



The Property Owners' Association

For all residents of The Villages

Since 1975

"Neighbors united for their common good"

Bulletin - December 1996

PRESIDENT'S MESSAGE

December is such a busy month and many things are set aside to prepare for Hanukkah, Christmas and New Year celebrations. So I have chosen to ruminate about the many things these holidays mean to all of us.

First of all, we contemplate the true meaning of each holiday. We anticipate the gatherings of both friends and family as well as attending the many annual parties being planned.

There are greeting cards to write and mail -- some requiring annual updates of family news. There are gifts to buy with some needing to be packed for mailing. There may be some extra baking of special goodies to share with friends and family.

Wisdom supposedly comes with age. Arthur Godfrey frequently reminded us of the old saying: "We grow too soon old and too late smart." If that is the case, you may have all these holiday tasks done well ahead of time and can relax.

December really should be devoted to reflection and assessment of our past year. For the P.O.A., it has been a year of many changes.

We, the board of directors, were able to carry out our plan for a positive attitude and course for our organization.

We hope you have noticed our features on volunteers, safety, service, courtesy and consideration for all.

We made the difficult decision to change our "little green book" to the present format which makes it possible to provide delivery to every home in The Villages.

Our 21 years of existence has established a foundation of truth, service to our residents, and the tenacity to prevail regardless of obstacles.

We are grateful that, during this time, many of our goals have been accomplished. Setting new goals

will be a continuing process in our efforts to be a contributing and mature organization.

This season of joy and love is a time for reaching out and giving -- not only material gifts but -- of ourselves. We sing "let there be peace on earth and let it begin with me." But are we afraid peace will mean surrender of our principles when it should mean an ongoing striving to do the right thing in an amicable manner?

For all our residents of many beliefs, we wish you a holiday with meaning, harmony and good health. Happy Hanukkah, a blessed Christmas and many years of happiness.

Dorothy Hokr

STILL TIME TO DONATE TO THE TOYS FOR TOTS PROGRAM

The P.O.A. collected donations at our November 20th meeting for the Toys for Tots program of the Lady Lake Police.

Lt. Ed Nathanson explained the program and spoke of the ever-increasing number of children in the area who benefit from this program each year.

Persons who are interested in making donations may still do so before the deadline of **December 15th** by contacting him at **753-7202, Extension 25**.

New toys and clothing for ages infant to 15 are needed. They should be unwrapped for separation by gender. Monetary donations are always welcome for expenses of the annual party.

We appreciate the response we received to our call for support of this worthy program.

OFFICERS and DIRECTORS

OFFICERS

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Glenn Swindler	Vice-president..	753-4635
Carol Kope	Secretary.....	750-0394
Carol Menci	Treasurer.....	750-3937

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Robert Connor.....	753-1684
Norma Henretta.....	N/P
Jack McMasters.....	750-4993
Dorothy Morehouse.....	753-0475
Tom Ritter.....	753-2678
Earle Snider.....	753-2189
Frank Swenton.....	750-0428
Sadie Woolard.....	753-0615

PLEASE NOTE THE FOLLOWING DATES OF P.O.A. DECEMBER MEETINGS

3rd - 7 P.M. - Board of Directors in the Charlie Chaplin Room at Paradise Center

18th - 7 P.M. - P.O.A. in the Rita Hayworth - Judy Garland - Henry Fonda Rooms at Paradise Center

These meetings are open to all residents of The Villages.

We hope you will join us and enjoy the holiday music provided by the Village Belles and partake of refreshments following the meeting.

A supplement to the Lady Lake Magazine.

ITEMS FOR FUTURE BULLETINS

Residents of The Villages are invited to contribute items for use in future issues of our Bulletin.

We are interested in articles on memorable experiences, anecdotes about family or pets, tributes to neighbors, favorite and inspirational quotes or poems, and any recipes you might wish to share.

Items may be submitted to any officer or board member. They may be mailed or brought to P.O.A. meetings.

An item may have to be edited due to space limitations, so please include your name and phone number for contact for approval of editing.

We look forward to receiving contributions which not only will delight but inspire our residents.

AN ANSWER TO CONCERNS ABOUT FINANCIAL MATTERS

Is your pension check and/or Social Security stretching as far as when you first retired? Are your savings slowly decreasing instead of increasing as they did when you were younger?

If any of the above describes your present circumstances, you may want to look into the possibility of acquiring a reverse mortgage on your Villages home.

The P.O.A. had a number of inquiries concerning reverse mortgages as they pertained to our deed restrictions. As a result, we invited Attorney Michael Milhorn to our July meeting to explain how they work.

It seems they offer a solution to problems some residents may be facing or could face in the future. For that reason and the fact a great deal of interest was shown at the meeting, we present the following broad explanation of what they can provide for you.

WHAT IS A REVERSE MORTGAGE? In simple terms, it is a legal device by which you can receive money based on the present day valuation of your home and your equity in it.

First, you and the reverse mortgage company reach an agreement on the appraisal value of your home. Then you pay a processing fee similar to the closing costs of a conventional mortgage and elect which of the following ways you want to receive payment.

- 1 - A lump sum.
- 2 - A line of credit which you may use as you see fit and your needs change.
- 3 - A monthly payment based on the actuarial tables used by insurance companies for the youngest member of the household.
- 4 - A monthly payment for life.

You may be assured the entire process is conducted and finalized in accordance with federal law and procedures promulgated by the Federal National Mortgage Corporation (FANNIE MAE).

The P.O.A. has scheduled an expert on reverse mortgages for the **January 15th** meeting. If you are interested in a more detailed explanation of this subject, circle the date and be prepared to ask your questions. **BE THERE!**

Bob Conner, P.O.A. Board Member

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OUR PAST, PRESENT AND FUTURE

Isn't it strange truth is your assessment of any event?

A wise man once said: "If we do not learn from the mistakes of the past, we are destined to repeat them." It is only common sense to remember past events in order to become wiser and better prepared for the future. This does not mean living in the past, for there is so much to do in the present while we look to the future.

Depending on our age, it is not unusual to recall when we could see a movie for 10¢, buy a gallon of gas for 19¢, \$10 could buy a week's groceries, and a house could be bought for less than \$10,000.

We have to remember, though, we did not have the advantages of such conveniences as TVs, dishwashers, air conditioning, microwaves and the travel opportunities progress has given us.

Some of the progress in technology we enjoy today seems to have created a lack of civility. Good manners, respect for our elders and each other are aspects of our heritage we no longer see practiced.

How we treat those who do not agree with us is the true mark of civilized persons. Do we seek revenge on or try to harass dissenters, spread untruths about them and, in general, attempt to make our way the only way?

The past political season provided the means for us to learn the views and positions of each party and its candidates. Did we listen to each side before we made a decision? Or take the attitude we didn't want to be confused with facts because we had already made up our minds? Without weighing all sides of issues, it is not possible to make valid decisions; and then we have to live with the consequences.

Although benefiting from past experiences, we must look at the present with a view to how it will affect our future. We need to take control of the present in order to be able to prevent mistakes in the future. Keeping abreast of what is going on in our world is a worthwhile goal toward that end.

Remember. "Fool me once, shame on you; fool me twice, shame on me."

Are we to be compared to the fabled ant who prepared for winter or to the frivolous grasshopper whose only thought was to play and have a good time?

Dorothy Hokr
P.O.A. President

STANDING COMMITTEE CHAIRPERSONS

Blood Bank	Dorothy Hoerst.....	753-9021
Bylaws/Procedures	Jean Tuttle.....	753-3610
Member records	Gloria Hasel.....	753-3162
Nominating	Mary Loske.....	753-5242
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QUOTE OF THE MONTH



Most people
rust out due
to lack of
challenge.
Few rust out
due to overuse.

Anonymous

CAN YOU FIND 16 BOOKS OF THE BIBLE HIDDEN IN THE FOLLOWING?

"I once made a remark about the hidden books of the Bible. It was a lulu, kept people looking so hard for facts but for others is was a revelation. Some were in a jam, especially since the names of the books are not capitalized; but the truth finally struck home to numbers of readers. To others, it was a real job. We want it to be a most fascinating few moments for you.

"YES, THERE WILL BE SOME REALLY EASY ONES TO SPOT. Others may require judges to help them. I will quickly admit it usually takes a minister to find one of them, and there will be loud lamentations when it is found.

"There really are sixteen (16) names of books of the Bible in this story. See how well you can do at finding them.

"(One minister found 15 books in 20 minutes - - - but it took him three (3) weeks to find the sixteenth one!)"

(author unknown)

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HOLIDAY SAFETY TIPS

(from the office of Lake County Sheriff George Knupp)

● Never shop alone at night, and always park in well lighted areas.

● Don't leave packages visible in your car. Put them in your trunk. Then move your car to another parking space. Anyone watching spaces in the new area will not know packages are in the trunk.

● KEEP YOUR CAR LOCKED!

● When shopping, don't show large amounts of cash. If you shop by credit card, always ask for the carbon receipts to your purchases if the merchant still uses that kind of bill.

Men should place large amounts of cash in the front pockets of their pants.

Women should keep their purses close to their bodies and not leave them in shopping carts. Don't resist if someone snatches it.

Take special pains to lock your house and garage door during the holidays. Keep lights on in the house and the stereo going, even if no one is home.

Don't invite burglars by leaving gifts near windows at home where they can be seen.

Permanently mark gifts and record serial numbers.

Don't allow your Christmas tree lights to reveal your habits. Vary the times you turn them on and off.

Beware of scams such as people claiming they've found a large amount of money but need your help and access to your bank account to deal with it.

If you see a stranded motorist along the road, don't get out of your car to offer assistance. Instead, head to a phone and notify police of the motorist's trouble.

Keep your car windows up while driving so nobody can reach into your car while you're stuck in traffic. Check your vehicle license plate routinely. License plate switches occur during the holiday season and are used on getaway cars in crimes.

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COME HEAR THE VILLAGE BELLES AT THE P.O.A. DECEMBER 18 MEETING!

The Villages' own Village Belles will entertain at our December 18 meeting which will be held in the Paradise Center at 7:00 P.M..

All Villagers are welcome to come and enjoy the performance of this ladies' instrumental band as they present a program of our holiday favorites.

This group of talented ladies was formed nearly 20 years ago under the direction of Esther Yosko.

The band currently consists of 12 members, two of whom were members of the original band known as the Ding Dong Belles before the name was changed to Village Belles.

Their music is performed on drum, guitars, accordians, Omni-chords, piano, violin, triangles, tambourine, saxophone and shakers.

These ladies have chalked up over 17,000 volunteer hours entertaining at area nursing homes and for groups in The Villages and other groups in the area.

Anyone interested either in joining the group or inviting the ladies to play should contact **Jane Mills** at 753-1513.

VISITOR

God works in mysterious ways
His wonders to perform.
He smiles within a radiant haze,
And who can view His form?
But now and then I seem to see
His countenance aglow,
And in dark hours He visits me
As some kind friend I know.
And when He comes on welcome feet
I do not think it odd
That it's a neighbor down the
street
Who wears the shoes of God.

Elizabeth Landwehr

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TRANSLATE THE FOLLOWING INTO FAMILIAR SAYINGS

- 1) SIMILAR SIRE, SIMILAR SCION. (Like father, like son.)
- 2) PRECIPITANCY CREATES PRODIGALITY.
- 3) TENANTS OF VITREOUS ABODES OUGHT TO HURL NO LITHOIDOL FRAGMENTS.
- 4) IT IS NOT PROPER FOR MENDICANTS TO BE INDICATROUS OF PREFERENCES.
- 5) COMPUTE NOT YOUR IMMATURE GALLINACEANS PRIOR TO THEIR BEING PRODUCED.
- 6) IT IS FRUITLESS TO BECOME LACRYMOUS BECAUSE OF SCATTERED LACTEAL FLUID.
- 7) CLEAVE GRAMINEOUS MATTER FOR FODDER DURING THAT ORB OF THE DAY THAT IS REFULGENT.
- 8) A FELINE POSSESSES THE POWER TO CONTEMPLATE A MONARCH.
- 9) PULCHRITUDE DOES NOT EXTEND BELOW THE SURFACE OF THE DERMA.
- 10) FAILURE TO BE PRESENT CAUSES THE VITAL ORGAN TO BECOME MORE ENAMORED.
- 11) EVERY ARTICLE WHICH CORUSCATES IS NOT FASHIONED FROM AUREATE METAL.
- 12) EACH CANINE PASSES THROUGH HIS PERIOD OF PRE-EMINENCE.
- 13) CONSOLIDATED YOU AND I MAINTAIN OURSLEVES ERECT; SEPARATED WE DEFER TO THE LAW OF GRAVITY.
- 14) YOU CANNOT ESTIMATE THE VALUE OF THE CONTENTS OF A BOUND PRINTED NARRATIVE OR RECORD FROM ITS EXTERIOR VESTURE.
- 15) PERSONS DEFICIENT IN ORDINARY JUDGMENT SCURRINGLY ENTER AREAS ON WHICH CELESTIAL BEINGS DREAD TO SET FOOT.
- 16) LIQUID RELISH FOR THE FEMALE ANSERINE FOWL IS THE INDIVIDUAL CONDIMENT FOR THE MALE.
- 17) A FEATHERED CREATURE CLASPED IN THE MANUAL MEMBERS IS EQUAL IN VALUE TO A BRACE IN THE BOSKY GROWTH.
- 18) SOCIALLY ORIENTED INDIVIDUALS TEND TO CONGREGATE IN GREGARIOUSLY HOMOGENOUS GROUPINGS.
- 19) FOREVER REFRAIN FROM ENUMERATING DENTAL PROJECTIONS OF A BEQUEATHED MEMBER OF THE EQUIDAE FAMILY.
- 20) SUPPOSING ONE PRIMARILY FAILS TO BE VICTORIOUS, BEND FURTHER EFFORTS IN THAT DIRECTION.
- 21) BE ADORNED WITH THE PEDAL ENCASEMENT THAT GIVES COMFORT.
- 22) PRUDENCE AND SAGACITY ARE THE WORTHIER CONDIMENTS OF INTREPID COURAGE.
- 23) HE WHO EXPRESSED MERRIMENT IN FINALITY EXPRESSED MERRIMENT EXCELLING EITHER IN EQUAL QUALITY.
- 24) A BEHOLDEN VESSEL NEVER EXCEEDS 212 DEGREES FAHRENHEIT.

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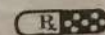
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THOUGHTS ON SEASON'S GREETINGS

Each of us has a list of folks we know written in a book, and every year around this time we go and take a look.

That is when we realize these names are such a part - - not of the book they're written in but of our very heart.

Each name stands for someone we came to know some way, and it was destined they remain in our lives to stay.

While it might seem fantastic for us to make this claim, we really feel we are composed of each remembered name.

Though they may not be aware of this very special link, knowing them shaped our lives more than they can think.

Once we came to know them, the years could never erase our memories of a pleasant word or of a friendly face.

We hope they know our greetings are not a mere routine of names written in our book - forgotten in between.

For we are but a total of the many folks we have met, and memories of them are such we could never forget.

Whether we have known them for many days or just a few, in some way they had a part in shaping the things we do.

We look forward to adding to our list each and every year for each new friend we make adds to our season's cheer.

- author unknown -

A WINNING GOLF TOURNAMENT!

The P.O.A.'s Third Annual Charity Golf Tournament held on November 16th at the O. B. Hills Golf and Country Club was a great success.

The proceeds will be donated to the Early Intervention Program of the ARC (Ass'n of Retarded Citizens) for children from Lake and Sumter counties who have "special needs."

We were thankful for a bright and calm day. This was to change when Murphy's Law kicked in.

(a) When we plugged in the second coffee pot, the circuits blew and delayed coffee making for half an hour.

(b) We expected donut delivery at 6:30 A.M., but no donuts arrived. It took two phone calls later (at 8:00 A.M.) to learn our order had been entered for the wrong date.

(c) Then the winds came! Everyone who signed up to work the morning shift was off and playing.

It sounds like a disaster in the making; but golfers are troopers, and they just smiled and continued having a super time.

There were 34 tee sponsors in addition to the tournament sponsorship of Bill Bryan Chevrolet. So anticipation of winning a prize was high.

For a windy day, golf scores were extremely good and winners were especially happy.

At our printing deadline date, we do not have all the figures, but we expect to make a larger donation this year than has been possible before.

With the number of tournaments in The Villages, we were pleasantly amazed at the support we received from both sponsors and golfers.

We are grateful to each and every one of the great people who gave of themselves to make our tournament a success.

Lee Hokr
Tournament Chairman



Just a few of the winners



NEW YEAR TRADITIONS

We're familiar with the two most popular customs. They are those kisses at midnight and toasts heralding the new year.

There are those resolutions we make each new year with good intentions of keeping them. And some do!

In addition to football and, maybe, some "hair of the dog" on New Year's Day, we eat certain food as a tradition inherent to our family or the area we live(d) in.

Some Midwesterners have cooked cabbage while others choose sauerkraut as their cabbage dish.

Southerners are known to have black-eyed peas. Some of our "back East" friends prefer herring.

Another custom, which promises prosperity, involves placing a dime on the kitchen window sill for each person in the household.

To each his own! Whatever your personal tradition is, we hope the promise of its symbolism is fulfilled.

SCENES FROM THE P.O.A. THIRD ANNUAL GOLF TOURNAMENT



1ST PLACE WINNERS

Leo & Diamond Koistinen
Dale & Shirley Lydiqsen



2ND PLACE WINNERS

Ralph Bushnell
Len Jagow
Jack Pounds
Ann Szyjka



3RD PLACE WINNERS

John Czapla
Jim Kaiewe
Charlie Kirby
Russ Morris

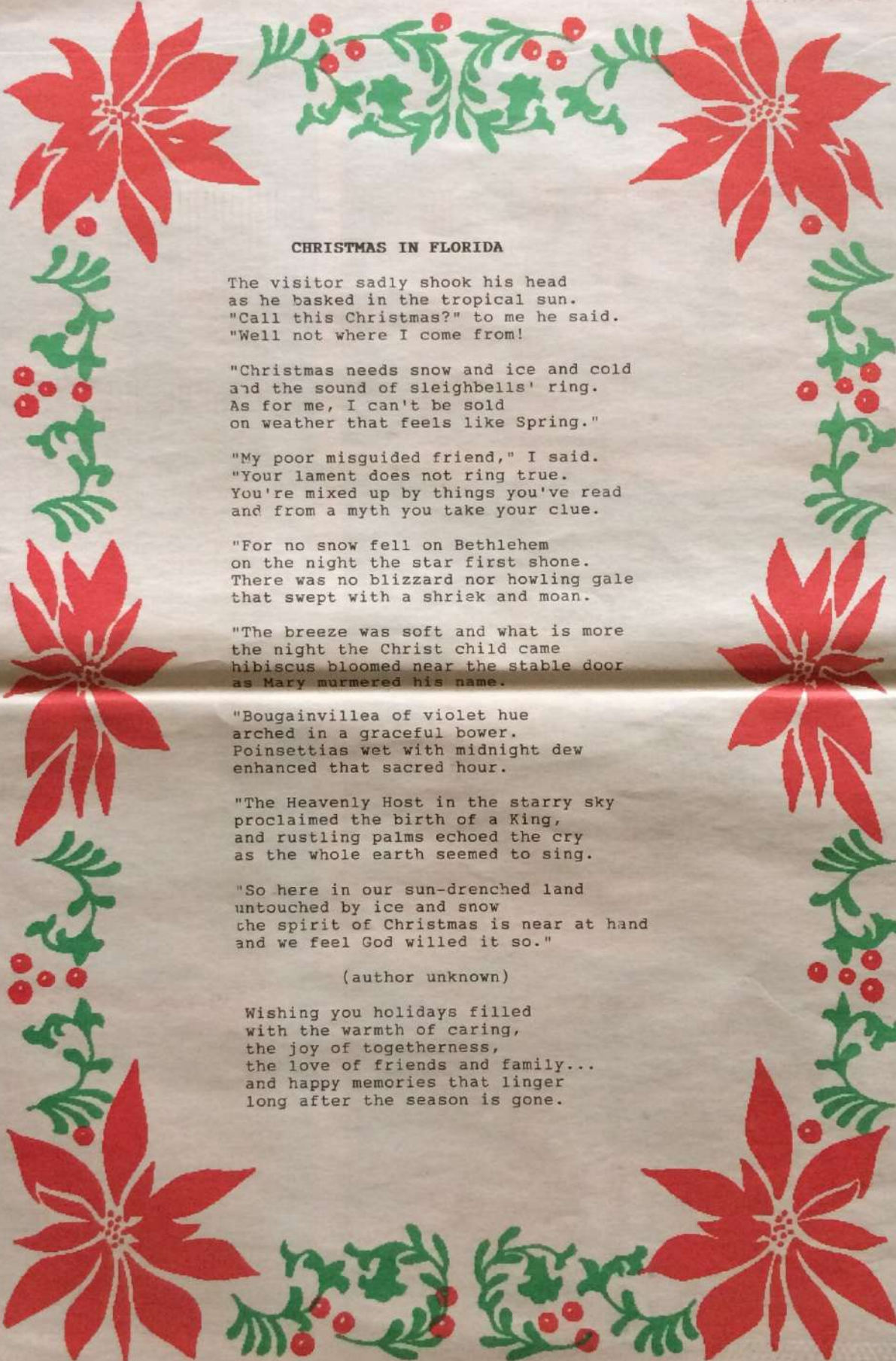
Dining at Hacienda Center



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What kind of putter?



CHRISTMAS IN FLORIDA

The visitor sadly shook his head
as he basked in the tropical sun.
"Call this Christmas?" to me he said.
"Well not where I come from!

"Christmas needs snow and ice and cold
and the sound of sleighbells' ring.
As for me, I can't be sold
on weather that feels like Spring."

"My poor misguided friend," I said.
"Your lament does not ring true.
You're mixed up by things you've read
and from a myth you take your clue.

"For no snow fell on Bethlehem
on the night the star first shone.
There was no blizzard nor howling gale
that swept with a shriek and moan.

"The breeze was soft and what is more
the night the Christ child came
hibiscus bloomed near the stable door
as Mary murmured his name.

"Bougainvillea of violet hue
arched in a graceful bower.
Poinsettias wet with midnight dew
enhanced that sacred hour.

"The Heavenly Host in the starry sky
proclaimed the birth of a King,
and rustling palms echoed the cry
as the whole earth seemed to sing.

"So here in our sun-drenched land
untouched by ice and snow
the spirit of Christmas is near at hand
and we feel God willed it so."

(author unknown)

Wishing you holidays filled
with the warmth of caring,
the joy of togetherness,
the love of friends and family...
and happy memories that linger
long after the season is gone.