



ORANGE BLOSSOM GARDENS

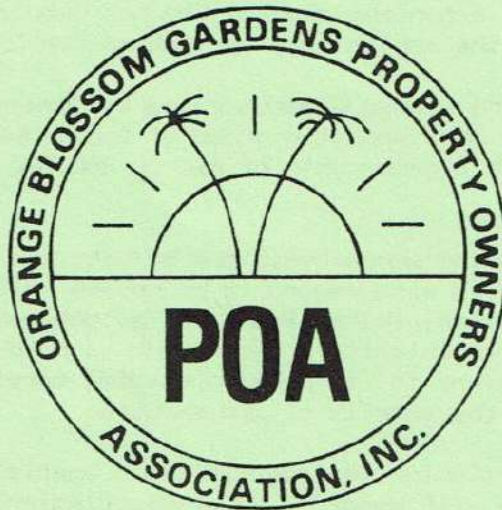
PROPERTY OWNERS'
ASSOCIATION, INC.

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

BULLETIN

FEBRUARY 1989

ORGANIZED 1975



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

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TO: ALL NEW RESIDENTS, WELCOME!

We think you will agree with us that 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 soon will join the ranks of the membership of the **ORANGE BLOSSOM GARDENS PROPERTY OWNERS' ASSOCIATION, INC.** Our membership as of January 13, 1989, numbers 2,349 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 (management), whenever and wherever possible, in establishing a community that will benefit both the developer and the residents; (3) **to inform** residents of current issues which may affect them; and (4) **to protect** the rights and privileges granted to us by Florida Statute under the provisions of **Chapter 723, THE MOBILE HOME ACT.**

Our association is a member of the **FMO** (Federation of Mobile Home Owners of Florida, Inc.). A statewide non-profit organization, the FMO has been dedicated solely to the mobile home population for 25 years.

Like the Orange Blossom Property Owners' Association, the FMO is composed of a group of individual mobile home owners with a membership of nearly 250,000. Their members 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 to defeat unfavorable proposals; and (c) **to provide special services** and programs for the benefit of its members.

Of particular interest is their special program whereby - - **if needed** - - our association can apply for financial and legal assistance in the event of **disputes with the developer** resulting from violation of our statutory rights.

(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	✓	✓	DOROTHY MOREHOUSE ✓	753-0473

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
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Chaplain		(volunteer needed)	
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Standing Committees:

Blood Bank		CAROL ETHERTON	753-1859
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Sunshine		RUTH VLAUN ✓	753-3083
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(Report sickness or hospitalizations to Mrs. Vlaun)

Editor		JEAN TUTTLE	753-3610
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BOB HASEL RESIGNS AS TREASURER

It is with a great deal of regret that we must announce the resignation of our treasurer, Robert Hasel, due to illness.

Our thoughts and our prayers are with you, Bob, as well as our thanks for a job well done.

Mrs. Dorothy Morehouse has accepted appointment as the new treasurer. Welcome aboard, Dorothy!

CATCAP Isn't What It Appears

This is the title of an article appearing in the January issue of "The Retired Officer" which was written by Col. William P. Dukes, USMC-Retired. We are submitting as many of the points he made as space permits.

In Colonel Dukes' opinion, the Medicare Catastrophic Coverage Act of 1988 is one of the most outrageous pieces of legislation ever to come out of Congress.

In addition to being a health care law, it is also an **income tax law** - - but only for senior citizens, many of whom are retired and living on fixed incomes.

By law the top marginal tax bracket is 28 percent - - but not for senior citizens. For many, the top marginal tax bracket is 33 percent even before adding the 15 (to a projected 35) percent as part of the health care package. AND your "supplement premium would **not** be treated as a medical expense for income tax purposes," according to the Conference Committee Agreement.

Colonel Dukes states the flat-premium rates are not likely to exceed \$4/month in 1989 or \$10.20/month in 1993. After 1993, the flat premium will be increased by an indexing procedure based on **program costs** and **premium revenue** adjusted for inflation and any shortfall in reserves.

His projection of possible payments ranges from \$2,366 in 1989 to \$3,014 in 1993 for a retired couple; but deductibles, hospital admission payment, out-of-pocket payments, and supplemental insurance premiums must be added to these figures.

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CATCAP - continued.

Senator Lloyd Bentsen (vice-chairman of the Conference Committee) wrote in a letter the new law "will provide greater peace of mind to the elderly." He also wrote "the new legislation will allow a couple to retain at least an estimated \$750/month in income and \$12,000 in assets, excluding such items as a house."

The best estimate of the Congressional Budget office is that about 7 percent "would be eligible for benefits from the catastrophic limit each year." The deductible for Part B catastrophic limit will be varied to be sure no more than 7 percent will be eligible for coverage. You also must be in the top 16.8 percent of those who spend the most on drugs; and the deductible will be raised as necessary to exclude all others.

According to Colonel Dukes, the additional income tax you pay will be used to pay for prescription drug costs for many AIDS patients. Alternate-lifestyle or intravenous drug users will benefit from your higher tax payments, with at least part of the burden from the AIDS crisis being placed on senior citizens.

He concluded by stating the new law, in the name of health care, will do to the Social Security program what many have feared. No longer can its payments be counted on to supplement one's income in the golden years.

The law says payments will not be reduced by the flat fee; but nothing in the law protects income and assets accumulated over a lifetime. These will be confiscated in the name of income taxes on the elderly to pay for the misfortune of 7 percent - many of whom brought on their own troubles!

Those who have been thrifty, dedicated and conscientious are being penalized for those very attributes we hold so dear.

(Colonel Dukes is a professor in the Institute of Banking and Financial Studies at the Texas Tech University in Lubbock.)

NOTE: The above information does not necessarily reflect the views of the O.B.G. P.O.A., but we urge you to convey **your views** to your representatives in Congress.

The Orange Blossom Gardens Property Owners' Association, Inc. officers and liaison committee members are being swamped with complaints about the \$10.00/month golf cart charge for the executive golf courses which is scheduled to be implemented April 1st.

The charge for both courses is being judged by many to be unfair (for the reason given) because carts on the newer Hilltop course must use the cart path. Walking golfers also must use the cart path.

Management felt golf cart charges would be more acceptable than an increase in maintenance fees. Multiplication of current maintenance fees by the number of homes will yield a staggering figure; and it would seem reasonable to assume they would provide ample resources to cover management's costs to maintain the amenities.

Management has declined to provide information as to how our monthly maintenance fees are used; and we acknowledge the fact they are under no obligation to do so.

Conversely, they make a big issue of the \$6.00 annual O.B.G. P.O.A. membership dues which are mainly used to pay the costs of printing and to accumulate a fund for legal expenses.

The treasurer of our association reports income and expenditures at each monthly meeting, and anyone is welcome to inspect our books at any time.

There is still another fee that is causing a lot of grumbling and that is the \$20.00 monthly food tab which is being assessed members of the Orange Blossom Hills Golf and Country Club.

As has been stated before, monthly food tabs are not uncommon country club charges; but when persons other than members are allowed to use the facilities, we're not members of a bonafide country club.

Such charges are not illegal, but they are viewed by many to be discriminatory since non-members enjoy dining privileges without payment of dues or assessments.

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We have learned winter resident-members will be assessed for this food tab on a year-round basis.

IF the bond issue used to build the golf course requires admittance of the general public and/or non-members, then it should not be called a club. At the very least, members whose dues support the club should not be penalized for their membership.

At the present time, the only recourse you have is to let management know you are displeased about these charges. Contact your C.I.C. and ask them to present these matters to management. Although it is doubtful management will reconsider their position, remember they insist the C.I.C. can solve all your problems!!!!

However, the O.B.G. P.O.A. is investigating the legality (or the "morality") of the golf cart fee for the executive golf courses and we will report our findings to you in the near future.

It cannot be stressed too often that the only voice you are ever going to have when things like this happen will be through the O.B.G. P.O.A. When you care enough about protecting your rights, you will want to become a member. When you get tired of losing privileges and having new or additional charges imposed, you will want to support our association as the only representation you have which is recognized by and provided for by Florida statute.

We are not saying we anticipate major problems with management in the future. We are saying it is only wise to be prepared for any contingency.

Our membership believes, as you do, that Orange Blossom Gardens is the place where we want to spend our retirement years. Our membership feels, as you do, that Harold S. Schwartz, as the President of Orange Blossom Gardens, is to be commended for his vision in the creation of our beautiful community.

NOTE: The membership which is being assessed is the one referred to as the "full membership."

By Patrick O'Neal Allen

FEBRUARY DATES TO REMEMBER

- 2 - Ground Hog Day
- 8 - Ash Wednesday
- 9 - O.B.G. P.O.A. Officers Meet
- 12 - Lincoln's Birthday
- 14 - Valentine's Day
- 14 - O.B.G. P.O.A. Monthly Meeting
- 20 - Washington's Birthday Observed
- 23 - Meeting of the O.B.G. P.O.A. Liaison Committee

MEETING OF O.B.G. P.O.A. OFFICERS

The officers of the O.B.G. P.O.A. and representative(s) of the O.B.G. P.O.A. Liaison Committee will meet in executive session at the home of President Arthur W. Smith, 216 Maple, at 10:00 a.m. February 9th.

MEETING OF O.B.G. P.O.A. LIAISON COMMITTEE

Members of the O.B.G. P.O.A. Liaison Committee will meet at 10:00 a.m., Thursday, February 23rd at the Lady Lake Community Building. All committee members are requested to attend.

O.B.G. P.O.A. MONTHLY MEETING

The first regular monthly meeting of the O.B.G. P.O.A. in 1989 is scheduled for 7:00 p.m., Tuesday, February 9th in the O.B.G. Club House.

Ed Havill, Lake County Tax Appraiser, has been invited to speak to the membership.

NEW MEMBERS

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The following residents have joined the Orange Blossom Gardens Property Owners' Association, Inc. between December 14th and January 13th, bringing the total number of members to 2,349.

<u>Names</u>	<u>Unit</u>
M/M John Adzigian	1
M/M Keith Arnold	2
M/M Clyde Boop	10
M/M Rolf Braun	3
M/M Everett Brown	8
M/M Paul Cubeta	9
M/M Jesse Dilks	6
M/M Ray Dingman	10
M/M H. B. Ditmore	10
M/M John Doherty	11
M/M John Downey	3
M/M Vincent Drendel	4
M/M Joe Estock	3
M/M William Faller	1
Mr. Lawrence Gramola	1
Ms. Vera Gratton	1
M/M Steve Havanec	7
M/M William Hecker	9
M/M George Humphrey	3
M/M Wilbert Huston	7
M/M John Kelber	10
M/M Donald Legg	6
M/M H. McGowan	5
M/M Merrill Miller	8
M/M Fred Nietz	4
M/M Marl Ormsbee	1
M/M Frank Palermo	10
M/M Richard Parker	8
M/M Stephen Paskor	3
M/M G. Pavlus	6
Ms. Valerie Powell	2
M/M Leo Reedy	4
M/M Robert Rose	9
M/M Jack Smith	3
M/M Jules Surprenant	10

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<u>Names</u>	<u>Unit</u>
M/M Harold Thomas	6
M/M Edger Tousignant	5
M/M Wesley Tresch	12
M/M Verl True	10
M/M Joe Tullmann	9
M/M Robert Vollman	10
M/M Robert Walker	7
M/M George Will	12
M/M Thomas Wilson	6

Correction: M/M Frank Narodove, as reported in the January issue, should have read "M/M Frank Nardone." Our apologies!

O.B.G. P.O.A. CHAPLAIN "RETIRES"

Arthur Zahn has advised President Arthur W. Smith of his desire to resign from his position as Chaplain.

President Smith extends the gratitude of the officers and the entire membership for the inspiration provided by Chaplain Zahn's invocations and benedictions at each monthly meeting.

FEBRUARY MEETINGS OF VETERANS' GROUPS

- 2 - 7:00 p.m. - V.F.W. - The Big Top
- 2 - 7:00 p.m. - V.F.W. Auxiliary
Unit 6 Cantina
- 8 - 6:30 p.m. - American Legion
Executive Board - OBG Club House
- 8 - 7:00 p.m. - American Legion
Regular meeting - OBG Club House
- 9 - 7:30 p.m. - Marine Corps League
V.F.W. Hall No. 4705 - Leesburg
- 14 - 7:00 p.m. - D.A.V. Executive Board
Unit 6 Cantina
- 28 - 7:00 p.m. - D.A.V. - OBG Club House

TO: ALL NEW RESIDENTS _ continued.

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

Many of you have moved here from communities where property (or home) owners' associations have actively protected your interests and you know the advantages of membership.

MEMBERSHIP in the Orange Blossom Gardens Property Owners' Association, Inc. (O.B.G. 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.

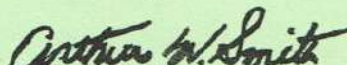
O.B.G. P.O.A. MEETINGS are held in the O.B.G. Recreation Club House at **7:30 p.m.** on the second Tuesday of each month from September through May. However, since O.B.G. residents vote in the Club House, meetings will be re-scheduled for the third Tuesday in any month in which an election is scheduled.

Meetings are open to all residents except the annual meeting in November at which time the officers are nominated and elected by the membership.

We make every effort to obtain speakers whose subjects will be of interest to you. To succeed in this endeavor, we would like to hear your ideas and suggestions.

Don't hesitate to contact the liaison committee member for your unit to offer **any** suggestions you might have which will enable us to better represent you.

We hope to see you at our next monthly meeting. Come and meet your new friends and neighbors at the social hour which follows the meeting.


ARTHUR W. SMITH
President

O.B.G. 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.

Your may send a check or cash to:

DOROTHY MOREHOUSE, TREASURER
1342 - 1640 West Schwartz
Lady Lake, FL 32659

((Please make your check payable to O.B.G. Property Owners.))

Remittance may also be made to any officer listed in the bulletin.

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

MEMBERSHIP FORM
(please print)

Name(s) _____

Old Address _____

New Address _____

Telephone: 753 - _____ Unit Number _____

_____ New _____

_____ Renewal _____

Signature(s) _____