

Property Owners' Association of The Villages

"NEIGHBORS UNITED FOR THEIR COMMON GOOD" SINCE 1975

BULLETIN - DECEMBER 1997



PRESIDENT'S MESSAGE

Each month for the past two years, the blank page challenged me to reach readers with a special message.

It has been an awesome task for someone who is known to avoid writing when a telephone can really "reach our and touch". But if you have received a smile, a laugh or some information to add to your knowledge, my efforts have succeeded.

The month of December is such a joyful time for memories of special times as we exchange holiday greetings and letters with family and friends near and far.

It evokes nostalgia of a past filled with young children and the magic of their delights at small toys, bright lights, and of the special services which reminded us of the true reason and meaning of the season. That's what makes Christmas!

Our ten years here also have their special memories. We lived through the terrible and devastating freeze of the Christmas of 1990. While most of the seasons had our great Florida weather, it takes the bad weather to make us appreciate the good.

Since I will not have a chance again, there are promises to make to all the members of the P.O.A., and straight talk about the reasons strong P.O.A. is necessary.

Ten years ago, Orange Blossom Gardens was a lovely retirement community of less than 3,000 homes. There were problems then as there will always be in a development.

Some people just want to close their eyes and ears to anything that might change their lifestyle. Others are afraid they will be ostracized from the "in" groups. Better to be a "yes person" than to try to correct wrongs. We need for the P.O.A. to be on guard.

Every night I have to report to my Lord and ask if I have used my day to the best of my ability - - honestly and purposefully.

And I sleep better knowing I have tried.

Since we moved here, I have been a part of the P.O.A. Many of us who have "stayed the course" are aging and, some days, tired! But I will continue to be a vital part of the P.O.A. Loyalty to those who have supported the P.O.A. is my goal.

Many, many thanks to all of you who have been so supportive and have given so much. You are very special.

And to all members and residents, may God bless you abundantly, and may the holidays be full of love and peace.

Dorothy Hokr

NOTICE OF P.O.A. MEETINGS

Board of Directors 1st Tuesday

December 4th - 7:00 P.M.

January 6th - 7:00 P.M.

Charlie Chaplin Room

General Meeting 3rd Wednesday

November 17th - 7:00 P.M.

Paradise Recreation Center

Speaker: State Senator Anna Cowin
(Please turn to page 2 for details.)

Membership sign-up - 6:30 to 7:00 P.M.

50 - 50 Drawing

Raffle drawing for afghan
(Please turn to page 3 for details.)

Special refreshments for the social period
following the meeting.

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

QUOTE OF THE MONTH



MEASURE MEN NOT BY
SUNDAYS WITHOUT
REGARDING WHAT THEY
DO ALL THE WEEK AFTER

- THOMAS FULLER

A supplement to the Lady Lake Magazine.

IMPORTANT INFORMATION FOR ALL

The P.O.A. has made every effort to fulfill the agreement reached in our settlement with the developer which was approved in April 1991. It was a misunderstanding if it was thought that we would never again challenge any efforts to reduce service or take action on matters that affect our residents.

Our settlement stated the P.O.A. and the developer "would, in the spirit of compromise to promote harmony, make a diligent effort to promote harmony, refrain from conduct which will have a deleterious effect thereon."

The following letter written on the letter-head of The Villages of Lady Lake shows **who broke the agreement.** (Please note the date.)

"September 21, 1992

"The Directors and Officers
The Villages Homeowners Association

"Dear Ladies and Gentlemen:

"At the time your group was founded, we met with your organizer and agreed to meet with you in spite of the fact that we refused to meet with the POA.

"We agreed to these meetings on the provision that your organization would not be a forum for, or a conduit to the developer, for individual's complaints, thus preventing your organization from becoming the grievance board for the minority of disgruntled residents which the POA has progressed to be.

"I regret having missed your first meeting of the fall, as I understand that it regressed to a format that will be unacceptable if our meetings with your organization are to continue.

"After all, this is not a union vs. management scenario. We are real estate developers who are in the process

CONTINUED ON PAGE 2

continued from page 1

of building an active adult recreational community, and we have efficient mechanisms in place to handle individual complaints.

"We are, however, always trying to improve our development in the common goal that we share with the majority of our residents, that goal of creating Florida's Finest Adult Recreational Community.

"To that end, we are always happy to meet with groups or individuals who are able to help us with that goal.

"I would like to arrange a meeting with your group and our staff at the earliest possible convenience to determine if your organization can help us with that goal, and if so, under what ground rules we would meet on a continuing basis.

"Sincerely,

"/s/ Gary
H. Gary Morse
Vice President and CEO"

We believe this letter should remove any doubt as to which organization truly represents residents rather than one operating under terms set by the developer.

We came to be called a "minority of disgruntled residents" for the reason we could not accept the fact that services which had been promised (and advertised) at the time of sale were taken away and fees assessed for them!!

The efficient means for handling individual complaints were not in evidence when numerous individuals were affected by the loss of services. Had the developer been willing to negotiate, there would have been no need to seek resolution of the problem by court settlement.

What would the P.O.A. have to gain by the developer's failure to achieve his goal to become the finest adult recreational community in Florida?

Developer-owned media (VNN and the Sun) do not give coverage to P.O.A. activities. A fact which appears to have cost us participation in our fourth annual charity golf tournament in November - - a "deleterious effect" to our effort to provide funds for the Sunrise ARC early intervention program for children from Lake and Sumter counties.

We also no longer are included in the

Community Information section of the Villages directory. Is this a "diligent effort to promote harmony"?

Do you want an organization which operates under "ground rules" established by the developer? Or do you want an organization which looks after your interests? It's your choice!

MEDICARE SUPPLEMENT
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**SENATOR ANNA COWIN TO SPEAK TO
THE P.O.A. ON DECEMBER 17TH**

Anna Cowin moved to Leesburg 17 years ago with her husband, John, and their three children. Involvement in the community became her priority.

In 1992, she was elected to the Lake County School Board where she served two terms.

During a short sabbatical from public office, she was elected Chairman of the United Way Campaign and member of the Board of Directors for the Leesburg Chamber of Commerce which she later served as its President.

In 1996, Anna was elected to the Florida Senate. For accomplishments during her very first legislative session, she was honored by the Florida School Boards Association as "Legislator of the Year".

She is also the recipient of numerous other community service and leadership awards from the City of Leesburg, the Seminole County Board of County Commissioners, the United Way, the Orlando Sentinel, the Florida Chamber of Commerce, and Rollins College.

As Senator, Anna Cowin currently serves as Vice Chairman of the Committee on Children, Families and Seniors, as well as serving on the Transportation, Natural Resources, Education, and Ways and Means committees.

Even though December is such a busy month, you will want to make time to hear the State Senator who represents you in the Florida Legislature.

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

GOING....

GOING....

ALMOST GONE....

YOUR CHANCES TO:

1 - BUY YOUR RAFFLE TICKETS FOR THE BEAUTIFUL, HANDMADE, MULTI-COLORED, QUEEN SIZE AFGHAN TO BE WON AT THE DECEMBER 17TH P.O.A. MEETING.

RUTH KOSOVAN, CHAIRMAN OF OUR REFRESHMENTS COMMITTEE, MADE IT AND DONATED IT TO RAISE FUNDS FOR THE RUSS AND RAILI DAY LEGAL FUND.

TICKETS ARE AVAILABLE AT THE MEETING OR THROUGH ANY BOARD MEMBER. THE WINNER NEED NOT BE PRESENT TO WIN.

IF YOU HAVE NO NEED FOR ONE, THINK WHAT A GREAT GIFT IT WOULD BE FOR A LOVED ONE WHO LIVES IN A COLDER CLIMATE!

2 - BRING TOYS OR CLOTHING TO THE P.O.A. DECEMBER 17TH MEETING FOR THE LADY LAKE POLICE DEPARTMENT CHRISTMAS PARTY FOR LADY LAKE CHILDREN. (AGES INFANT TO 15)

MONETARY GIFTS HELP WITH EXPENSES OF THE PARTY. VOLUNTEERS ARE NEEDED TO HELP PREPARE FOR IT AND HAVE FUN DOING IT. CALL 753-3810 TODAY!

GIFTS ARE SLOW COMING IN. BUT THERE STILL IS TIME TO MAKE IT POSSIBLE FOR LADY LAKE CHILDREN TO HAVE A HAPPIER CHRISTMAS.

YOU MAY ALSO TAKE YOUR GIFTS DIRECTLY TO THE LADY LAKE POLICE DEPARTMENT ON QUAVA STREET.

3 - WIN YOUR 1998 MEMBERSHIP CARD BY BRINGING IN THREE NEW MEMBERS. AND THE PERSON BRINGING IN THE MOST NEW MEMBERS WILL ALSO WIN \$25.00!

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Blood Bank	Dorothy Hoerst	753-9021
By-laws/Procedures	Jean Tuttle	753-3610
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 chairman.

if you

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SIMON SEZ....

Regretfully, a Neighborhood Watch golf cart was seen recently failing to stop for a stop sign at the corner of Camellia and Marigold streets!

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BUMPER STICKER OF THE MONTH

 **BE BAD AND SAVE SANTA A TRIP!**

DECEMBER DATES TO NOTE

- 7 - Pearl Harbor Day
- 15 - Bill of Rights Day
- 17 - P.O.A. General Meeting
- 21 - First day of Winter
- 24 - First day of Hanukkah
- 25 - Christmas
- 31 - New Year's Eve

DECEMBER EVENTS OF NOTE

- Monroe Doctrine proclaimed - 1823
- AFL & CIO unions merged - 1955
- Everglades Park dedicated - 1947
- U.S. and Canada declared war on Japan - 1941
- First Christmas Seals issued - 1907
- Mississippi became 20th state - 1817
- Marconi's first Trans-Atlantic signal - 1901
- Alabama became 22nd state - 1819
- Bill of Rights ratified - 1791
- Boston Tea Party - 1773
- Wright Brothers made first airplane flight - 1903
- Broadway first electrified - 1880
- Pilgrims landed - 1620
- Thermometer invented - 1593
- Federal Reserve system established - 1913
- Texas became 28th state - 1845
- Musical notes invented - 1070
- Bank of North America established - 1781
- Official end of World War II - 1946

IT AIN'T WHAT A MAN DON'T KNOW THAT MAKES HIM A FOOL, IT'S WHAT HE DOES KNOW THAT AIN'T SO

SEASON'S GREETINGS

LOVE MAKES OUR FRIENDS A LITTLE DEARER
JOY MAKES OUR HEARTS A LITTLE LIGHTER
FAITH MAKES OUR PATHS A LITTLE CLEARER
HOPE MAKES OUR LIVES A LITTLE BRIGHTER
PEACE BRINGS US ALL A LITTLE NEARER

WE WISH YOU A HOLIDAY 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 OVER.

THANKS TO THOSE WHO... HAVE CONTRIBUTED TO THE RUS AND RAILI DAY LEGAL FUND.

FOR THOSE WHO FEEL A LARGE DONATION IS EXPECTED THAN THE CAN SPARE, THERE IS A BUCKET A P.O.A. MEETINGS FOR ANY AMOUNT YOU CARE TO GIVE.

OTHER WAYS TO SHOW YOUR SUPPORT ARE BY BUYING RAFFLE TICKETS OR P.O.A. T-SHIRT.

REMEMBER -- IF THE DAYS WIN, WE ALL WILL WIN! THESE THINGS TAKE TIME AND TIME TAKES MONEY.

THEY DAYS ARE APPRECIATIVE OF YOUR MORAL SUPPORT AS WELL AS YOUR FINANCIAL SUPPORT.

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REPORTS FROM OFFICIALS OF LAKE AND SUMTER COUNTIES

A HOLIDAY MESSAGE FROM LAKE COUNTY COMMISSIONER WELTON CADWELL

Once again, the holiday season is upon us. I enjoy the holidays very much, but it seems to me that there is less and less time between them. Surely a month at least was left out of the 1997 calendar?

Although the Cadwell kids are growing up, the hurry and flurry which is part of the season is not getting less, but rather seems to be growing with them. Daughter Katie and son Tim, who both live in Orlando, will be home - - making their mother's heart rejoice and their father's wallet groan. Reunions with their old high school friends will add to the general chaos.

Daughter Sarah, who graduated this year, and son Hamilton still live at home and generate their own brand of happy turmoil. It is a time for family and friends, and Barbara and I have been singularly blessed with both.

As we move through this beautiful time of the year and 1997 draws to a close, it is my sincere wish that each of you experience the joy and wonder of this holiday season.

COMMENTS FROM LADY LAKE COMMISSIONER BILL REED

The November 17th Commission meeting was an important night for the Town of Lady Lake as Commissioners Hokr, Gibson and Ward gave their oath for another two years in office.

Mayor Johanna Perrigo was selected by her fellow commissioners to serve another year as **Mayor of Lady Lake**. Incidentally, this will be her 14th year of service which has been, I might add, very valuable service.

Commissioners were delighted to learn that the request for a **grant to install water and sewer service** north of our new town hall was approved by the Department of Community Affairs Community Development Block Grant program.

The \$350,000 grant will fund construction north of US 27/441 to First Street (by Barnett Bank), up First Street (by the

North Lake Presbyterian Church) to Griffin Road, then east to serve the new nursing home complex east of the church.

Search for a **new town manager** continues. Forty-one applications were received by the November 14 deadline; and they will be screened by a committee headed by former town manager Bob McKee who is now Lake County Tax Collector.

After all applications for **Town Manager** have been screened, those of the top candidates will be forwarded for further evaluation and subsequent interviews by the Commission. In the meantime, Sandra Scott is doing an admirable job as our Interim Town Manager.

Construction of the **new town hall** is on schedule. By the time you read this update, 100 per cent of the sanitary and storm sewer as well as water will have been installed. The foundation and underground plumbing and electrical supply will have been installed on the upper tier of the three level structure. By year's end, the walls will/should be in progress.

The following projects have been completed recently:

Spencer Street - sewer and water service.

Washington Heights (Gibson Street) - sewer and water service and street paving.

Fennell Boulevard (Town Hall and Post Office area) - opened for traffic on November 1st including signage and sidewalks..

Old Dixie Highway and left turn lanes and re-paving of intersection of **Sky Line Hill** are scheduled for completion by mid-December..

New Softball Field - installation of the scoreboard and the score keeper booth is to be completed by December 1st.

Our **Recreation Advisory Committee** is completing its survey and evaluation to determine the town's need for additional recreation programs and the need for a part- or full time Recreation Director. Its findings and recommendations will be reported to the Commission in the near future.

REPORT FROM SUMTER COUNTY SHERIFF "BILL" FARMER, JR.

Many residents of Sumter County can expect to receive a letter from Sheriff Farmer in a few days, but they needn't worry about being in trouble with the law.

The letters are invitation for citizens to become **Honorary members of the Florida Sheriff's Association**. All new members will receive a membership card, a membership emblem for the car and subscriptions to two magazines - - "THE SHERIFF'S STAR" (which reports on the programs and activities of Sheriffs' Offices around the State) and "THE RANCHER" (which keeps members up-to-date on activities at the **Florida Sheriff's Youth Ranches**).

Annual membership dues are \$20 and, for an additional \$10, new members can purchase auto tags for the front of their car which indicates their membership.

Dues are used to help support the Youth Ranches and activities of the Association more closely associated to law enforcement. These activities include: crime prevention, legal services and technical assistance to Sheriffs' Offices in the area of budget preparation, personnel rules, and management procedures.

Also, on the technical side, the Association conducts training seminars and conferences for Sheriffs and their staff and publishes a comprehensive Sheriffs' Manual for the Sheriff's Office.

"Without a doubt, one of the greatest accomplishments of the Association has been the establishment of the Youth Ranches," Sheriff Farmer said. "Since 1957 over 26,000 youngsters have been helped by these programs. These kids are not juvenile delinquents but good kids who, through no fault of their own, found themselves without someone to care for them. If there had been no Youth Ranches, these young people would very likely have become juvenile delinquent statistics."

New members can also use the application forms being mailed out to make donations to the Florida Sheriffs Youth Ranches, Inc., which operates four residential child-care campuses and two camping programs.

Sheriff Farmer advises there is one problem in getting an application to everyone who might want to join. If an application has not been received, Villages residents can pick one up at the Sheriff's

continued on next page

Office in the Sumter County Annex on 466 opposite Morse gate. You can also send your name, address and check for \$20 (add \$10 for each tag) to: Membership, Florida Sheriffs Association, P.O. Box 12519, Tallahassee, Florida 32317-2519.

Cost of the membership drive is paid by the Association which is headquartered in Tallahassee. The Association does not use professional fund-raisers and opposes the use of telemarketing or telephone solicitation; nor do they sell or rent their membership list to outside organizations.

The Association respects the right of citizens of this state to privacy and the confidentiality of its members' names. The Sheriffs of Florida do not condone any fund-raising practices which jeopardize or compromise these inherent rights, and welcomes the scrutiny of all Florida citizens to their organizations' financial and fund-raising activities.

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**PROCEEDS GO TO THE RUSS AND RAIL
LEGAL FUND.**

**WEAR THE LOGO PROUDLY AND SHOW
YOUR SUPPORT FOR THE COURAGE AND
DEDICATION OF THE DAYS IN STANDING
UP FOR US AGAINST THE DEVELOPER
AND THE V.C.C.D.D.**

LOOK CLOSELY AT THIS PICTURE



WHO IS DRIVING THE GOLF CART?

"A picture is worth a thousand words." But you wouldn't want us to use the words that came to mind when this picture came into our hands.

The Villages billboard pictured is located on Highway 44 west of its junction with 301 in Wildwood. And other locations?

We also have been informed this same picture appeared as an advertisement in a recent issue of Modern Maturity and, possibly, in other nationally circulated publications.

Meanwhile, members of area law enforcement agencies and representatives of resident organizations have been working together to arrive at improved golf cart safety measures.

Driving golf carts on our streets is a privilege Florida law allows the Town of Lady Lake to grant; **but not to anyone under the age of 16!**

We are holding our collective breaths that a fatal accident will not occur as the result of Villages advertisements which appear to suggest youngsters may drive golf carts in our community.

SINCE YOU'RE SO SMART...

... determine two words suggested by the two hints. The two words are spelled the same except that one ends with an "e."

Example: steal, nightware - rob, robe

1. police officer, manage
2. twirl, backbone
3. sleeveless garment, hat
4. metal container, walking assist
5. little light, a coin
6. goopy substance, thin
7. concern, auto
8. intense looking, sun
9. sever, pretty
10. glisten, part of lower leg
11. incline, spill
12. lump, earth

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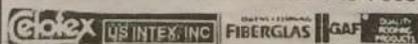
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Please turn to page 7 for the answers.

JOINT OWNERSHIP OF PROPERTY IN FLORIDA

In Florida, we have three (3) kinds of joint ownership:

Tenancy by the entireties is a joint ownership with right of survivorship available **only** to husband and wife. Usually it is the best way to own property unless the couple owns or approaches over \$600,000 in assets or, conversely, if one spouse faces probable long-term nursing home care. Property held as tenants by the entireties is also secure from claims of creditors of just one spouse.

Joint tenancy with right of survivorship can be held with anyone. In this form of ownership, the surviving tenant takes all. Sometimes people with several children make one child a joint tenant so that the child can write checks and pay bills in case of incapacity.

Unfortunately, if the parent dies, the surviving child with the joint tenancy may or may not share the assets with the other siblings. Also, if my joint tenant is sued, the assets we own together are fair game for his creditors; and if my joint tenant predeceases me, everything is back in my name and I have to start over with another joint tenant or expect probate.

If I make all of my children joint tenants with right of survivorship and one child predeceases me leaving children, those grandchildren of mine are left out and the remaining children divide the deceased child's share among them.

If I own property with one or more individuals as **tenants in common**, I can sell my portion or leave it to whomever I designate in my Will or, if I have no Will, according to the intestacy statute. If my tenant in common predeceases me, then I may own the property with my in-laws or other beneficiaries of my deceased tenant in common.

Contractual arrangements which avoid probate are familiar to us all. For instance, insurance policies with designated beneficiaries, IRAs and pension plans or any form of ownership which allows the sole owner to name a beneficiary will avoid probate.

In addition, I can set up a bank account with the initials P.O.D. (pay on death) or I.T.F. (in trust for) with named beneficiaries. On my death, the money goes directly to the beneficiary named

without need for probate.

In the case of real property, we frequently use **life estates** as a means of passing property directly to another on our death. However, once a property is deeded, retaining a life estate, I no longer have the freedom to dispose of that property unless my remainderman agrees to the sale.

Using joint ownership as a way to plan for incapacity has considerable drawbacks. A better way is to give a power of attorney to a trusted child or friend.

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

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WHAT WOULD YOU GIVE?

What would you give for a day in Spring with bright green grass and windy hills, sapphire skies and cotton clouds, and the fair gold of daffodils?

What would you give for a Summer day with your own rainbow overhead, butterflies and hummingbirds hovering over each flower bed?

What would you give for an Autumn day with leaves of orange, brown and gold, the smell of wood smoke in the air, and all the love your heart could hold?

What would you give for a Winter day with landscapes glistened white with snow, a blazing fire and a friend to share sweet memories of long ago?

Is there among us anyone with wealth enough to purchase all this loveliness no human hand can duplicate, however small?

What do you suppose the price and value of such things would be? No man who lives is rich enough to buy what God gives us **FOR FREE!**

- Grace Easley

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Note: The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.



The above photo is a replica of the cover of the 1997 special issue of "Coaching," calling attention to the cover story in which Darren Smith has been recognized for his coaching of the United Youth Center T-ball League of Lothian, Md.

Darren Smith, who is shown with his son, Victor, is the son of P.O.A. members Jack and Reba Smith who moved from Maryland to the Village of Country Club Hills in July 1986.

Darren lived in The Villages for several years and worked for the developer in the maintenance division. He presently is employed by Kaiser Permanente as a maintenance engineer.

He and his wife, Leah, also have a younger son, Andrew Jacob ("A.J."), and reside in Accokeek, MD.



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

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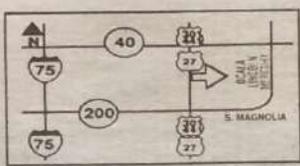
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PETE SENT A LETTER TO RESIDENTS ...

who had been overbilled for amenity fees in which he stated refunds would be made in their July billing. He implied the V.C.C.D.D. had discovered the mistake when, in fact, the P.O.A. had called the matter to his attention.

As far as we know, Maurice and Jean Tuttle are the only ones who did not receive a full refund of the amount overbilled; and, on November 21st, the Board of Supervisors ruled against the Tuttlles.

Their fee was increased four months early in April 1995. Their protest resulted in being told to pay it or the increase would be taken back to their 1986 closing!

Their July billing reflected still another increase (retroactive to April 1995) which managed to "eat up" all but \$2.43 of the \$27.04 refund due them.

Did this seemingly individual treatment result from the fact Jean is a long time active P.O.A. member? Or from the realization they can get away with anything when the prospect of attorney fees outweighs the issue?

Most people have to live with mistakes they have made. But Pete and the V.C.C.D.D. can make mistakes and feel righteous about "correcting" them.

Now you know what the future holds when this kind of thinking prevails!

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DUES MAY BE REMITTED BY ANY OF THE FOLLOWING MEANS:

- AT MEETINGS -- FROM 6:30 TO 7:00 P.M. PRIOR TO MEETING -- AND MEMBERSHIP CARD ISSUED
- IN OUR DROP BOX IN PARADISE RECREATION CENTER
- BY MAILING YOUR CHECK WITH FORM TO:
P.O.A.
P.O. BOX 1657
LADY LAKE FL 32158-1657

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PLEASE MAKE YOUR CHECK PAYABLE TO THE P.O.A.

P.O.A. MEMBERSHIP FORM

Completion of this form constitutes acknowledgement of the P.O.A. as your representative.

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