

Orange Blossom Gardens Property Owner's Association, Inc.

BULLETIN • FEBRUARY 1995

	В	OARD OF D	DIRECTORS		
President William Rich, Jr.		753-8671	Secretary Betty Bailey		753-8671
Vice President Glenn Swindler		753-4635	Treasurer Gerri McCullaugh		753-1502
Lee Ponder	753-1076	Tom Ritter	753-2678	Robert Conner	753-1684
Charlie Harvey 753-7294		Pat Sims	753-8959	Dorothy Morehous	753-0475
Richard Moulton	753-2591	Dorothy Hokr	753-5864	Sadie A. Woollard	753-0615
	LIAIS	ON COMMIT	TTEE MEMB	ERS	Sept 0
Unit 1 Arnold Tr	empler 75	53-3681	Unit 7	Joe Sims	753-8959
Unit 2 Dorothy I		33-3633	Unit 8	Betty Zeutzius	753-894
Unit 3 Tom Ritte	r 75	53-2678		Jeanine Barber	753-0910
Unit 4 Valgene F		53-1710		Frenchie Degre	753-794
Unit 5 Robert De		53-8146		Sadie A. Woollard	753-061:
Unit 6 Mary Vito	7:	53-1101	Unit 12	Ross Bacon	753-444
			Asta Onio	one of Fisher Dis	moles s
OI		OTHER O			753-895
Chaplain Parliamentarian		Pat Sims Art Emerick			
Sergeant-at-Arms			William Gaffney		
	CHAIRPERSO	ONS OF STA	NDING COM	IMITTEES	
Advertising			Membership	Gloria Hasel	753-3162
Blood Bank	Dorothy Hoerst	753-9021	Negotiating	William Rich, Jr.	753-8671
Bulletin Delivery			Nominating	Norm Cobb	753-4708
Bylaws	Jean Tuttle	753-3610		Dorothy Morehouse	753-0475
Computer Lists	Lee Ponder	753-1076		Ed O'Neill	753-6372
Editor	Lena Beaucham		P.O.A. History	Jean Tuttle	753-3610
Liaison	Tom Ritter	753-2678	Procedures	Louise Ponder	753-1076
Liaison	Ross Bacon	753-4445	Publicity		

Thank you for making us OBG's most trusted roofing company!

It's tough for a company to build a good reputation. And it's even tougher to keep it! That's why so many of your neighbors have trusted their homes to Invincible, and why they recommend us to others. That's why we encourage everyone to check out companies through the Federation of Mobile Home Owners (FMO), the Better Business Bureau, The National Roofing Contractors Association (NRCA) and the State of Florida. Our many customers will tell you that the more you know about a company and its products, the more you will want to do business with Invincible.

HERE'S HOW WE EARN YOUR TRUST EVERY DAY:

- ② JPS Hi-Tuff™ Brand Hypalon®-based roofing meets UL and FM standards
- Meets Metro-Dade, SBCCI & Standard Building Codes
- We pull all required Building Permits
- Factory-Trained Installation Technicians
- Lifetime Leakproof Warranty covering all labor and all materials
- O State-Certified License
- O Full Insurance
- Fully-staffed Office
- Visa, MC, 100% Financing available
- O Dedication to Customer Satisfaction

Featuring
JPS Hi-Tuff™
roofs of
DuPont
Hypalon®

Hypalon® is a registered trademark for DuPont's brand of synthetic rubber

FREE ROOF INSPECTIONS & SPECIAL OBG DISCOUNTS!

CALL TOLL-FREE

1-800-WE-ROOF-5 • 1-800-937-6635



INVINCIBLE

ROOFING SYSTEMS, INC.

STATE CERTIFIED LIC. #. # CCCO49367
MEMBER: NATIONAL ROOFING CONTRACTORS ASSOC., BETTER BUSINESS BUREAU OF W. FLORIDA

3

MINUTES OF JANUARY 18, 1995 MONTHLY P.O.A. MEETING

Meeting opened with the Invocation by Chaplain Pat Sims followed by the Pledge of Allegiance to the Flag.

Roll Call of Board of Directors and Liaison Committee members.

Secretary and Treasurer reports were given.

President reported that many members have used the self-addressed envelope inserted in the December Bulletin to pay their 1995 dues. Our membership roll is growing at a rapid rate, with approximately fifteen percent (15%) of the memberships received being new and reinstatements. This is very encouraging and we will continue our efforts to increase the membership in 1995.

Vice-President voiced concerns about the conversion of the existing Sales Building to a second Recreation Hall. Information he has received indicates that the first floor will remain a mail room for the Villages' Business Office.

Our very capable Blood Bank Chairperson Dorothy Hoerst reported there would be a Blood Drive on January 23rd at the Recreation Hall. She asked everyone present to participate. Reminded members when giving blood at the new Blood Bank in the La Plaza Grande location to request that their donation be credited to the P.O.A. Blood Bank Account #961.

President reported that our Legislative Bill will be resubmitted this year by Senator Karen Johnson. The Senator will be our Guest Speaker at the February Meeting.

President expressed appreciation of the generous offer by Tony Powell, Editor of the Lady Lake Magazine, to give the P.O.A. a page of space for publication of articles.

President announced plan to have a booth at the Fiesta Night for the coming weeks to provide information to residents on our organization and sign up new members.

President spoke about some changes he hopes can be made to alleviate the traffic problem on Panama Place.

President asked all the new West side members to stand and be recognized. He welcomed them into our organization.

Speaker for the evening was Lady Lake Town manager, Bob McKee. Mr. McKee explained the functioning of the Town Government and the role he plays in its management. He updated the status of town projects planned for the coming year, including the new Town Hall and Library. A very interesting question and answer session followed his talk.

Bill Gaffney conducted the 50/50 drawing.

Benediction was given by Chaplain Pat Sims. Meeting was adjourned.

Coffee and donuts were served by the Refreshment Committee.

In November, we opened our membership to all residents in The Villages, and since then our membership has started to grow. In December, we included self-addressed envelopes in the Bulletin for paying dues. THE RESPONSE HAS BEEN TREMENDOUS. Our membership roll took another jump upwards. Now, here we are in February and we are continuing to receive renewals, new members and reinstatements from both the East and West side of our community at an ever increasing rate. This is very encouraging to both me and the hard working members of our "Membership Committee" who are to be congratulated for their accomplishments. However, there is still a long way to go. We have distributed a number of Membership Forms on the West side and self-addressed envelopes on the East side. If you happen to be one of those who has neglected to fill out your Membership Form, please do so and mail to P.O. Box 1657, Lady Lake, Florida 32158-1657 or drop it in our box at the Recreation Hall.

As I have said before, and I will repeat it again, for a property owners' association to be effective, it must have the backing of a large number of residents and the best way to show your approval is to join.

On another less pleasant subject, I believe it is time for me to voice my personal objection to the purchase of the amenities by the "VCCDD". I do not believe the purchase to be in the best interest of the residents for three reasons: 1. The lack of representation. The "VCCDD" Board of Supervisors is composed of individuals elected by the landowners of the district, not elected by the residents, because residents do not own land in the district. The majority landowner in the district is the developer, and he can control the election of the Board. From what I can observe, the present Board is comprised of persons employed by the developer. That doesn't mean he is prevented from submitting our names as candidates in the next election -- just a thought. 2. I do not think it is the proper use of my amenity fees. My objection to this is based on the recent revelation of two facts; the developer stating in the Friday, January 27, 1995, edition of the "Village Sun" that the amenity division turned black. I interpret that to mean it is making a profit. The other revelation was made at the recent meeting of the "VCCDD" held on January 27, 1995, that the payments on the \$25,000,000 Bond Issue to cover payment to the developer for the amenities, will be made from the profit portion of the amenity fees. I don't think profits from the amenity fees should be used to make payments on Bonds. When there's a profit, either reduce the amenity fee or increase the level of maintenance. In my Covenant for Unit 6 under the section entitled "Services to be performed by the Developer" I interpret them to mean that the developer will "maintain" the recreational facilities and common grounds" and I agree to pay him a monthly assessment to perform that maintenance. In the event the developer enters into a maintenance agreement with a third party, the contract between the developer and the third party will be subject to the agreement in the Covenant. In other words, my amenity fee is to be used for "maintenance" by him or a third party. I have not given him nor the third party consent to use the fee for payments on Bonds to buy the amenities. Thirdly, I take exception with the list of assets proposed to

be transferred to the "VCCDD". There are several items on the list which I do not think are "recreational facilities or common grounds". You can find them in the article in this month's Bulletin entitled "Village Center Community Development Districts (VCCDD) Proposal to Buy The Amenities". They are capitalized and underlined. These include restaurants, postal facilities, gates and guardhouses.

In summary, I don't believe the sale of the amenities to the "VCCDD" which has a Board of Directors on which the residents have no representation and using amenity money earmarked for maintenance to make payments for Bonds to buy the amenities, then listing in the sale of facilities items which are not in the category of "recreational facilities or common grounds" is in my best interest or other residents of The Villages.

Before I leave this subject, I think it only fair that I list the two advantages of "CDD's" of which I am aware. 1. The meetings are in the "sunshine" which means they are open to the public. 2. The financial records are open for inspection.

Bill Rich President

THE AMERICAN LEGION NEEDS OUR HELP

Recently we received a letter from Commander Joe Berube of the American Legion Veterans Memorial Post 347, asking us to publish the following letter in our Bulletin. We think this is a worthwhile endeavor and worthy of your support.

"The American legion is proposing to build a home of approximately 6,000 square feet. This facility can be used as a hurricane/emergency shelter by the American Red Cross or the Town of Lady Lake. The estimated cost of the Post Home is \$200,000. At present, Lady Lake does not have any building that could be used in an emergency. The population of Lady Lake is approximately 13,000 and growing at a steady pace. We are looking for donations from members, local businesses and the general public. We are also looking for grants from large corporations.

"The recent tornado that was a major disaster to many people in Weirsdale was only 4.5 miles from the Village of Country Club Hills Gate. If a similar disaster was to strike the Villages, where would the people go?!! The people in Weirsdale had a school, Lady Lake has nothing.

"The American Legion is not only looking for a Post Home. They are looking to help the people of Lady Lake. A recreation area for the general public is in the plan. But we need help in the form of donations, large or small we even have pledge cards for those who would like to donate on a weekly or monthly basis.

"Anyone needing assistance or looking for additional information can contact Joe Berube at 753-5314 or Bill Podvin at 753-1267."

DUNSTAN & SON PLUMBING CO. Inc.



ESTABLISHED 1922 Plumbing Repair & Remodeling Specialists

Tubs converted to showers Faucet & toilet repairs Water heater repair & replacement Drains unstopped

1127 WEST MAIN STREET LEESBURG

License #RF0036781

Water damage repairs - floors & tile

24 HOUR SERVICE

787-4771



A QUICK PRINT SHOP

We will do our best to meet your budget... ...and beat your deadline!

Business Cards • Photocopying • Holiday Letters Address Labels . Stationery . Notepads . Newsletters Booklets . Tickets . Anniversary Invitations. Imprinted Napkins . Rubber Stamps . Laminating

M-F 8:30am-5:00pm Sat, 9am-12pm

326-3200 PALM PLAZA • LEESBURG



Looking for All Birthday

Spi

727 N. 14th &



Manufactured by: THE KIRBY CO.

Distributed by:

WESSLING & ASSOCIATES, INC.

326-4006

Dale Wessling (Area Distributor)

787-1443

1504 West South Street . Leesburg

326-2150



SCREEN ROOMS . CARPORTS ALUMINUM & VINYL SIDING

Specializing in Double Roof Overs

W. G. Kayser & Son

Cottom's Garage

110 Ladv Lake Blvd • W. Lady Lake • (904)753-4455

45 Years Experience
 Engine Tune-Ups
 Air Conditioning Repair
 Carburetor & Fuel Injection

William G. Kayser

William D. Kayser

(904) 728-8881

FORREST R. JEF

3360AH FRUITLAND

FURNITURE



BOATS . CARS

Behind Kingdom of Miniatures

FREE **ESTIMATES**

753-4141

LADY LAKE

sq. yd. Completely Installed with heavy pad

sq. yd. Completely Installed with heavy pad

Nora J. Hill. A 326-Pre/Post Nupt Wills .

Trusts . Pow Indian Oaks P Main Stree

Free Estimates

CUR Landscap

P.O. Box 1622 Lady Lake, FL 32158



Featuring the New Arnold P. All Major Look Alik Lessons (PGA Certified)

Special Orders Welcome - II

JACKIE'S UPHOLSTERY

INDOOR/

CARPET Multi-Tone

PERMATION

CARPET

SCULPTURE

OUTDOOR \$

1722 N. CITRUS (441 & 27) • LEESBURG (Across from Key Scales Ford) Hours: 8am-5:30pm Mon-Sat • 4 LOCATIONS IN CENTRAL FLA.

FIRST QUALITY CARPETS FROM THE

TOP MAJOR MILLS IN THE COUNTRY Authorized Dealer For

MOHAWK-HORIZON

ALADDIN MILLS, CORONET, CABIN CRAFT, AND INTERLOOM MILLS

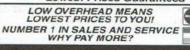
Multi-Tone, Stain Release SCULPTURE CARPET Our Best Seller

sq yd. Completely installed with heavy pad

VINYL 50 ROLL **SPECIALS**

 Customer Satisfaction Guaranteed No Hidden Charges
 Free Shop-At-Home Service
 Lowest Prices Guaranteed

LOW OVERHEAD MEANS LOWEST PRICES TO YOU!







Açada's China & Cifts

that perfect gift for a special occasion?

Occasion • Wedding • Amiversary

· Housewarming • Holiday • Baby Shower

/aried Price Range

Baldwin Brass

ecializing in Unique Gift Items Crystal Items
 Wilton Armetale
 Watercolor Greeting Cards

728-0033

reet • Palm Plaza • Leesburg

"Award-Winning Barbeque Ribs"

- · Chicken, Shrimp, Prime Rib
- Superb Steaks, Seafood
 Our Union B
- Our Unique Loaf of Onion Rings

Carry Out Service Available Banquet Room

701 S. US Hwy 27/441 365-9900

Bring this ad in with you to receive 10% off any Dinner Entree.



KINS, D.D.S., P.A.

WY 27/441 PARK, FL 34731

ttorney at Law 5677

ial Agreements
Probate
er of Attorney
laza • Suite 109
t • Leesburg

Licensed & Insured

B-IT

FRED BRYANT (904) 753-6555

PALM PLAZA STORE
N. 14th St. • Leesburg
904-323-0955

SQUARE MALL STORE Reopens Nov. 1st 904-323-0855

almer & Harvey Penick Clubs :e/Play Alike Clubs

Team Logo Accessories

we don't have it we'll get it!

Honesty, Integrity and Reliability... our commitment to families since 1920.

Beyers FUNERAL HOME

AND CREMATORY

Locally Owned and Operated

Lady Lake •753-4444

134 North Highway 27/441 • Lady Lake



904 □753-0400
Cynthia Themm
Jeannine Fehr
Frances Tunison
Orange Blossom Gardens
La Plaza Grande □ Suite 7
Lady Lake □ FL 32159
Your Full Service Family
Hair Care Salon

FOR

RIBS

PEST CONTROL • LAWN SPRAYING TERMITES • FLEAS

5 - J'S

EXTERMINATING COMPANY

P.O. Box 206, Lady Lake, FL Family Owned & Operated 753-2547

V-Z GOLF KARS

(904) 245-4311 14355 S.E. HWY. 441 SUMMERFIELD, FLORIDA 32691

Located Just 10 minutes north of THE VILLAGES

Specializing in Remanufactured Club Cars (2 year Bumper to Bumper Warranty)

> Stop for Coffee See Jerry and Shirley



Jim Pyle Manager

1210 N. Blvd. West • Leesburg, FL 34748 (904)787-8003

We Furnish America with Value!

your hometown bank



citizens national bank

Member FDIC Trust Department Equal Housing Lender a subsidiary of Citi-Bancshares

UPDATE ON VILLAGE CENTER COMMUNITY DEVELOPMENT DISTRICTS (VCCDD) PROPOSAL TO BUY THE AMENITIES

In the January issue of the <u>BULLETIN</u>, there was a "Preliminary List of Assets To Be Transferred". The information was interesting to many residents, because it listed the facilities and properties that are operated and maintained with their amenity fees.

Since then, changes have been made to the list. (Being a preliminary list, it is subject to change). The new list contains two additions: La Hacienda Recreation Hall, and the postal facility on Morse Boulevard. Paradise Lake was to be removed, but was included in the new list. Because of the interest shown in the first listing, we thought it appropriate to publish the revised list.

The Recreation Hall is covered in Area 16B and the postal facility is covered in Area 24. The areas listed are as follows:

- 1. The landscaped open space in the cul-de-sac at the end of Kaufman Circle in Unit 7.
- 2. The Hilltop Swimming Pool, parking lot and POSTAL BUILDING.
- 3. A storm water retention pond off East Schwartz in Unit 10.
- 4. The softball field, tennis courts, horseshoe pits, bocce courts, well house, POSTAL BUILDING AND PARKING LOT ON SOUTHWEST SIDE OF PARADISE DRIVE. TWO ENTRY GATES, BOONE COURT AND WALES PLAZA.
- 5. The Hilltop Executive Golf Course, golf course maintenance barn and offices, parking lot and mulch bins. Recreation Hall and <u>CANTINA</u>. Recreation offices with Billiards Room. Family swimming pool, shuffleboard courts and paved parking lot.
- 6. A landscaped open space at intersection of Lester Drive and Lindsey Lane, Southwest corner.
- 7. Lone Oak Lake in Unit 10.
- 8. Lake Paradise, Schwartz Park, gravel parking lot and Boone Park.
- 9. The Silver Lake Executive Golf Course, <u>RESTAURANT</u>, tennis courts, Silver lake and parking lot.
- 10. A dirt road North of properties located on East Schwartz area near cellular phone tower.
- 11. LA PLAZA GATE (MEDICAL GATE) AND GUARD HOUSE.
- 12. The Southside Swimming Pool, Hot tub, shelter, parking lot and Cantina Building.
- 13. Landscaped open space between properties located on Jason Drive and Rainbow Boulevard, and back of properties located on Tarrson Boulevard in Units 4, 5 and 6. JEFFREY GATE AND GUARD HOUSE.
- 14. The cart path and walkway on Tarrson Boulevard providing access to the Post Office facility and Bank.

UPDATE ON VCCDD PROPOSAL TO BUY THE AMENITIES (Continued)

- 15. The Sign Wall and landscaped open space at the Southeast corner of the intersection of US 441/27 and Griffin Avenue.
- 16. The Exercise Swimming Pool, restroom building, tennis courts, pickle-ball courts, and parking lot located in "VCCDD" area near the La Hacienda Hotel.
- 16B. The La Hacienda Recreation Center and paved parking lot.
- 17. THE DEL MAR GATE, GUARD HOUSE, landscaped open areas, WALLS and cart paths AROUND COURTYARD VILLAS.
- 18. THE EL CORTEZ GATE, GUARD HOUSE, landscaped open areas, WALLS and cart paths AROUND COURTYARD VILLAS.
- 19. The Chula Vista Executive Golf Course, Lake Chula Vista, restrooms, storage building, starter shack, tennis courts, pickleball courts, volleyball courts, bocce courts, Postal facility, parking lot, Chula Vista swimming pool and CHULA VISTA RESTAURANT.
- 20. The landscaped open space in cul-de-sac at the end of Agua Way, portion of Lake Cortez, portion of Mira Mesa Executive Golf Course, and buffer area along West side of Oak Meadow Lane.
- Portion of Mira Mesa Golf Course, portion of Lake Cortez. Starter shack and restroom, and golf cart parking lot.
- 22. RECREATIONAL VEHICLE PARKING LOCATED AT SOUTH END OF OAK MEADOW LANE.
- 23. Lake Laguna and landscaped access from Ventura Drive.
- 24. Postal facility and paved parking lot located on Morse Boulevard.

At the "VCCDD" meeting on January 27, 1995, objections were made, for the record, to the inclusion of numerous items in the proposed transfer. They are underlined in the listing. Objections were based on the question: Does the item fall in the category of "recreational facilities and common grounds". If it didn't, then an objection was made.

For those of you who are not familiar with the term "recreational facilities and common grounds" it is in your Deed Restrictions/Covenants.

If you do not have a copy of the Deed Restrictions/Covenants for your Unit, they can be obtained at "The Villages Community Resources Center" - Telephone: 753-4636.

GUEST SPEAKER - FEBRUARY MEMBERSHIP MEETING

Our Guest Speaker for the February 15th Membership Meeting will be State Senator KAREN JOHNSON, District 11. The Senator is sponsoring our legislative efforts again this year. Her talks are always informative and interesting. Come early and get a front row seat!! All residents are invited to attend. Join, renew or reinstate your membership!!

OBG/POA LIAISON COMMITTEE SYSTEM

The POA has a Liaison Committee made up of one or more Members from each Unit in the Villages. The Committee meets once each month to exchange ideas, catch up on what is happening and to mutually solve problems. The Unit, Name and Phone Number of each Liaison Committee Member is published monthly on the front page of the POA Bulletin. Residents are encouraged to contact their respective Liaison Member if they need information or assistance. Also, the Liaison Committee Member can provide direct input to the POA Board.

Now that membership has been opened to residents of all The Villages, we now have an opportunity to accept volunteers who wish to serve as Liaison Representatives for residents on the West side of the Villages. This will include Units in Lake County and Sumter County, plus all the Villas on the West side. It is IMPERATIVE we have Liaison members from each Unit and Villa. Anyone who Would like to volunteer or help should contact Tom Ritter - 753-2678 or Ross Bacon - 753-4445, Chairpersons of the Liaison Committee.

This is an excellent opportunity for residents on the West side to have representation in the PROPERTY OWNERS' ASSOCIATION and a voice in the decision making of our organization.

BLOOD BANK NEWS

Win - Win - not lose with the opening of our Northwest Lake County Blood Bank in La Plaza Grande Center. Blood can be donated every 56 days!! Our Blood Bank covers everyone in all the Villages. So, when you donate at the Center, please remember to give the Plan Number #961.

As to our last Blood Drive on January 23, 1995, 44 potential donors volunteered with 34 pints given - of which - five were "first-timers"

We thank all the Blood Drive volunteers and Refreshment Committee for their help. For further information and assistance regarding our Blood Bank, please contact Chairperson, Dorothy Hoerst - 753-9021.

DATES TO REMEMBER

~ ~ ~ —		x x x
First Tuesday of Month	7:30 P.M.	Board of Directors Meeting Charlie Chaplin Room
First Thursday of Month	9:00 A.M.	Liaison Committee Meeting Lucille Ball Room
Wednesday, February 15, 1995 (Third Wednesday of Month)	7:30 P.M.	Monthly Membership Meeting Recreation Hall
Friday, February 24, 1995 - Vill Meet		mmunity Development District TREET - TIME 9:00 A.M.
		COUNTY GOVERNMENT BLDG.







Thermo-Cool Air Conditioning & Heat, Inc.

License #CAC027396



201-A Miller Street Fruitland Park, FL 34731 (904) 326-5530 (800) 758-5530

Located At Lakeview Street

Between Mom & Dad's Restaurant & USB Bank

MEDICARE SUPPLEMENT

MOBILE HOME • AUTO & HOME

RUTLAND

INSURANCE

753-3255

Roaches, Ants Fleas, Rodents

LEE CO PEST CONTROL 904-753-2086

Lawn Pest Fertilization

Certifled, Licensed by Fla. Dept. of Health TUNE TOWN MUSIC CENTER

Lifetime Free Lessons

Free Delivery

JOE CARTER, MANAGER

904-750-3500 La Plaza Grande • 932 Bichara Blvd. • Lady Lake

LEE BRODA Owner Operator

AUTO • RESIDENTIAL

UNDERGLASS

COMMERCIAL • HOME • RV • MARINE

COMPLETE DETAILING • CUSTOM • BUG SHIELDS AND SCREENS **ACCESSORIES • PAINT PROTECTION**

CAR STEREO • CB • ELECTRONICS • ETC.

(904) 753-5267

Cedar Lodge Cedar Louge #60, F & A. M.

We Can Save You Money on Your Homeowner's Expenses!

Need Some Home Improvements Done? Thinking of Buying Appliances? Need Help with Correspondence, Sending a Fax? Then, Join Our Service

> As a member, you will receive our 24- Hour HOTLINE number.

We will assist you with licensed, reliable contractors to do any work needed around your home.

Join our group, let us do the worrying!!

Information is free, call 326-0376

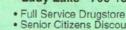
or write:

6pm to 11pm

M&L Services

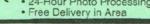
P.O. Box 853 • Fruitland Park, FL 34731

MEDICINE CHEST Lady Lake • 753-1877



· Senior Citizens Discount · Express Package Center

• 24-Hour Photo Processing



A+ Rated Insurance Company

- Medicare Supplements
- · Home Health Plans
- Nursing Home Policies-Short or Long Term
- · Cancer Expense Plans
- · Individual Major Medical with Prescription Card
- Self Employed Group Major Medical
- · Final Expense Life Insurance
- Estate Tax Life Insurance
- Debt Cancellation Life Insurance
- · Annuities · CD Alternatives (Higher Yield than Banks)

David B. Lopez Sales & Service Associate

904/326-5866 • 904/365-2333





