

Property Owners'

"NEIGHBORS UNITED FOR THEIR COMMON GOOD" SINCE 1975

BULLETIN - OCTOBER 1997



Association of The Villages



PRESIDENT'S MESSAGE

Ugh! Love bugs! Those creatures evoke many emotions, the least of which is love. Who or whatever in the world gave them this name?

But you also wonder about this and many other mysteries in this life? Why is it so difficult to achieve world peace? Must there always be constant friction among countries?

A friend of ours is in Bosnia and his wife has just returned from visiting him. The physical effects of this conflict are visible and heart-wrenching while the emotional and mental toll is beyond understanding.

If this were the only area it would be too much; but conflicts, either warlike or verbal, are in evidence in many places. Even in our own homes (yours?) conflicts occur. It is how we are willing to resolve them that determines our character.

When people or nations disagree on an issue, this is normal (or so I am told). It is remarkable how similar information can be interpreted in a variety of ways though this does not mean any of them are wrong.

Sometimes a reasonable discussion can bring about a meeting of minds. People of good will do work for a peaceful climate in which to live.

All these thoughts came to mind while on our trip to visit family and friends. We went to a summer corn feed in an area where we had lived. After all these years, so many changes - - people gone, children grown and old grievances forgotten.

At a very special baptism, we saw a new life dedicated to the principles of love, peace and the tenets of faith taught by parents and the church. For the sake of the new lives of all our children, we ask again if it is necessary to have continual conflicts?

We must always strive for the ideal, even though we recognize our limitations and the foibles of humanity

Dorothy Hokr

NOTICE OF P.O.A. MEETINGS

Board of Directors 1st Tuesday

October 7th - 7:00 P.M.

November 4th - 7:00 P.M.

Charlie Chaplin Room

General Meeting 3rd Wednesday

October 15th - 7:00 P.M.

Paradise Recreation Center

Membership signup: 6:30 to 7:00 P.M.

Speakers: Officials of Town of Lady Lake
(Please turn to page 2 for details.)

Nominating Committee presents slate of candidates for election to Board of Directors for November annual meeting

50 - 50 Drawing

Refreshments are served during the social period following the meeting.

P.O.A. MEETINGS ARE OPEN TO ALL RESIDENTS OF THE VILLAGES

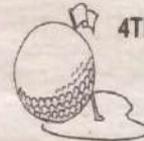


PLEASE DON'T FORGET TO BRING TOYS AND/OR ITEMS OF CLOTHING for the Lady Lake Police Department's "Christmas Party for Lady Lake Children" to the P.O.A. meeting on October 15th!

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
Don Lathom 753-5429
Paul Luge 750-4419
Tom Ritter 753-2678
Win Shook 753-2928
Earle Snider 753-2189
Joe Windisch 753-4129



4TH ANNUAL P.O.A. GOLF TOURNAMENT

November 15th was the original date reserved for the P.O.A.'s Annual Charity Golf Tournament at the OB Hills Golf and Country Club.

We were unable, however, to obtain a location for a turkey dinner, so the date has been changed to November 29th. These extra two weeks should prove to be beneficial for the conditioning of the greens and fairways.

Since the 29th is a part of the Thanksgiving weekend, the menu has also been changed as most of us probably will have had our fill of turkey by then.

I hope this later date will enable our returning winter residents to play and that not too many of our "regulars" have made plans to be away over the holiday.

All the proceeds will again go to the Sunrise ARC's Early Intervention Program, a very worthy cause.

Bill Bryan Chrysler is our sponsor again and the \$30 price includes: green fees, cart if needed, loads of prizes and a closing banquet at Hacienda Center.

October 18th is the tentative date for sign-up to play. Please mark your calendar and plan to play for the benefit of the children helped by this ARC program.

I will need assistance to run the tournament. A sign-up sheet will be available at the October P.O.A. meeting. Or those wishing to volunteer may call me at 753-5864. Please volunteer your help.

Lee Hokr, Chairman
P.O.A. Charity Golf Tournament



HAPPY HALLOWEEN

**LADY LAKE OFFICIALS WILL SPEAK
AT OCTOBER 15TH P.O.A. MEETING**

The following appointed officials of the Town of Lady Lake will appear at the October meeting of the P.O.A.

Ed Nathanson, Chief of Police
Jim Richards, Public Works Director
Sandra Scott, Interim Town Manager
Kenneth Thomas, Director of
Community Development

They will explain the duties of their respective offices, advise which town office to contact for specific problems, and provide an update on current town projects.

NOMINATIONS TO THE BOARD OF DIRECTORS TO BE SUBMITTED TO MEMBERSHIP AT OCTOBER MEETING

In accordance with the P.O.A. Bylaws, Frank Renner will submit a slate of candidates to the October 15th meeting as the Chairman of the Nominating Committee.

The nominees will stand for election to the Board of Directors as its four officers and as members-at-large to fill expiring or vacated terms.

The election will be held at the **November 19th** meeting and will include adoption of amendments to the bylaws, if any have been proposed by the Bylaws Committee.

A ballot and instructions for voting will be printed in the November issue of the Bulletin.

MASS SCHEDULE FOR ST. TIMOTHY CATHOLIC CHURCH - LADY LAKE

Sunday: 7:30, 9:30 and 11:30 A.M.

Saturday: 5:00 P.M.

Weekday: 8:30 A.M.

Holy Day: 8:30 and 11:00 A.M.

(5:00 P.M. Vigil)

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Standing Committee Chairpersons

Blood Bank	Dorothy Hoerst	753-9021
Bylaws/Procedures	Jean Tuttle	753-3610
Members Records	Gloria Hasel	753-3162
Nominating	Frank Renner	750-0306
Refreshments	Ruth Kosovan	753-1785
Vial of Life	Terry Berube	753-5314

Members interested in assisting on any of the above committees please contact the chairperson.

WANT TO EARN A FREE MEMBERSHIP CARD FOR 1998?

The P.O.A.'s ranks are growing and we see evidence of much enthusiasm as more residents are becoming aware of our existence and purpose.

Still, there is always room for more; so we want to make you an offer you can't refuse! Bring in **three new 1998 members** - - or their membership forms and the \$6 annual dues - - to any meeting and receive your 1998 membership *free*!

The person who brings in the most new members will win a prize of \$25 in addition to their free 1998 membership.

We believe you want the P.O.A. to be a viable and continuing organization as we approach our 23rd year, but we will need your support to do so.

A little effort on your part will pay big dividends for all.

QUOTE OF THE MONTH

In matters concerning truth and justice there can be no distinction between big problems and small; for the general principles which determine the conduct of men are indivisible. Whoever is careless with the truth in small matters cannot be trusted in important affairs.



- Albert Einstein

Einstein on Peace



DISABLED AMERICAN VETERANS

Orange Blossom Gardens Chapter No. 150
Lady Lake, Florida 32159

For: All Veterans
When: 7 PM - every second Tuesday
Where: Clark Gable Room
Contact: Tom Ritter 753-2678
Marvin Jackson 753-7874

THE P.O.A. WELCOMES ALL NEW RESIDENTS TO THE VILLAGES

The members of the P.O.A. (Property Owners' Association of The Villages, Inc.) welcome you to our beautiful community and congratulate you on your choice of a home for your retirement years.

Everything you could ever want or hope for is within easy reach - - be it shopping, dining, recreation or entertainment. You also have chosen a location which offers easy access to all the theme parks.

But you already know all this. What you may not know is that our organization has been representing the interests of residents for 22 years as of November this year, and we hope you will consider becoming members.

We invite you to attend our monthly meetings and look us over. We think you will like what you see. These meetings are held on the third Wednesday of each month in the Paradise Center on the east side of Highway 27/441.

While you are there, you may be interested in picking up a copy of the 1996 edition of the P.O.A.'s history.

BUMPER STICKER WITH A SAFETY MESSAGE

Never drive faster than your angel can fly!



WE GET LETTERS.....

..... and we want to hear from you so that we may help you with any problem you may be having.

It has never been our policy to print letters, however, but a problem which would affect or impact upon a number of residents (such as a health or safety hazard) would be converted into an article for printing in our monthly Bulletin.

As you know, we want to help our residents solve their individual problems as well as to keep them informed about widespread problems, so keep those letters coming.

DO YOU KNOW....

....the difference between a marsh and a swamp? If it only has grass, it is a marsh. If it has shrubs and trees too, it is a swamp.

!! ATTENTION VETERANS !!

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WE ARE STARTING A NEW LOCAL CHAPTER TO BE LOCATED AT LADY LAKE, FLORIDA

New members or transfers are welcome

(Please bring a copy of your DD214)

FOR FURTHER INFORMATION, PHONE OR WRITE TO:

William Podvin
436 Tarrson Blvd.
Lady Lake FL 32159

Michael Brooks
519 San Pedro Dr.
Lady Lake FL 32159

352 - 753 - 1278

352 - 750 - 1284

MEETING ON GOLF CART USE

Many of the organizations in The Villages frequently get calls about golf cart problems.

On Wednesday, September 10th, representatives of these organizations met with officials from the Sheriff's Offices of Lake and Sumter Counties and Lady Lake Police Chief Ed Nathanson to address concerns of law enforcement about golf cart use.

Residents are requested to contribute any suggestions they may have for improving safety standards for golf cart use.

This matter merits serious consideration, and we hope you will drop your suggestions into the P.O.A. Box at Paradise Center or call me at 750-5469.

Dorothy Hokr

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GRAY PIPE PROBLEMS?

Anyone having a problem with gray pipe replacement should contact P.O.A. President Dorothy Hokr at 750-5469 for up to date information.

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>>>> WATER CONSERVATION <<<<<

So many of us take for granted the natural resources we have all around us - - then abuses remind us that we are stewards of the land, sky and water.

Many have moved from areas where factories and traffic have polluted the air. Now we live in an area where conservation of water is important and could become imperative.

Recently, we have been reminded that the water we use for home and lawn will cost more if we exceed an amount set by the V.C.C.D.D. as manager of the water and sewer department. After a maximum of 12,500 gallons per household, each additional 1,000 gallons will cost double - - \$1.58.

What can we do to stay within the allotted 12,500 gallons - - or less? The P.O.A. contacted Bill Graf, Outreach Coordinator for the St. Johns River Water Management District, and he has provided the following helpful information on usage.

Lawn watering accounts for a whopping 50% of home water use. Baths/showers 30%. Laundry 15%. Kitchen 10%. Toilets 40%. Other 5%

Remember, these are average figures, but re-evaluating usage could be helpful. For example, it has been suggested your lawn only needs to be watered every 5 to 7 days in the summer and every 10 to 14 days in the winter. This can be adjusted based on the frequency and amount of rainfall received.

Any time you water your lawn after 10 A.M. and before 4 P.M., you are **wasting water** because it evaporates during those hours. You are **wasting money** as well since your lawn will not receive the desired benefit from the watering.

If you have a special water saving hint you would like to share with the rest of us, please don't hesitate to call me at 750-5469.

Dorothy Hokr

Community Development District meetings are, by law, open to the public. A schedule can be obtained by calling 753-4508.

Residents are encouraged to attend those meetings where decisions are made which affect their district.

REPORTS FROM OUR COUNTY AND TOWN COMMISSIONERS

REPORT FROM LEE HOKR, WARD 5 LADY LAKE COMMISSIONER

The ground breaking ceremony for our new **Town Hall and Police Complex** was held on Friday, September 5th and was televised on LSCC's Channel 13 the following Wednesday between 8 and 9 P.M.

This was a happy occasion for your Town Commissioners and especially yours truly as this has taken nearly four years of hard work to reach this point.

The ground breaking was shown in lieu of the Commission meeting due to a break in the cable during taping and the meeting was almost over before a replacement arrived.

Fennell Boulevard - which is the connector road between CR 25 and 441/27 - is scheduled for completion by November 26. (**Teague Trail** is that portion of CR 25 which lies within the city limits.)

Our 16-year "**Old Dixie Highway**" project is under construction, and it appears its projected November completion date will be met. The old road, with its many potholes, will become a first class street with curbs, gutters and sidewalks.

Now, as one of your Town Commissioners, I am asking for assistance from each and every one of you. The **Lady Lake Public Library** has applied to Secretary of State Sandra Mortham for a **Construction Grant** for renovating the old Town Hall. Although our project received 68.27 points out of a possible 72 as criteria for evaluation, our project has been ranked 15th out of 17 projects submitted.

We discussed this situation with her when she visited Lady Lake last month and were told **library supporters need to make their voices heard** by letters, faxes and the internet to our State Representatives and Senators in support of funding for the entire list of library construction projects.

A list of the persons to whom these communications should be sent follows and should be sent before the legislative session begins.

Sandra B. Mortham, Secretary of State
Florida Department of State
Capitol Building, Plaza Level II
Tallahassee FL 32399-0250
Fax No. 904-487-2214
Email: Secretary@mail.dos.state.FL.US

Stan Bainter
Florida State Representative
301 West Ward Avenue
Eustis FL 32726
Fax No. 589-5559
Email: Bainter.Stan@leg.state.FL.US

Everett Kelly
Florida State Representative
P.O. Box 618
Tavares FL 32778-0618
Fax No: 742-6118
Email: HTTP//www.Bass.Gale@leg.state.FL.US

Anna Cowin
Florida State Senator
716 West Magnolia Street
Leesburg FL 34748
Fax No. 360-6754
Email: Cowin.Anna.Web@leg.state.FL.US

An **immunization clinic** is coming to the Lady Lake Community Building on **October 27th from 9 A.M. to 12 Noon.**

The Visiting Nurse Association will be providing immunization for influenza at a cost of \$10 and immunization for pneumonia at a cost of \$20.

Both are covered by Medicare - Part B, and the VNA will process all billing for those with Medicare as their primary insurance. Please be sure to have your Medicare card with you at the clinic.

Those who receive their Medicare benefits through an HMO should contact their insurance company first to inquire about reimbursement since the VNA cannot bill directly to these companies.

For more information, you may call the VNA at 1-800-358-8621.

The VNA also will hold a **blood pressure clinic** at the Orange Box Car of the Lady Lake Public Library on the **4th Wednesday of each month from 9:30 to 11:30 A.M.** I hope this information will be helpful to all.

COMMENTS FROM LAKE COUNTY COMMISSIONER WELTON CADWELL

It is a real pleasure to advise you that, for the **third year in a row**, the Board of County Commissioners has been able to **lower the millage rate!**

The setting of the annual millage rate is probably the most important function of the Board, and is a time consuming and often harrowing job for our staff.

Very early in the year, the Commissioners meet at a planning retreat to discuss goals and set priorities for the year. One of our highest priorities for the past two years has been "**no increase in property taxes.**"

Direction is given to the County Manager and all Senior Directors to plan their budget requests accordingly. Almost immediately, the budget process begins for our staff. Departmental goals have to be set. Needs and wants have to be prioritized. State and Federally mandated expenditures have to be provided for. And, of course, increased costs have to be estimated.

Once staff has entered this information, the computer calculates what all these things would cost, and figures a millage rate based on the tax roll. Invariably, the total is a lot more than we can afford. At this point, the County Manager begins the often painful trimming process. This is the point where most of the "wants" are dropped.

The Board has their first look at the proposed department budgets at special sessions throughout the month of July. These meetings usually result in more prioritizing and more trimming.

At the first meeting in August, the Board sets the tentative millage rate. This is a very important number because although the final rate can be lower, it cannot be higher. This year, a tentative rate of 4.805 was set on August 5th.

The effort does not stop here, however. The County Manager and staff keep sifting through the budget, searching for dollars that can be trimmed, as well as seeking out additional funding sources.

(continued on next page)

Thanks to their efforts and diligence, the Board of County Commissioners was able to offer the citizens of Lake County a millage rate of **4.733** at our first budget hearing on September 9. This compares favorably to the 1996 rate of **4.909** and the 1995 rate of **4.927**. The first public hearing was scheduled for September 23rd.

I believe we have a budget we can live with, at an affordable cost, and applaud the hard work and diligence of County Manager Sue Whittle and our staff.

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SINCE YOU'RE SO SMART...

...determine the two words suggested by each pair of clues which form well-known two-word phrases.

Example: deceased, exhausted
Answer: dead tired

1. a color, launder
2. not firm, swallow
3. frigid, gobble gobble
4. soil, inexpensive
5. earth, excellence
6. soggy, bedding
7. currency, famished
8. simple, thoroughfare
9. precipitation, money order
10. meditate, a large container
11. sightless, a fruit
12. deflated, smashed

Please turn to page 7 for the answers.

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COMIC STRIPS REFLECT ERA

It was once observed that nothing so defines the character of a man as what he finds laughable. You will have to concede there is some merit in that observation.

This perception can be extended to encompass an entire society so that we may get some sense of convictions and surroundings by what people of a particular place and time found amusing.

In the early 1900s, comics were not concerned with party politics, penance for past moral imperfections or preaching the propriety of present ones. The pursuit of political correctness was left to the editorial pages.

"Bringing up Father" was an essay on the travails of domestic life as played by the immortal Maggie and Jiggs. It depicted the struggle of socially ambitious Maggie to improve the public conduct of her incorrigible husband. An example follows:

Maggie: "When I think of the men I could have married."

Jiggs: "I wish you would have thought of one before you nailed me."

Maggie: "I married you to reform you."

Jiggs: "You've succeeded - - I'll never marry again."

One cannot help but admire the era's adherence to marriage vows that kept those two locked forever in mortal combat.

(Condensed from a special article to the Terre Haute Tribune-Star.)



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**TIME TO START PLANNING FOR THE
OBG LIONS CLUB'S ANNUAL
CHRISTMAS PARADE**

One of the most popular annual events in The Villages will be upon us before we know it. Participant and spectator alike will be glad to learn about the date(s) and the theme for this year's OBG Lions Club's Christmas Parade.

The parade has been scheduled to be held on Saturday, December 6th with a rain date of Saturday, December 13th.

The **Toys on Parade** theme will be repeated due to the fact last year's rain prevented viewing of the entire parade.

Al Lounsbury will officiate as Chairman and he brings the experience of organizing 60 or more parades in his home state of New Jersey.

Letters will be mailed to previous participants providing necessary information and an entry form. Parties interested in becoming participants should contact Al at **750-0818** or any of the following members: Paul Arnold **750-0598** - Frank Turlo **750-0837** - Doug Anderson **750-4979** - Margaret Haddaway **753-1011**.

Our long-time residents will remember the first Christmas parade began many years ago with **one golf cart and a Santa Claus** who threw candy and oranges to the children.

These parades originated with the residents on the east side of 27/441 and became larger each year with the addition of area high school bands and fraternal and service organizations.

The Lions Club became the parade's sponsors approximately 10 years ago; and the parade route was changed to the west side of the highway six years ago.

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WHERE THERE'S A WILL THERE'S A WAIT

In one of the scores of How-to-Organize-Your-Life books I've invested in, I read that there are *urgent* matters and there are *important* matters we have to attend to. Some are both. Filing income tax returns by April 15 is urgent *and* important and easy to prioritize.

We all concede writing a Will is important, just not urgent, so getting around to it is easier to delay - - and delay. We know in our hearts it is important that we say where our money goes on our death rather than have the State make the distribution for us; but this is what happens when we fool around and die without a Will. Still we tend to put it off because it doesn't feel urgent.

Contrary to popular belief, visiting an attorney is not a miserable experience. In fact, it can be interesting and downright pleasant. We all like to talk about our children and grandchildren and friends and think about what we would like to provide for even when we're not there in person to make it happen.

Usually you need two appointments. The initial conference takes about an hour; the second for the reading and signing of the documents takes a little less time. Most area attorneys will quote their fees for simple Wills if you ask when you call, so there are no surprises when you are ready to pay.

Although you don't need to delay because you haven't had time to visit the safe deposit box and gather deeds and stock certificates, it's helpful to think about some things before your first appointment. For instance:

1) What you own and how it is titled. For example, are your assets in your name individually, jointly with your spouse or with a child or some other person.

While you're at it, it's a very good idea to discuss with your attorney the advisability of having a Durable Power of Attorney, a Living Will, and Health Care Currogate drawn up.

Most of us have a definite sense of relief when we finish an important job, especially one we've been putting off. Believe me, it is much nicer making a Will than having a root canal.

(Submitted by Nora J. Hill, Leesburg, who practices exclusively in the areas of Estate Planning and Elder Law.)

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A PLACE FOR ME

There is a special place in life, that needs
my humble skill,
A certain job I'm meant to do, nobody else
can fill.

The hours are demanding, and the pay is
not too good,
And yet I wouldn't change it for a moment
if I could.

There is a special place in life, a goal I
must attain,
A dream that I must follow, for I won't be
back again.

There is a mark that I must leave,
however small it be,
A legacy of love for those who follow
after me.

There is a special place in life that only
I may share,
A little path that hears my name awaiting
me somewhere.
There is a hand that I must hold, a word
that I must say,
A smile that I must give, for there are
tears to blot away.

There is a special place in life that I was
meant to fill,
A sunny spot where flowers grow upon
a windy hill.
There's always a tomorrow, and the best
is yet to be,
And somewhere is this world I know there
is a place for me!

Grace E. Easley

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DATES OF NOTE IN OCTOBER

- 2 - Rosh Hashanah
- 7 - P.O.A. Board of Directors Meeting
- 11 - Yom Kipper
- 13 - Columbus Day Observed
- 15 - P.O.A. Meeting
- 24 - United Nations Day
- 26 - Daylight Savings Ends
- 31 - Halloween

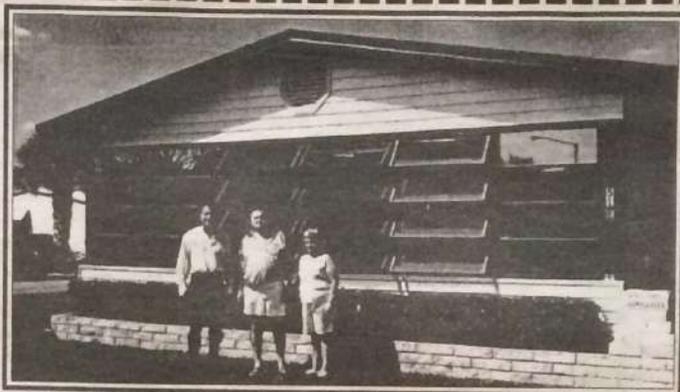
EVENTS OF NOTE IN OCTOBER

- Ford introduced "Model T" car - 1908
- International YMCA organized - 1889
- First English Bible - 1535
- First double-decked steamboat arrived in New Orleans - 1816
- Great Chicago fire - 1871
- Yale College founded - 1701
- U.S. Naval Academy opened - 1845
- D.A.R. organized - 1890
- Hurricane "busting" attempted - 1947
- U.S. Dept. of Transportation established - 1966
- Mason-Dixon Line settled - 1767
- Railroad up Pikes Peak completed - 1890
- Princeton University chartered - 1746
- United Nations chartered - 1945
- Gunfight at O.K. Corral - 1881
- Philadelphia founded as Quaker Colony - 1662
- Harvard University founded - 1636
- Stock Market collapsed - 1929
- End of Last Crusade - 1270
- Columbia University founded - 1754

YOU KNOW YOUR HOSPITAL IS PRACTICING MANAGED CARE WHEN...

- > Upon ordering an enema bag you are given a Ziploc bag and told to improvise.
- > Dressing changes consist of flipping the old dressing over and re-taping.
- > Hot water supply remains unchanged. There isn't any.
- > The hospital's risk management department has 25 new attorneys on staff.
- > All administrative staff carry health plans where the care is provided at a different institution.
- > The "informed consent" form has been replaced with the "we are allowed to do whatever we want, bill you whenever we want, neglect you however we want, and you will like it" form.
- > Double beds become an innovative way to reduce nurse/patient ratios.

(From: Journal of Nursing Jocularly)



Ross & Dottie C. show off their home to Steven Field, Invincible Co-President

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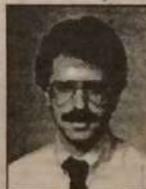
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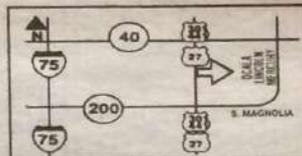
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The afghan was donated by Rose Kosovan and the proceeds from the raffle will go to the legal fund for Russ and Raili Day.

Tickets will be available at our monthly meetings on October 15, November 19 and December 17; and the afghan will be on display at each meeting.

Tickets also may be obtained from any member of the Board of Directors. They are \$1 each or 6 for \$5.

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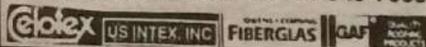
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