish to join.

Information regarding **membership dues** can be found on the outside back cover, together with the membership form.

P.O.A. MEETINGS are open to all residents with the exception of the annual meeting in November when the officers are nominated and elected by the membership.

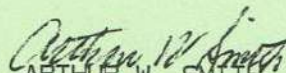
MEETINGS are held in the O.B.G. Recreation Club House at 7:30 p.m. on the **second Tuesday** of each month from **September through May**.

Since O.B.G. residents vote in the Club House, P.O.A. meetings will be **re-scheduled for the third Tuesday** in any month in which an election is held.

Every attempt is made to obtain speakers who will present topics of interest to the membership following the business portion of the meeting. An announcement of the speaker scheduled is made in advance of the meeting whenever possible.

A social hour is held following the meeting and refreshments are available.

We hope to see you at our next regularly scheduled meeting. Come join us and meet your new friends and neighbors!


ARTHUR W. SMITH
President

P.O.A. MEMBERSHIP and DUES

All property owners are cordially invited to join the
ORANGE BLOSSOM GARDENS PROPERTY OWNERS' ASSOCIATION, INC.

Membership dues are only \$6.00 per calendar year for
each household. Dues to new members who join during the
year will be pro-rated at 50¢ per month. All renewals
will be due January 1st of each year thereafter.

You may send a check or cash to:

ROBERT HASEL, TREASURER
859
1024 Ann Avenue
Lady Lake, FL 32659

or you may remit your dues to any officer listed in the
bulletin. ((Please make your check payable to O.B.G.
Property Owners' Association.))

Please complete the following form and include it
with your payment.

MEMBERSHIP FORM

Name(s) _____

Old Lot No. _____ Unit No. _____ Telephone No. 753-_____

New Address _____

I hereby consent to membership in the Orange Blossom Gardens
Property Owners' Association, Inc.

_____ New

_____ Renewal

Signature(s)