

The Property Owners' Association

For all residents of The Villages



Since 1975

"Neighbors united for their common good"

Bulletin - February 1997

PRESIDENT'S MESSAGE

Maybe you've heard this riddle once used to compare political parties. "What's the difference between a new-born puppy and a six-week old one? The six-week-old pup has it's eyes opened!"

This can be used in other contexts --- such as the difference between newcomers to The Villages and residents who have lived here for some time.

It is distasteful to me to find it necessary to address the matter of the kind of information being told to newcomers about the P.O.A.

This has resulted in a negative reaction at the mention of the P.O.A. Some people don't want to hear or to learn about us because they have been told we are an organization of malcontents and trouble makers.

Just how can this false information be corrected when, for the past ten of our 21 years, we have been the target of a concerted effort to suppress our organization and to make our existence difficult?

This effort includes the deliberate omission of all information about the P.O.A. by the developer-owned media (VNN, The Villages Sun and The Tri-County Sun.)

Mention of the P.O.A. has even been deleted from The Villages Resident Information Directory.

Isn't it a shame a corporation which had the vision to create such an outstanding retirement community finds it necessary to carry out a vendetta against our organization? Could it be because at times we have had to intercede on behalf of residents when unacceptable actions have been initiated by the developer?

With the sale (?) of the amenities, it was hoped the animosities would cease and we could expect a good working relationship with the VCCDD. But it was not to be.

There have been many times when Pete Wahl has used his weekly column to laud the C.I.C. and V.H.A. for solving problems which the P.O.A. also had called to his attention.

It isn't that we seek public acknowledgement. Our sole purpose is to try to help residents with problems they cannot resolve alone. The point is Mr. Wahl refuses to recognize the P.O.A. as the true representative of the residents.

Despite all the efforts to quash us, the P.O.A. continues to flourish. We may not have the numbers at the present time, but those whose eyes have been opened are discovering we are a viable organization.

Anyone who has heard derogatory remarks about the P.O.A. and would like the facts is welcome to call me at 750-5469. I will try to answer any questions you may have.

I believe in positive thinking. I also believe the history of the P.O.A. will be proof of our positive influence in our community.

Dorothy Hokr

P.O.A. Officers and Directors

Dorothy Hokr	President	750-5469
Joe Gottfried	Vice-Pres.	750-1141
Carol Kope	Secretary	750-0394
Carol Menci	Treasurer	750-3937
Patricia Carter		753-7658
Russell Day		750-3108
Norma Henretta		N/P
Don Lathom		753-5429
Tom Ritter		753-2678
Win Shook		753-2928
Earle Snider		753-2189
Frank Swenton		750-0428
Joe Windish		750-0979

PRESIDENT'S STATEMENT OF PURPOSE

I had planned to re-state the purpose of the P.O.A. at the beginning of 1997. Due to my illness (a real bummer) during the last part of December, I was unable to meet the printing deadline for the January issue of our Bulletin.

Being of the mind that late is better than never, I now present our Statement of Purpose as our pledge to all residents of The Villages of Lake-Sumter.

- 1) To protect and defend the rights of all residents of The Villages.
- 2) To make the Property Owners' Association known to all residents as the organization of the people.
- 3) To be positive and cooperative with the developer, the V.C.C.D.D., and other organizations in The Villages.
- 4) To allow all voices and opinions to be heard at our meetings.
- 5) To be a source of information on matters affecting the retirement life-style and property investment of all residents.

if you



LIFE



SAFETY!

P.O.A. Meeting Dates

Board of Directors 1st Tuesday
February 4th - 7:00PM
March 4th - 7:00PM
Charlie Chaplin Room

General Meeting 3rd Wednesday
February 19 - 7:00 PM
Paradise Recreation Center
Speaker: Jeff Wittman
Licensed Nutrition Counselor
50 - 50 Drawing
Social hour and refreshments following the meeting.

Note: P.O.A. meetings are open to all residents of THE VILLAGES

LIVING WITH ONE ANOTHER

I have had reports of some residents in our community being rude and uncivil to others.

If this is true, I am saddened at the thought that all our residents will be judged by the inconsiderate and unappreciative attitudes of a few.

The following saying by an unknown author has stayed with me over the years. "There is a destiny that makes us brothers. None goes his way alone. All that we send into the lives of others comes back into our own."

Most of us spent years preparing for and dreaming of retirement in a community of friendly, respectful fellow retirees. That dream can come true if we:

1) Smile - it takes fewer muscles than a frown. a smile can never be given away; it always comes back to you.

2) Perform random acts of kindness whenever we can.

3) be considerate of and courteous to persons who are performing a service for us.

4) Accept telephone solicitations with the understanding that they are made by people trying to earn a living - not to annoy us. A simple "we're not interested" will end the call.

5) Spread friendship and courtesy wherever we go and they will be reciprocated.

If we can do these simple things, I am sure I will hear no more reports about rude and uncivil persons among us.

Dorothy Hokr



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DO YOU HAVE A VIAL OF LIFE?

The P.O.A. Vial of Life program consists of keeping a list of medications and health problems readily available for EMTs in emergency situations.

We initiated this program in 1981; and we feel so strongly about its importance a committee is in place to assist residents in obtaining the necessary information and supplies needed to participate in it.

Lake County residents have had the benefit of the Vial of Life program for some time. Sumter County residents, however, have not. Until such time as Sumter County offers the program, Lake County Sheriff George E. Knupp has agreed to include its residents in the program.

I hope every Villages resident will take advantage of this potentially lifesaving program. Anyone who wishes to do so may contact me at 753-5314 and I will deliver the information and supplies to them.

Terry Berube, Chairman
Vial of Life Committee

Words To Live By

Sometimes we may not realize
that everything we do
Affects not only our lives
but touches other's, too.
For every time you offer
someone a helping hand,
Every time you show a friend
you care and understand,
Every time you have a kind
and gentle word to give --
You help someone find beauty
in this precious life we live.

Amanda Bradley

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A REMINDER OF THE BENEFITS OF THE P.O.A. BLOOD BANK PROGRAM

There are many blood drives conducted in our area under the sponsorship of various organizations, and all are worthy of your consideration.

Many of our newcomers, however, may not be aware of the P.O.A. Blood Bank Program whereby donations to the program by residents and employees entitle them to receive units of blood free of charge.

This program was established in 1979 through an arrangement with the Leesburg Blood Bank which is now known as the Central Florida Blood Bank.

A NW office of the Lake County Branch is located in the court-yard on LaGrande Boulevard, and donations can be made on Mondays and Thursdays - 9 AM to 5 PM.

Having units of blood available free of charge is no small matter. All that is required is to specify that your donation be credited to Plan 961.

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PROFILE OF A NEW MEMBER OF THE P.O.A. BOARD OF DIRECTORS

Winthrop ("Win ") Shook was elected to a three year term on the Board of Directors at the annual meeting in Nov.



Photo by Jane Mills

"Win" and his wife, Janice, moved to 1508 Doral Circle in the Village of Country Club Hills from Waterford, Connecticut in 1987.

Earlier, they spent seven years in Ohio where Win worked for American Chain and Cable as an Electrical Engineer and District Manager. Upon returning to Connecticut, he formed his own business as a real estate broker.

Both Win and Jan are graduates of the University of Connecticut where each earned a Bachelor's Degree in Science.

They have three children and six grandchildren. One son is the Town Manager of Apache Junction, Arizona. Another lives in their home state and trades in antique collectibles. Their daughter lives in Danevang, a Scandinavian community in Texas.

When Win isn't working part time in the electronics department at Walmart, he enjoys bridge, golf and geneology. Jan adds line dancing to her bridge and golfing activities.

Win's interest in politics and community service is long-standing. He served as a member of his party's State Central Committee in Connecticut and as Town Chairman. Since moving to Florida, he has served as a member of the C.I.C., as Chairman of the committee assigned to review proposed sites for the new Town Hall, and is currently a member of the Lady Lake Code Enforcement Board. He was active in Bob McKee's successful campaign to be Lake County Tax Collector.

In addition to P.O.A. membership, they belong to the Connecticut Club.

Standing Committee Chairpersons

Blood Bank	Dorothy Hoerst...753-9021
Bylaws/Procedures	Jean Tuttle.....753-3610
Members Records	Gloria Hasel.....753-3162
Nominating	Mary Loske.....753-5242
Refreshments	Rose Geeze.....753-7131
Vial of Life	Terry Berube.....753-5314

Members interested in assisting on any of the above committees can contact the chairperson listed here.

IMPACT FEES VERSUS TAXES

Developers do not like impact fees, claiming they impede growth. Have you seen any indication of less growth in our area?

Actually, impact fees pay for growth by providing for the infrastructure needed to accomodate the growing population.

In Counties without an impact fee, infrastructure must be paid for by property taxes or none could be provided.

For example, our residents in Sumter County are being assessed a higher ad valorem tax to offset the lack of an impact fee. They also are being assessed for infrastructure by the C.D.D.

An impact fee, however, is a one-time charge which is passed along by developers to buyers in the cost of the home. It is not coming out of the pockets of the developer.

According to a member of the Lake County Commission, a buyer in The Villages, as a retirement community, does not pay the education portion of the impact fee.

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NUTRITION COUNSELOR TO SPEAK AT FEBRUARY 19th P.O.A. MEETING

More and more people are becoming aware of the benefits of nutrition and products made of natural ingredients.

We are fortunate to have **Lake Nutrition Center Inc.** located in **THE VILLAGES** which offers these products.

Jeff Wittman, a licensed nutrition counselor, is the owner of this store; and he has been scheduled to speak to us on the value of proper nutrition.

He has been in the health foods industry for 17 years and started his first store in Leesburg in 1981 and the local store in 1995.

Licensing requires continuing education courses every year. In addition, he has taught classes on nutrition at Lake-Sumter Community College.

Prior to the demands of operating two stores, he had his own weekly radio show and a 30 minute program on the LSCC TV Channel.

HOW TO KNOW THAT YOU ARE GROWING OLDER

EVERYTHING HURTS AND WHAT DOESN'T HURT, DOESN'T WORK

THE GLEAM IN YOUR EYE IS FROM THE SUN HITTING YOUR BI-FOCALS

YOUR FEEL LIKE THE NIGHT BEFORE AND YOU HAVEN'T BEEN ANYWHERE

YOUR LITTLE BLACK BOOK CONTAINS ONLY NAMES ENDING IN M.D.

YOU GET WINDED PLAYING CARDS

YOUR CHILDREN BEGIN TO LOOK MIDDLE AGED

YOU JOIN A HEALTH CLUB AND DON'T GO

A DRIPPING FAUCET CAUSES AN UNCONTROLLABLE BLADDER URGE

YOU KNOW ALL THE ANSWERS, BUT NOBODY ASKS YOU THE QUESTIONS

YOU LOOK FORWARD TO A DULL EVENING

YOU NEED GLASSES TO FIND YOUR GLASSES

YOU TURN OUT THE LIGHTS FOR ECONOMIC RATHER THAN ROMANTIC REASONS

YOU SIT IN A ROCKING CHAIR AND CAN'T GET IT GOING

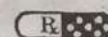
YOUR KNEES BUCKLE, BUT YOUR BELT WON'T

YOUR BACK GOES OUT MORE THAN YOU DO

YOU HAVE TOO MUCH ROOM IN THE HOUSE AND NOT ENOUGH IN THE MEDICINE CHEST

YOU SINK YOUR TEETH IN A STEAK AND THEY STAY THERE

YOU ARE WONDERING WHY MORE PEOPLE AREN'T USING THIS SIZE PRINT



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AN UPDATE ON REQUESTS TO ADD HOSPITAL FACILITIES

Denials of dozens of hospital construction projects by the Florida Agency for Health Care Administration may result in de-regulation.

A recent article in the Orlando Sentinel's business section reports that Rep. George Albright (R - Ocala) plans to submit a bill to ease approval procedures for hospitals converting or adding facilities.

In the meantime, Florida Hospital officials may decide to appeal the Agency's decision to deny their proposal to build a hospital at Disney's Celebration subdivision. Alternately, they could continue to submit applications every six months.

What will be the outcome of our developer's plans to build The Villages Regional Hospital? Only time will tell.



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Meetings of the V.C.C.D.D. and V.C.C.D. #1 are by law, open to the public. A schedule of their meetings is available by calling 753-4508.

Residents are encouraged to attend these meetings where decisions are made which affect each community.

LADY LAKE COMMISSIONERS ACCEPT ASSIGNMENTS FOR 1997

In observance of Martin Luther King's Birthday on Monday, January 20th, the Lady Lake Commission meeting was held Tuesday the 21st.

Mayor Johanna Perrigo gave the following assignments to Commission members.

Bill Reed will assist the Recreation Department in the development of ball fields and will serve on the Impact Fee Committee.

Hugh Gibson will act as coordinator with the Lady Lake Library Board members and Library personnel regarding a proposal for renovation of the old Town Hall to provide a new, larger library facility.

Virginia Ward will serve on the Citizens' Advisory Committee and will be selecting sites and materials to be used for Lady Lake welcoming signs.

Lee Hokr will represent the Commission as it's voting member on the Lake County League of Cities. He also will be considering a name for the connector road for the new postal facilities and Town Hall between Highway 27- 441 and C-25.

Mayor Perrigo will continue to serve on the Beautification Committee. She also is planning the ground breaking ceremony for the new Town Hall and is hopeful Lady Lake residents will be interested in participating.

Lady Lake Commission meetings are held on the first and third Mondays of each month. Its meetings are open to the public and residents are invited to attend.

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LADY LAKE'S BARBARA GURROLA INSTALLED AS JUDGE OF THE FIFTH JUDICIAL CIRCUIT COURT

At an impressive ceremony on January 21st, Barbara Gurrola and J. Michael Blackstone were installed in office.

The ceremony was held at the Presbyterian Church in Inverness, and was attended by many sitting Judges and elected officials of the circuit which covers Citrus, Lake, Marion, and Sumter counties.

If you have ever attended a Court session or served on a jury, you are aware of the importance of our circuit court judicial system.

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OCALA: Hillside Sh. Ctr. - 351-5887
2627 NE Silver Springs Blvd.
Shady Oaks - 237-8858
2497 27th Ave. SW

Fabric King

16 BOOKS OF THE BIBLE

How many residents were able to find all 16 books of the Bible which were hidden in an article which appeared in our December issue?

We have responses from some who were only able to find 14 and are requesting us to print the answer in a future issue.

We're sorry to say we can only provide the answer with the help of those Bible students who are willing to share it with others.

Won't you please mail the answers to our P.O.Box 1657, Lady Lake, 32158 or place them in our drop box at Paradise Center so we can comply with this request?

IT'S THAT TIME OF THE YEAR

Just a reminder that P.O.A. membership renewals are based on a calendar year which makes them due each January.

If you haven't already done so, please take a moment's time to use the Membership Form on the back page to renew by any of the means listed there.

We have found some members tend to renew in the month they joined, which was our former custom.

A few are inclined to postpone renewal until they neglect to renew until the following year.

Please understand: This is not about the money received from renewals - although it is helpful when it comes to paying our bills - it is about knowing we have your continued support of our endeavors on your behalf.



Jim Pyle
Manager

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INFORMATION RE: ISSUANCE OF MEMBERSHIP CARDS

Members renewing by mail or drop box will receive their membership cards by mail if they will enclose a self-addressed stamped envelope.

In other instances, membership cards will be available for pick-up at meetings.

Carol Menci, Treasurer

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VOLUNTEER APPRECIATION DAY

The **VILLAGES** Recreation Department employees hosted a Volunteer Appreciation Day luncheon at the La Hacienda Center on January 16th.

Invitations were issued to the heads of all clubs and organizations in the **VILLAGES**; and a trophy of appreciation was awarded to each group for their contribution to our community.

President Dorothy Hokr accepted the award on behalf of the P.O.A.



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A REVERSE MORTGAGE - RETIREMENT WITHOUT FINANCIAL STRESS

Karen Mc Eachern, a licensed mortgage broker from Tavares, spoke on this subject at the January 15th P.O.A. meeting. Sufficient interest was shown to warrant relating much of the information she provided for the benefit of those who were unable to attend.

A REVERSE MORTGAGE is a new and different kind of home equity credit line designed especially for persons 62 or older with substantial equity in their home.

It can be used however you wish. For home improvements or repairs, for medical and nursing bills or to provide extra income when and if you need it.

THERE ARE NO MONTHLY PAYMENTS. The only payment required is the final payment at maturity of your account which occurs as the result of any of the following when you or your estate would be required to repay the loan balance, plus interest charges added to the balance.

1) Selling or transferring an interest in the home that secures your loan (other than to a joint borrower). 2) Creating a lien against the home which jeopardizes the lender's interest. 3) failure to maintain the home, maintain homeowners insurance or to pay property taxes. 4) The death of the borrower or the last of the joint borrowers. 5) Fraud or misrepresentation in association with granting the loan.

YOU MAY LIVE IN YOUR HOME as long as you like - - even after you you've used every dollar of your credit line - - until maturity of your account (see above).

The TITLE remains in your name. YOU OR YOUR HEIRS may sell your home and pocket money left over after payment of the loan balance. There is NO INCOME REQUIREMENT, HEALTH EXAM OR APPLICATION FEE.

SOME STANDARD MORTGAGE PROCESSING COSTS are for: home appraisal, title insurance, recording and a loan origination fee (paid by cash or from the loan). Generally there are no annual fees. There could be fees for loan servicing, mortgage insurance premiums, appreciation sharing, or other miscellaneous fees depending on the program you are approved for.

THE CREDIT LINE AMOUNT depends on your age and the value of your home. This information can be obtained in a consultation with a lender during which you will be asked for basic information about you and your home. Having the following materials available will save time: Picture I.D., social security or Medicare card, birth certificate, copy of deed to the property, property survey, proof of property insurance, tax statement or tax bill, and information on any mortgages you have.

ACCESSING CASH is a matter of choosing to receive monthly payments, a lump sum or use of a checkbook system.

INTEREST is charged only on the amount of credit actually used, and accrued interest is added to the loan balance, not on the total amount of the credit line. No interest is ever charged on the money you don't borrow.

Mrs. McEachern stressed the fact that, while they benefit many senior citizens, reverse mortgages are not for everyone. She suggests you seek guidance from your family and friends; and you might consider discussing it with your accountant, attorney or tax advisor.

LORD ACTON SAID IT: "ABSOLUTE "Don't go to a doctor whose office
POWER CORRUPTS ABSOLUTELY." plants are dead". Erma Bombeck

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VERSE BY THE SIDE OF THE ROAD

DON'T LEAVE SAFETY / TO MERE CHANCE /
THAT'S WHY / BELTS ARE / SOLD WITH
PANTS

Some of our younger residents may have no memory of the Burma Shave signs which were strung along two lane highways from 1925 to 1963.

HE PLAYED / A SAX / HAD NO B.O. / BUT HIS
WHISKERS SCRATCHED / SO SHE LET HIM GO

It was a novel means of advertising by which they hoped to interest men in the concept of shaving with a brushless cream.

THE BEARDED LADY / TRIED A JAR / SHE IS
NOW / A FAMOUS / MOVIE STAR

The first signs were made of used boards with nail holes, and placed on two roads out of Minneapolis -- Route 65 to Albert LEA and to Red Wing -- in the fall of 1925. These few signs grew to 7000 sets over the next 38 years.

BRISTLES SCRATCHED / HIS COOKIE'S MAP /
THAT'S WHAT / MADE POOR / GINGER SNAP

It was the jauntness of the little signs that caught on during a Depression when most advertisers felt humor would not sell their product.

HE HAD THE RING / AND HE HAD THE FLAT /
BUT SHE FELT HIS CHIN / AND THAT / WAS
THAT

Signs were spaced to allow ample time for reading based on the MPH capability of autos of that era.

DINAH DOESN'T / TREAT HIM RIGHT / BUT IF
HE'D / SHAVE / DYNA-MITE

Realizing the impact of the signs on the motoring public, and out of concern for the mounting accident rate, Burma Shave began injecting traffic safety themes into rhymes in 1935.

TWINKLE, TWINKLE / ONE-EYED CAR / WE
ALL WONDER / WHERE / YOU ARE

DRINKING DRIVERS / NOTHING WORSE /
THEY PUT THE QUART / BEFORE THE HEARSE

During Operation Deepfreeze, the U.S. Navy gravely asked for signs to sustain morale in the remote sub-continent of Antarctica. One of the several supplied follows:

USE OUR CREAM / AND WE BETCHA / GIRLS
WON'T WAIT / THEY'LL COME / AND GETCHA

The public's response to contests for rhymes was enthusiastic but a few, such as the following, were vetoed as being unsuitable:

MY MAN / WON'T SHAVE / SEZ HAZEL HUZ /
BUT I SHOULD WORRY / DORA'S DOES

The era's comedians on radio and early TV won "mention permission" to use Burma Shave rhymes. They were, to name but a few: Amos 'n Andy, Jimmy Durante, Fred Allen, Fibber McGee, and Bob Hope.

THE HOBO / LET'S HIS / WHISKERS SPROUT
/ IT'S TRAINS - NOT GIRLS / THAT HE /
TAKES OUT

When the company was sold in 1963 to Philip Morris, other means of advertising took the place of the familiar little red signs.

ON CURVES AHEAD / REMEMBER, SONNY /
THAT RABBIT'S FOOT / DID NOT SAVE BUNNY

Personnel and equipment were dispatched to remove 35,000 individual signs across the U.S.A.

BEN / MET ANNA / MADE A HIT /
NEGLECTED BEARD / BEN-ANNA SPLIT

Other than those at the Factory, the only signs known to exist today are the set requested by the Smithsonian and those donated to other museums. Although some may have been available to the public from enterprising antique shops.

FAREWELL, O'VERSE / ALONG THE ROAD /
HOW SAD TO / KNOW YOU'RE / OUT OF
MODE

Taken from "The VERSE BY THE SIDE OF THE ROAD" by Frank Rowsome recently re-issued in paperback.

We hope everyone enjoys this most recent trip down memory's highway of long-gone Burma Shave signs.

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**JOE WINDISH APPOINTED TO P.O.A.
BOARD OF DIRECTORS**

The Board of Directors announces the appointment of Joe Windish to fill the vacancy created by the resignation of Jack McMasters due to his many activities.

Joe will serve for the remainder of 1997 after which time he may choose to stand for election at the annual meeting in November.

He has served as a member of the former P.O.A. Liason Committee.

ARTICLES WANTED

We are disappointed Villagers have yet to respond to an invitation to submit articles for our monthly bulletin!

We know you have a story you would like to share. It can be about any subject dear to your heart -- a favorite pet, family member, neighbor, good friend or travel.

If you include a picture with your article, it will be published and returned to you.

Items may be submitted to any officer or board member. They may be mailed to our P.O. box or brought to any meeting.

The issue in which your item will appear depends on when it was received.

QUOTE OF THE MONTH

He is free who knows how to keep in his own hands the power to decide, at each step, the course of his life, and who lives in a society which does not block the exercise of that power.



Salvatore de Madariaga



P.O.A.
ON
PARADE



TO JOIN THE P.O.A.

All that is required is completion of the membership form and payment of dues:

You may join at meetings. you also may join by mailing the form and your check to:

O.B.G. P.O.A.
P.O.Box 1657
Lady Lake, FL 32158-1657

Or you may choose to use the P.O.A. drop box located below our bulletin board in Paradise Center.

Please make your check payable to O.B.G. P.O.A., and include a self-addressed stamped envelope.

P.O.A. MEMBERSHIP FORM

(Please Print)

NAME(S) _____

ADDRESS _____ PHONE _____

VILLAGE/ VILLA _____

COUNTY _____ PROPERTY CLOSING DATE _____

NEW _____ RENEWAL _____ REINSTATE _____ DATE _____

DUES: \$6.00 / YEAR FIRST YEAR RESIDENTS \$. 50 / MO.

FOR P.O.A. USE ONLY

AMT PAID: _____ BY: CHECK _____ CASH _____