



ORANGE BLOSSOM GARDENS
PROPERTY OWNERS' ASSOCIATION, INC.

BULLETIN

Jean Tuttle, Editor

FEBRUARY 1990

BOARD OF DIRECTORS

President	EVA HAWKINS	753-4838
Vice-President	VINCENT PALMISANO	753-0375
Secretary	DOROTHY HOKR	753-5864
Treasurer	DOROTHY MOREHOUSE	753-0475
MARIAN FIORI	753-3808	MARY LOSKE 753-5242
HUGH MUIR	753-5464	JEAN TUTTLE 753-3610
	GEORGE LOUNSBURY	753-7221

LIAISON COMMITTEE MEMBERS

Unit 1	ARNOLD TREMPER	753-3681
Unit 2	KITTY MANN	753-0174
Unit 3	GLEN SWINDLER	753-4635
Unit 4	MARVIN & PATSY JACKSON	753-7874
Unit 5	JIM MACHEEL	753-0318
Unit 6	BILL PODVIN	753-1267
Unit 7	JOHN FIORI	753-3808
Unit 8	TERRI BERUBE	753-5314
Unit 9	JACK MCCARTHY	753-3834
Unit 10	FRENCHIE DEGRE	753-7941
Unit 11	RAMONA GEIGER	753-8044
Unit 12	volunteer needed	
Unit 13	KENNETH & MARY MILLER	753-9659

Member of the Federation of Mobile Home Owners of Florida, Inc.

OTHER OFFICERS

Chaplain	REV. LEE OLIVER	753-7105
Parliamentarian	ART EMMERICK	753-7459
Sergeant-at-Arms	DAN MCGRAW	753-2284

CHAIRMEN OF STANDING COMMITTEES

Blood Bank	CAROL ETHERTON	753-1859
Bulletin Delivery	LEO HAWKINS	753-4838
Bylaws Committee	JEAN TUTTLE	753-3610
Procedures Manual Sub-committee	MARY LOSKE	753-5242
Computer Lists	HUGH MUIR	753-5464
Membership	GLORIA HASEL	753-3162
Negotiating	to be named by board	
Nominating	MIKE GRAY	753-0988
P.O.A. History	to be named/volunteer needed	
Publicity	to be named/volunteer needed	
Refreshments	ELEANOR DUDEK	753-2684

CHAIRMEN OF SPECIAL COMMITTEES

Community Assistance	GLEN SWINDLER	753-4635
Documentation	PAT CARTER	753-7658

* * * * *

We hope our members will patronize the businesses advertised herein. Revenue from their advertisements helps to defray the cost of printing the bulletin for distribution to all residents from September through May each year.

SHIRLEY L. ALLEN
Health & Life Agent

Residence Office
753-3098 728-1122

LONG TERM CARE MEDICARE SUPPLEMENT

Tom Newman & Assoc. P.A.
214 N. 5th, Leesburg, FL.

FURNITURE BOATS CARS
FREE ESTIMATES



JACKIE'S UPHOLSTERY
Behind Kingdom of Miniatures

Lady Lake 753-4141

POLLY'S TRAILER CLINIC ALUMINUM SPECIALTIES

• VINYL WINDOWS • SOFFET - FACIA
• VINYL ACCESSORIES • CUSTOMIZED AWNINGS
• SCREEN ROOMS • ALUMINUM SHEDS

LADY LAKE 753-3622 ST. LISC. #RX0044514



Dr. Ross Valdez
and staff invite
you to share the
care of your pet
at the

PARK HEIGHTS ANIMAL CARE CENTER

across from Winn Dixie
803 South 441
Fruitland Park
326-9116



Hair Care

Pat Palovich, Owner

753-5177

Hwy. 27/441 Suite H Lady Lake Plaza

Save Thousands Buy Pre-Owned
We Have We Need
Buyers Listings



BILL WEBB & TIM VAUGHAN

(904) 365-0221 • Toll Free • (800) 345-0550

1341 W. Griffin Rd. • Leesburg, FL 34748
Between Perkins Restaurant and Days Inn

3

MESSAGE FROM THE PRESIDENT

1990 seemed to start on a positive note.

1 - The P.O.A. was beginning its **fifteenth year!**

2 - We had attained the consent of at least two-thirds of our membership units to bring us into compliance with Chapter 723!

3 - At our annual meeting in November, we had defeated an unprecedented attempt by management to take control of our association and to render our bylaws ineffective!

4 - Our attorney (Chris Jayson) met with management's attorney (Dewey Burnsed) on **December 11th**, and we were lead to believe our complaints were legitimate and would be resolved soon!

BUT THEN - -- during the week of **January 21st**, management sent a proposal to Chris Jayson which barely addressed our grievances!!!

While we are encouraged by the fact there is some communication, we are a long way from resolution of our problems.

Management's initial offering is neither totally acceptable nor complete in terms of the scope of the issues.

Your P.O.A. Board of Directors has met in executive session to consider management's "offer" and has sent a response.

1990 may yet turn out to be a banner year, however, since management has recognized the P.O.A. and is communicating with us!

We will keep the membership informed of developments as they occur.

Meanwhile, we hope to see you at our **Texas-Florida B-B-Q** on February 21st and at our next regular meeting on March 21st.

State Representative Everett Kelly will be our guest speaker at the March meeting.

Representative Kelly is a member of the **Mobile Home Study Commission** which considers the problems of residents of mobile home parks and sub-divisions with a view to amending Chapter 723 (The Mobile Home Act) to rectify these problems.

You may want to have some questions ready for him about proposed legislation on this and other matters.

Eva M. Hawkins
President

P.S. TO ALL P.O.A. VOLUNTEERS:

Our second annual "thank you" coffee will be scheduled as soon as possible.

Watch the bulletin for the announcement as to the date, time and place!

1990 DUES ARE DUE!

- 1 - 9 a.m. - Liaison Committee Meeting
Lady Lake Community Building
- 15 - 2 p.m. - Executive session of the
P.O.A. Board of Directors
1707 West Schwartz Boulevard
- 21 - 6:30 p.m. - TEXAS-FLORIDA B-B-Q
O.B.G. Recreation Club House
as the P.O.A. annual social event

Come feast on fabulous barbecued pork, ribs and chicken and trimmings, which include dessert and coffee!

Come dance to the music of the popular **THE SPIRIT**.

Come dressed in western or casual wear and don't forget to B.Y.O.B.

There are **only 400 tickets available**. At \$9.00 per person, they will sell quickly. You won't want to miss out!

Call **Vinnie Palmisano** at 753-0375 for your tickets or for the names of other board members who have them to sell.

WINNER OF P.O.A. SWEATER RAFFLE

Congratulations to Mrs. **Barbara Melgers** on winning the beautiful handmade Fisherman's sweater at the December meeting.

Harold Schwartz, O.B.G. President, was accorded the honor of drawing the winning ticket.

Mrs. **Mary Campbell** donated the sweater with the proceeds from the sale of tickets to go into the P.O.A. Legal Fund.

A total of \$413.00 was raised!

At the Liaison Committee meeting in January, **Terri Berube** was elected to serve as committee chairman for 1990.

Terri is a new member of the committee as are **Kenneth and Mary Miller** and **Marvin and Patsy Jackson**. There was not ample space in the January bulletin to announce their appointments to Units 8, 13 and 4, respectively.

This month **Frenchie Degre** has been added to the committee to represent Unit 10; and **Jack McCarthy** has been added as the committee member to represent Unit 9.

We extend a warm welcome to these new members and offers our thanks to those who formerly served in these posts.

Glen Swindler has served as chairman for the past year and has stepped down to chair the **Community Assistance Committee**.

Our Liaison Committee is very important - not only to the Board of Directors but to the residents of the units they serve.

More often than not, committee members are the first contact new residents have with our organization.

They have Complaint Forms available to residents who have exhausted all other means of solving grievances. They also have a letter of welcome to all new residents.

Residents are encouraged to contact the liaison committee member representing their unit when in need of information or assistance.

Sgt. Larry Conniff of the Lake County Sheriff's Community Relations Department explained the computer-enhanced universal emergency calling system.

He was accompanied by Patrol Division Captain Claude Gnann and Lake County Sheriff George E. Knupp, Jr.

Sgt. Conniff reported 911 personnel must, by law, answer your call within nine (9) seconds!

The 911 emergency system can shave as much as 40 seconds from response time. Time that can save lives and property!

In the time it takes the caller to relate the type emergency service needed (fire, police or medical), the computer screen displays the phone number and address of the caller.

If, for any reason, the caller cannot speak, the rescue squad and the police are dispatched to determine the nature of the emergency.

He stressed the importance of verifying the information on file by calling 343-2101.

Other information you might need to have on file is: a specific health problem, medication taken for it, and directions to your home (if directions are complicated).

Sgt. Conniff has a call-in show on **WLBE** (950 AM) every Tuesday from 1:05 to 2:00 p.m. Call him at **787-9523** for answers to questions you may have pertaining to the Sheriff's Department.

Sheriff Knupp outlined several new programs initiated by his office for the safety and protection of Lake County residents.

**** Four female deputies on horses to patrol Lake Square Mall.**

**** Additional enhancement of the 911 system in the near future.**

**** Survey of 10 per cent of service calls to determine performance of deputies. If problems are reported, they will be corrected.**

**** Lake County's share of drug bust money is paying for: purchasing and training extra dogs for the canine unit; the School Resources Officers program which helps combat drugs in schools; and purchase of a jet helicopter.**

The latter will be equipped to be used for Med-Evac as well as to transport a Swat team.

**** A motor home was purchased to be used in hostage situations as a command and communications center.**

It will be on display at the Lake County Fair in Eustis, and it is hoped citizens will visit it.

**** Property (real, vehicular, and marine) confiscated in drug busts is sold, refurbished for department use, or used in sting operations.**

**** He reported the Marine Division has been expanded with a resulting increase of 2,000 per cent in tickets issued over the past year.**

APPOINTMENTS ANNOUNCED

President Eva Hawkins has announced appointments to the following committees:

Mike Gray will chair the **Nominating Committee** with Donald Brice, Robert Gassan and Zelda Marcus as the remainder of the committee.

This committee, in accordance with P.O.A. bylaws, will serve until the close of the next annual meeting.

Hugh Muir will chair the **Computer Lists Committee** which will be responsible for preparation of a computerized list of our membership.

THOUGHT FOR THE DAY

Bobby Jones was his name and golf was his game. He was one of the best!

Early in his career, he found an old, abandoned putter and stuck it in his bag and thought no more about it.

During an Australian golf tournament, the caddy handed it to him as he was about to make a putt. According to the rules, you could not change clubs; so he used it and putted the ball into the hole!

He continued using it and went on to win that tournament, followed by the American Invitational, the American Open, the British Invitational, the British Open, the Canadian Invitational and the Canadian Open!

The putter now rests in a glass case at Georgia Tech next to an editorial entitled: "BE CAREFUL WHAT YOU ABANDON."

The duties of the **Bylaws and Procedures Manual Committee** will be shared as follows:

Jean Tuttle will chair the **Bylaws Committee** with Harold Walden and Irwin Wharton as the other members.

Mary Loske will chair the subcommittee on **Procedures Manual**.

Please be reminded of the need for volunteers for the **P.O.A. History Committee** and the **Publicity Committee**.

1990 DUES ARE DUE!

JEAN TUTTLE RETIRING AS EDITOR

I have submitted a letter of resignation to the P.O.A. Board of Directors to be effective with the printing of the May bulletin.

Upon completion of the May bulletin, I will have served the P.O.A. as editor for two years - - 21 issues.

I have derived a great deal of personal satisfaction from rendering this service; but I feel it is time to step down and devote more time to my husband, my home and my health.

I hope to continue serving the P.O.A. in other capacities in the future; and anyone who assumes the job of editor can rest assured I will assist in any way I possibly can.

LETTERS
REPORTS
FORMS
PERSUASIVE
QUALITY • SPEED • ECONOMY

OFFSET PRINTING
PHOTOCOPYING

LAMINATING & SPIRAL BINDING
• NEWSLETTERS, BOOKLETS

A Quick Print Shop

326-3200

MON-FRI
8:30 AM-5:00 PM
(in Palm Plaza)
Leesburg

- NCI FORMS
- RUBBER STAMPS
- LETTERHEADS
- INVITATIONS
- BUSINESS CARDS
- TYPESETTING
- FOLDING
- COLLATING
- STAPLING
- PADDING



Action Aluminum

Screen Rooms • Over Roofs • Carports
Vinyl Windows • Awnings • Florida Rooms

Leesburg David McCurry, Owner
326-5840 Insured - Bonded



INDOOR-OUTDOOR

Landscape Service Available

Sue & Dan Cangialosi

Lady Lake 753-4544

GRAY'S
ORANGE BARN
Citrus and Gift
Shipping Center
Lady Lake 753-3101

INTEGRATED

FINANCIAL

SERVICES OF CENTRAL FLORIDA

Myra Tucker

753-1161

CD'S • Annuities • Mutual Funds
Discount Brokerage Service • Insurance
Long Term Care • Medicare Supplement

INVESTING WITH PEACE OF MIND ...

THROUGH FINANCIAL PLANNING

304 LA PLAZA GRANDE in O.B.G. (next to dentist)



RIA

RUTLAND INSURANCE AGENCY INC.

HOMEDOWNER'S INSURANCE

HOME	CONTENTS	LIABILITY	PREMIUM
\$45,000	\$22,500	\$100,000**	\$248*
55,000	27,500	100,000**	292*
65,000	32,500	100,000**	335*
75,000	37,500	100,000**	378*

*Premium includes replacement cost on home and contents.
**Golf Cart Liability is covered.

LOW
LOW
LOW
AUTO
INSURANCE



FLO RUTLAND

"YOUR INSURANCE FRIEND"

CALL
753-3255

355 South US Highway 27/441 & Griffinview Rd., Lady Lake, FL 32159

THE ACCUMULATOR ANNUITY

9.5 interest guaranteed
For one full year *

Accumulations Grow Tax Deferred • No Administrative or Sales Fees • Special Partial Withdrawal Options Available on \$5,000 Minimum Investment • Entire account value may be withdrawn without penalties if declared renewal rate falls below 8% • Guaranteed Minimum Interest Rate: 4% [* Subject to change]

FINANCIAL BENEFIT LIFE INSURANCE COMPANY
Glenn Little, Financial Consultant - 728-5200



Medicare Supplements
Annuities * Life
Auto * Mobile Home
Homeowners * Commercial
NETWORK INSURANCE
Wanda Tappan 343-2991

5 J's

EXTERMINATING COMPANY
753-2547

TOM JACKSON P.O. BOX 208
THE BUG MAN LADY LAKE, FLA.

Pick up & Delivery
Chainsaw Repairs & Sharpening

RUSERS MOWER
And Small Engine Repair

Snapper Lawnboy
Honda Briggs & Stratton
Kohler Tecumseh

Toro Sales & Service

787-4330 100 S. 441 & 27 Fruitland Park

SCREEN ROOMS • CARPORTS • ALUMINUM & VINYL SIDING



T-N-T
ALUMINUM
Inc.

326-2150

Specializing in Double Roof Overs

The ELITE Ad-A-Room™



- Economical & Affordable
- Fully Installed & Serviced
- ALL Work GUARANTEED

NOW - YOU CAN ENJOY YOUR SCREENED ROOM
YEAR 'ROUND - - AT A PRICE YOU CAN AFFORD!

OUR SPECIALTIES:

- Vinyl Windows
- Screen Rooms
- Siding
- Vinyl Interior Storm Panels
- Soffit & Fascia
- Awnings
- Insulated Roofs

LIFETIME WARRANTY on Vinyl Windows

- DORA CANAL CRUISES**
with Captain Charlie
- 75 minutes - 3 times daily [seating for 15]
 - beginning November 16th double-deck cruises on Lake Eustis - other points - daytime and nighttime - [seating for 69]
 - can accommodate wheelchairs
 - group rates 343-0200



STEPHENSON'S
MOBILE HOME SUPPLIES

- Anvil Roof Coating 787-2521
- ABS Pipe & Fitting 519 East Main
- Solar Wash & Wax Leesburg

Now at your service!



LAWN EQUIPMENT



753-1200



FULL SERVICE DEALER
PRES. - BOB LEVANT ROSSER
V. PRES. - THOMAS W. WADE
IN BUSINESS OVER 20 YEARS

Southeast End of Lady Lake on Hwy. 441-27

"The New Store With Old Fashioned Service"

LEESBURG

1005 S. 27/441
326-9449



Shaver repair every Wednesday
(all kinds)

NORA J. HILL, ATTORNEY AT LAW
326-5677

Pre-/Post-Nuptial Agreements
Wills • Probate • Guardianships

90 days same as cash - 100% Financing

CUSTOM WINDOWS & EXTERIOR DESIGN, INC.

1 - 800 - 541 - 1537

Call TODAY for FREE Estimate

RX0052820



"All you care to eat"

1300 Old Highway 441 - Mount Dora

DOROTHY'S KNITTING NOOK

NEEDLEPOINT-CREWEL
YARNS-LATCH HOOK RUGS
CLASSES AVAILABLE

309 W. Main Leesburg 787-2250

THE "1899" HOUSE

Antiques

Collectibles



1024 W. Main Street Leesburg 345-8369
Owners: Walt & Pam Lynn



RAINBOW DRAPERIES AND INSTALLATIONS

Minis • Verticals • Shades

All Work Done On Premises

• Guaranteed Quality

NANCY STEPHENS
TOM ENGLAND 753-1004

204 B Highway 466 • Lady Lake

COTTON'S GARAGE

William G. Kuyper
Manager

40 Years Experience



Engine Tune-Ups
Air Conditioning Repair
Carburetor Overhaul

Transmission &
Rear End

713-4455
718-3584 EVES.

Lady Lake

RAINBOW INTERNATIONAL CARPET DYEING & CLEANING CO.

Jim Hollan
Owner/Operator

Leesburg 742-2600



Manufactured by:

THE KIRBY CO.

Distributed by:

Wessling & Associates

328-4008

1504 W. South St.
Leesburg

DALE WESSLING
Area Distributor

MORRISON Pest Control Inc.

- Termite Control
- Pest Control
- Lawn Spraying
- Rodent Control

FREE Inspections

FREE Estimates

Leesburg * * 787-5855

Trusts • Powers of Attorney
Dixie Avenue-Lake Port Square

MEREDITH S. MARTIN ATTORNEY AT LAW
1000 S. 41, FRUITLAND PARK

365-2244

- Personal Injury
- Wrongful Death
- Auto Accidents
- Boating Accidents
- Child Abuse
- Dog Bites

FREE Consultations



KILEY - CLOUSE 24 Hr. Plumbing Service

Repairs • Alterations • New Construction
Sewer & Drain Cleaning.

753-5301

Licensed, Bonded, Insured.

Contractors No. RF0053567



- Senior menu
- Senior discount

6:00 am/11:30 pm
10601 S. 441

326-8012 (Lake Village)



CHEM-DRY
OF LAKE COUNTY

728-8626 - Leesburg

"Why Risk Steam or Shampoo?"

- Carpet Cleaning
- Upholstery Cleaning
- Red Stain Removal
- Spot-Dyeing

Dottie's Fashion Flair Beauty Shop

Lady Lake

753-2362

South of Medicine Chest

(Closed Wednesdays)

Leesburg

807 N. Boulevard West

SCHWINN
Cyclery

787-4910

ARA 1-800-333-7539

services

ENCORE SERVICE SYSTEMS, Inc.

Air Conditioning & Major Appliance Service

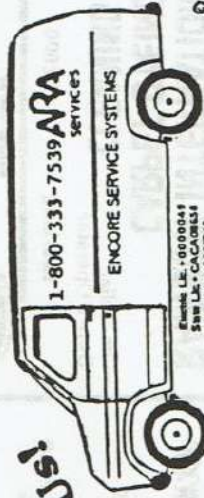
ORLANDO

LOW ANNUAL FEE COVERS:

- Parts & Labor • Unlimited Service Calls
- Weekend & Holiday Emergency Service



Call us!



DUNSTAN & SON
PLUMBING CO. Inc.

ESTABLISHED 1922

Plumbing Repairs & Remodel Specialists

"WE DO THE WHOLE JOB"

WATER HEATERS - DRAINS OPENED

No Extra Charge For Saturday Service.



1127 WEST MAIN ST. 787-4771
LEESBURG

LC #HF0034781 ©



SUSAN K. THOMAS
Agent

off. 326-8188
res. 326-2223

2014 N. Chris Blvd.
(Hwy. 27-441)
Leesburg



STATE FARM INSURANCE COMPANIES
Auto • Fire • Life • Accident & Health
Like a Good Neighbor, State Farm is There.



**Sales
Service
Parts**

**New
Used
Rebuilt**

Club Car

LEESBURG GOLF CART & ACCESSORIES

Lou Sacksteder

Leesburg

365-6229

O.B.G.

753-0197

NEW LOCATION

ISOM'S AUTO SERVICE

441 S Guava - Lady Lake

ISOM FAMILY

**COMPLETE
AUTO
CARE**



**TIRES
BRAKES
TUNE-UPS**

24 HOUR WRECKER SERVICE

DAY OR NITE 753-3500



JON'S

HANDYMAN SERVICE

Carpentry • Painting • Landscaping
Locks Installed • All Types of Odd Jobs
Banded • Certified Locksmith
County Licensed

Lady Lake

**FREE
ESTIMATES**

753-1442

Carol Etherton, chairman of the P.O.A. Blood Bank Committee, reported a better turn-out than usual for the blood drive on January 22nd.

Seventy-five (75) people reported to donate blood. This matches a record-breaking drive in November, 1988. It is, however, a disappointing number for a community the size of O.B.G.

The following guidelines are offered for residents who would like to be donors but are uncertain if they are able to do so.

Residents on heart medication may donate with written permission from their doctor.

Residents who are diabetic may donate by postponing their medication until afterward.

Residents with any serious health problem should check with their doctor first and obtain written permission to donate.

First time donors take a little longer to process. They fill out a simple questionnaire, after which their temperature and blood pressure are taken and a sample of blood is drawn.

Once you become a donor you are issued a card which eliminates a lot of the routine necessary for first time donors.

IN THE FUTURE, IT IS RECOMMENDED ALL DONORS MAKE APPOINTMENTS and prevent the long wait experienced by donors in the past.

If a sufficient number of residents make appointments, a second mobile unit will be sent. This would enable blood bank personnel to accommodate more donors in less time.

There is a shortage of blood in Central Florida!

We ask you to keep in mind our donations are credited to our account against our future need **at no cost to us.**

Let's have a record-breaking turn-out for our next drive! The date will be announced in advance in the bulletin.

The P.O.A. takes this opportunity to thank Carol and her helpers for the time and effort spent in making a blood supply available to both residents and O.B.G. employees when needed.

STATE INSURANCE COMMISSIONER TO VISIT LAKE COUNTY

Tom Gallagher, State Insurance Commissioner and State Treasurer, will appear at Lake-Sumter Community College on **February 22nd.**

His topic will be the serious matter of **insurance fraud.**

He is bringing three of his key personnel who are experts on the subject of **Medicare supplement insurance.**

This meeting is open to the public and will be held in the Fine Arts Building from **2:00 to 4:30 p.m.**

LAKE COUNTY DOCTORS WHO ACCEPT MEDICARE ASSIGNMENT

When Florence Hunter, area Silver-Haired Legislator, appeared at the P.O.A. meeting in December, she advised only a small number of Lake County's **over 200 M.D.'s** accept Medicare assignment!

The following list of these doctors is made available to you by the P.O.A.

GENERAL PRACTICE

Arthur Deutsch, Eustis	483-2000
Carole Early, Clermont	1-394-2181
Joseph Spataro, Clermont	1-394-7194

ANESTHESIA

Rolando Malibiran, Leesburg	326-8744
-----------------------------	----------

DERMATOLOGY

Greenwald & Wise, Mt. Dora	383-0733
Jeffrey Greenwald, Mt. Dora	331-0260
William Grisaitis, Mt. Dora	383-0733
Thomas Wise, Mt. Dora	331-0260

FAMILY PRACTICE

Walter Black, Sorrento	1-889-9800
Nelia D'Hoste, Groveland	1-449-4101
Sharon Nickell, Mt. Dora	383-7183
Louis Radnothy, Umatilla	669-3175
Din On Sun, Eustis	357-8615
Donald Tinnall, Mt. Dora	383-5515

INTERNAL MEDICINE

Brian Edwards, Clermont	1-394-5078
Donald Edwards, Clermont	1-394-5078
Milton Foard, Leesburg	787-2610
Marcos Lima, Leesburg	728-5671
Steven Muntang, Grand Island	589-2164

OBSTETRICS & GYNECOLOGY

Steven Dzainig, Eustis	357-8700
------------------------	----------

OPHTHALMOLOGY

Jeffrey Baumann, Leesburg	787-5900
Lake Eye Ass'n., Eustis	589-2020
Gregory Panzo, Leesburg	787-5900
Michael Pennachio, Eustis	589-5162
Roger Rath, Leesburg	365-2020

PSYCHIATRY

Rafael Gonzales, Leesburg	787-9178
Maximo Perez, Leesburg	787-9178
Jorge Salazar, Leesburg	787-7869

RADIOLOGY

Radiology Assoc., Leesburg	787-5858
----------------------------	----------

MEDICAL SUPPLY COMPANY

Laces and Silk, Eustis	483-2276
------------------------	----------

AUDIOLOGIST

John Ziegler, Tavares	343-4488
-----------------------	----------

CLINIC or GROUP PRACTICE

Internal Med., Clermont	1-394-5535
Mid-Florida Eye, Mt. Dora	735-2020
Waterman Medical, Eustis	589-3333

Physicians and suppliers who do not participate may accept assignment on a case by case basis as in the past. Be sure to ask non-participating M.D.'s to accept assignment.

1990 list will be available in May.

Call Florida Medicare (800-333-7586) for the 1990 list.

Last year's repeal of the Medicare Catastrophic Coverage Act means:

... the income tax surcharge for 1989 has been eliminated;

... basic Medicare deductions will continue but the special 1989 \$4.00 deduction will stop;

*** The 1990 \$5.30 deduction will continue until computers can be reprogrammed (around May); and refunds could be due around August or September.

... benefits for 1989 will be paid;

... the hospital deductible will increase to \$592 for every benefit period in 1990; and

... supplemental policy premiums will increase to cover gaps created by the repeal.

The above information and the following summarization of 1990 Medicare changes were taken from a special report published by Blue Cross and Blue Shield of Florida.

REPEALED MEDICARE PLAN

1990 MEDICARE PLAN

HOSPITAL BENEFITS (PART A)

Hospital costs	After paying a \$560 deductible (1989) the first time you were hospitalized in a calendar year, Medicare covered all your hospital costs. No matter how many times you were hospitalized in 1989, you only paid the deductible once.	After paying a \$592 deductible each benefit period in which you are hospitalized, Medicare pays all allowable charges during the first 60 days. You pay \$148 a day for the next 30 days. From day 91 through day 150, you pay \$296 a day. After that, you pay all costs.
Skilled nursing home care	Covered 150 days a year, with you paying a \$27.50 per day copayment the first eight days. Your doctor had to certify you needed the skilled care. But you did not have to be hospitalized first. Custodial care was not covered.	Covers 100 days each time you enter a skilled nursing facility, with you paying a \$74 copayment each day after day 20. This is for medical care; you first must be hospitalized at least three days. Custodial care is not covered.
Home health care	Covered up to six days a week of intermittent skilled-nursing care and up to 38 days of daily, skilled-nursing care a year.	Unlimited, intermittent health care for up to 4 days a week, and up to 3 consecutive weeks of care per illness, 5 or more days per week.
Hospice care	Covered beyond 210 days if you were recertified as terminally ill. Home hospice care was allowed.	Covers 210 days. Home hospice care is allowed.

MEDICAL BENEFITS (PART B)

Doctor's fees	You still paid a \$75 deductible and a copayment of 20 percent of additional charges. But beginning in 1990, there would have been a cap. Once your deductible and 20 percent share of Medicare allowable charges reached \$1,370, Medicare would have paid 100 percent of your charges.	You pay a \$75 deductible plus a copayment of 20 percent of all allowable charges; Medicare pays the other 80 percent of allowable charges. There is no limit on your costs.
Prescription drugs	Beginning in 1990, Medicare would have paid 80 percent of the cost of intravenous (IV) and immuno-suppressive drugs used at home. Annual deductible: \$550. Beginning in 1991, Medicare would have paid for outpatient prescription drugs. After you paid a \$600 deductible, Medicare would have paid 50 percent of your prescription drug costs in 1991, 60 percent in 1992, and 80 percent in 1993.	No Coverage.

14

THE VALUE OF A MEMBER

Ten little members standing in
a line,
One disliked the president, then
there were nine.

Nine ambitious members offered
to work late,
One forgot his promise, and then
there were eight.

Eight creative members had ideas
as good as heaven,
One lost enthusiasm, and then
there were seven.

Seven loyal members got into
a fix,
Quarreled over programs, then
there were six.

Six members remained with spirit
and drive,
One moved away, and then
there were five.

Five steadfast members wished
there were more,
One became indifferent, and then
there were four.

Four cheerful members who never
disagreed,
One complained of meetings, then
there were three.

Three eager members! What do
they do?
One got discouraged, and then
there were two.

Two lonely members; our rhyme is
nearly done,
One joined a bridge club, and then
there was one.

One faithful member was feeling
rather blue,
Met with a neighbor, and then
there were two.

Two earnest members, each enrolled
one more,
Doubling their number, and then
there were four.

Four determined members just could
not wait,
'Til each won another, and then
there were eight.

Eight excited members signed up
sixteen more,
In another six verses, there will
be a thousand and twenty-four!

- author unknown -

THE MESSAGE CONTAINED IN THIS POEM IS CLEAR!

The members of any organization
contribute either to its demise
or to its success!

Don't become discouraged, indif-
ferent or lose enthusiasm over the
delay in getting results from our
efforts in your behalf!

Have faith and earnest determination
and give us your support by **joining
our association** or by **renewing your
membership** for the promising year
which lies ahead - - - **our 15th!!!**

Your membership is very important
to us. Equally important is your
active participation on our com-
mittees and your attendance at our
monthly meetings!

BREAKFAST - LUNCH - DINNER
Breakfast anytime!
Groups Welcomed
Banquet Rooms Available
2310 W Main - Leesburg

Monday-Friday
6 a.m.-8 p.m.

Saturday
6 a.m.-2 p.m.

Sunday
7 a.m.-2 p.m.



Leisure Living Furniture

"The Complete Furniture Store"

MONDAY to SATURDAY — 9:00 a.m. - 5:30 p.m.
CLOSED SUNDAY for WORSHIP and REST

**408 North Highway 441
Eustis, Florida
(904) 357-0400**



**Within our
Delivery Area**



RICHARD'S

753-2112 Lady Lake
209 S. Hwy 27-441

True Value.

8:00 am to 5:30 pm
Monday - Saturday

HARDWARE

We welcome browsers!

- Personalized service
- Solutions for your hardware problems
- 5¢ photo copies

IF YOU NEED ANSWERS TO REAL ESTATE QUESTIONS QUICKLY, you can get them from BILL SCHULZE who has spent many years in real estate and has joined the PAULLING-O'KELLY CENTURY 21 in Leesburg.

Buying or selling.... just call Bill in O.B.G. at 753-5606 or in Leesburg at 787-1555. He has the answers and there is no obligation on your part.



**UNITED
SOUTHERN
BANK**

WITH TRUST DEPARTMENT

Lady Lake.
753-2300



TRAVEL AGENCY, INC.



- GROUP CRUISES AND TOURS
- VACATION VIDEO ROOM
- AIRLINE/AMTRAK TICKETING
- HOTEL RESERVATIONS/CAR RENTALS
- INSTANT PASSPORT PHOTOS
- MAJOR CREDIT CARDS ACCEPTED

787-1035

Barbara Holland
President

1116 W. North Blvd.
Leesburg

MEMBERSHIP and 1990 DUES

As the legal representative of property owners under Chapter 723 (The Mobile Home Act), we cordially extend an invitation to all property owners (Units 1-13) to join the Orange Blossom Gardens Property Owners' Association, Inc. (P.O.A.)

ALL RENEWALS ARE DUE JANUARY 1st EACH YEAR.

You may send your check or cash to:

DOROTHY MOREHOUSE, TREASURER
1640 West Schwartz Boulevard

Beginning in 1990, our custom of pro-rating dues to new members at 50¢ per month will apply only to new residents who join during the year.

Remittance also may be made to any officer, board member, or liaison committee member listed on the bulletin cover.

The usual rate of \$6.00 per calendar year per household will be due from all other new members and for membership renewals.

You may also pay your dues at any P.O.A. meeting.

If paying by check, please make it payable to the O.B.G. Property Owners' Association.

Please complete the following form and include it with your payment (whether a new membership or a renewal).

MEMBERSHIP FORM
(please print)

Name(s) _____
Address _____ Unit _____ Phone 753-_____

I (we) hereby consent to membership in the Orange Blossom Gardens Property Owners' Association, Inc. pursuant to the provisions of Chapter 723 (The Mobile Home Act).

_____ New _____
_____ Renewal _____
_____ Reinstated _____

Signature(s)

FOR POA USE: Amount paid \$ _____ by _____ cash _____ check
Membership card issued _____ yes _____ no