



O. B. G.

Property Owners' Association

For all residents of the Villages of Lake / Sumter

Since 1975

"Neighbors united for their common good"

Bulletin - July 1996

A BLENDING OF THE NEW WITH THE OLD!

July is a hallmark month for the O.B.G. Property Owners' Association as we make a change which will enable every property owner in The Villages to become knowledgeable about our organization.

The P.O.A. was organized in 1975 when property owners felt the need for the strength of numbers in seeking solutions to problems. We believed, too, we could assist in establishing a community beneficial to both the developer and our property owners.

In the nearly 21 years of our existence, we have faithfully carried out our purpose to protect the rights of residents. Sometimes against tremendous odds and opposition.

PRESIDENT'S MESSAGE

Ah, the summer months! Time to take it easy, travel, and plan for family visits. For some organizations, summer months also mean a respite from meetings. Not so for the P.O.A.!

We are keeping busy planning programs to offer you a blend of fun and facts. As you can see, we have been busy making changes in our Bulletin to make it possible to provide factual information to every property owner in The Villages.

Members of our Board of Directors will continue to attend meetings of the Board of Supervisors of the V.C.C.D.D. and C.D.D. #1 with a view to reporting to you on action taken.

We hope you realize that, as a monthly publication, it is difficult for us to keep you as up-to-date as we would like when many meetings take place after our printing deadline. Therefore, we hope more of our property owners will take an interest in attending these meetings with us.

There will be budget discussions in the future which should be of concern to all property owners. While none of us has any chance of input, we can become informed observers. Many changes already have been made, the impact of which will be seen and felt by some more than others.

Don't wait until it is too late to learn how

This dedication has caused the P.O.A. to be labeled as anti-management and its members as malcontents. The P.O.A. is not anti-management. **It is pro-resident.** Malcontents are persons who are not satisfied with existing conditions and seek to improve them. Were not our forbearers malcontents as they fought for independence?

We have made many changes over the years to strengthen and broaden our purposes. One of those changes involved rechartering to offer membership to all property owners in our expanding development.

When it became apparent new residents were unaware of the existence of our organization - or possibly were being steered away from it - we clearly needed to make another change.

The obvious remedy was to find a way to deliver our message to reach every property owner. The alternatives considered were to print our Bulletin for mailing or to insert it into

It is decided how many and which amenities are needed. Or how much of our amenities fees will be used to develop needed pools, tennis courts, to upgrade present facilities, etc. Or what percentage of them will be used to retire the \$24,635,000 Bond issue.

It's your community - your money - your lifestyle. We all worked hard to achieve carefree retirement; and we should be as informed as the people who are in charge of our future.

Dorothy Hokr
President

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.

another publication. The latter was the more feasible and we consulted a number of printers and publishers, including The Village Sun.

As you can see, the result is this insert in the Lady Lake Magazine which is delivered to every home on a year-round basis.

We feel knowledge of our past and ongoing efforts in behalf of property owners will be of interest to everyone throughout The Villages. Thus excerpts from our 20 year history will be a feature of our new format.

You also can expect to be kept informed on matters which affect your retirement lifestyle and property investment. Be assured we will continue our policy of scrutinizing legislative proposals at every level of government. We will support those which are beneficial for retirees and oppose those which are not.

We believe you will find us worthy of your consideration if you will take the time to become acquainted with us.

OFFICERS and DIRECTORS

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

PLEASE MARK THE FOLLOWING DATES ON YOUR CALENDAR

July 17 3rd (Wednesday)	7:00 P.M.	- P.O.A. (Open meeting) Paradise Recreation Center
Aug 6 (1st Tuesday)	7:00 P.M.	- P.O.A. Board of Directors Charlie Chaplin Room
Aug 8 (1st Thursday)	9:00 A.M.	- P.O.A. Liasion Committee Lucille Ball Room

These meetings are open to all residents of The Villages

KUDOS TO VOLUNTEER No. 5

Daurice (pronounced Daur-ee) McIntyre and her husband, Bill moved from Hyde Park, MA., to 1415 Lester Drive in the Village of Orange Blossom Gardens in 1987.



Daurice's career as a professional dance instructor and performer began as the result of dance lessons which were prescribed as physical therapy when she was eleven.

Later, she started the Daurice School of Performing Arts where she was rewarded by the success of many of her students in movies, TV, modeling, pageants, dancing, and as dance instructors and choreographers.

Space does not permit a listing of the many awards and trophies she has won, and only a few are shown in the accompanying photo. She considers one of her greatest awards to be continuing contact with former students.

Retirement did not suppress the desire to teach dance; so she and Bill started the Lady Lake Starlettes for children ranging in age from 4 - 14. They since have formed The Rosettes and Teen Stars. Their only criterion has been that most could not afford lessons elsewhere.

Their program has included tap, toe, ballet, clogging, roller skating, singing, modeling and group routines. An added benefit has been the poise students learn which has aided those who participate in pageants.

With Bill handling sound and technical aspects, their groups perform 80-plus benefits annually.

Daurice has exhausted the profits from her dance school with which she has financed the project as her way of giving back to a world which has treated her so well.

With no plans for retiring, she realizes financial support will be needed if she is to continue this program. There always is a need for dance shoes and costumes for those who cannot afford them.

Anyone who is interested in keeping this worthy project alive can volunteer to sew costumes or donate money for the girls by contacting Daurice at 735-5506.

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QUOTE OF THE MONTH

We should be careful to get out of an experience only the wisdom that is in it - and stop there; lest we be like the cat that sat down on a hot stove lid. She will never sit down on a hot stove lid again - and that is well, but also she will never sit down on a cold one anymore.

Mark Twain - 1897

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SAFETY TIPS FOR VILLAGERS!

One of the primary P.O.A. concerns is the safety of Village residents. This month's feature pertains to driving golf carts.

GOLF CART SAFETY

By Chief Mike Ross
Lady Lake Police Department

Golf carts are a blessing to this community. However, there are some basic safety considerations that complacency sometimes overrides.

Certainly we all know our basic hand signals. Most golf cart drivers use them. But unfortunately some don't.

If you are on the street driving a golf cart, you must signal your intentions - whether for turning or stopping. Never assume that no one is around or no one needs to be warned of your intentions. Though this is the excuse I hear regularly. It is far easier to make a habit of signaling than to try to figure out if someone else is around whom you need to signal to.

Also, signaling is not done with a flowing motion. Leave your hand and arm out there long enough to be seen. I'm sure I missed some of those fast hand signals because I blinked. While I know none of you do these things, I'm sure you have seen those that do. So be sure to signal your intent.

Obey all traffic regulations. We consistently see golf carts rolling through stop signs, failing to yield as required to pedestrians (and believe it or not to cars).

What about left turns? Let's say that you are driving your golf cart on Rio Grande and you need to turn left. Do you drive down the middle of the road approaching your turn? Do you stay right until you get there and signal, look for traffic approaching from behind you as well as oncoming before making your turn from the far right?

Well the answer is not controlled by law. But common sense may help. Golf carts in the middle of the road create a hazard. The busier the street the more serious the hazard. We do not like to see golf carts traveling down the middle of streets, especially streets like Rio Grande. The more

prudent approach is to stay right until you want to turn, and then with very clear hand signals make your turn after checking all ways carefully, almost as if you were crossing the street from an intersecting street. Not all of you will agree with this approach, but we really don't like to see those carts in the middle of those busier streets where cars are more likely to not allow themselves time to react. Obviously, on the narrow streets in some neighborhoods, the streets are narrow to the point this is a moot issue.

As for crossing 441. Use the bridge. Golf carts are not authorized to operate on 441. Besides it's dangerous!

Summer is here and grandchildren are visiting. They are also driving the golf carts. Please don't let your grandchildren drive golf carts on the streets if they don't drive. While a license isn't necessary, it's a good rule of thumb before you let them drive on the street. Some of you have very young grandchildren visiting. I have seen them as young as four or five standing in the golf carts unsecured, not even being held. I have seen even younger children sitting next to the driver unsecured and no one holding on. It scares me to think how easily these children could get hurt. Florida has child restraint laws that apply for motor vehicles, it's a good idea for golf carts as well. So let's be real thoughtful about how we let our young loved ones ride or drive our carts.

RANDOM THOUGHTS ABOUT CHANGES

Lee and I made a short visit to Minnesota for the high school graduation of one of our granddaughters. The fourth such trip in as many years.

The grandchildren keep growing and changing; and we couldn't help noticing how much former home areas had changed. Sometimes it is a little sad to see changes. We tend to favor the familiar even when a change is for the better.

For example, the change from the P.O.A.'s "little green book" to this new format was undertaken reluctantly but necessarily. While we are losing the symbolism of the size and color, we are gaining wider circulation and year-round distribution.

At this time of year, I wish there had not been any change in the way we celebrate the Fourth of July. Not so many years ago, there was more active participation in our

celebration. There were parades with our flag proudly displayed. There were veterans' groups and service-men and women marching to bands playing patriotic music. Families picnicked in nearby parks and listened to speeches which stirred their patriotic fervor. Today we celebrate in a passive manner by watching elaborate fireworks... on TV!

True patriotism, in the main, is demonstrated by members of our generation who fought for the freedoms we enjoy. They observe holidays which honor our country and its veterans. Let us hope this tradition will not change with the generations which follow.

One thing never changes! Every even-numbered year is grist for politicians and 1996 is no exception. Our primary election will be held on September 3rd. We have ample time to get acquainted with the candidates and choose the ones we want to see on our ballots in November.

Dot Hokr

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Vial of Life	Terry Berub.....	753-5314

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

It has been an interesting and challenging task working on the mechanical layout of the new format for the P.O.A. Bulletin. I have learned so much from working with the dedicated people who give so much of their time and energy to enhance the P.O.A. and produce the bulletin each month. I hope all of you Villagers get some benefit from this fine production as well as the benefits from membership in the Property Owner's Association.

Jack McMasters - Bulletin committee person

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FEATURED SPEAKER - JULY MEETING

Michael D. Milhorn will speak at the July 17th meeting on the subject of **reverse annuity mortgages**.

He has been practicing law in the Lady Lake area since 1992 and specializes in Estate Planning, Wills, Probate and Trust Laws.

He served in Vietnam as a Captain in the U. S. Marine Corps.

Mr. Milhorn obtained his law degree from Nova University Law Center in Fort Lauderdale. Before entering private practice, he served as Senior Attorney for Florida Power & Light Company in Miami.

He is an active member in the Lady Lake Chamber of Commerce and is the immediate Past President.

Other memberships include the Real Property, Probate and Trust Law Section of the Florida Bar and in the Elder Law Section of the Florida Bar.

The July meeting will convene at **7:00 P.M.** in the Paradise Recreation Center and is open to all property owners of The Villages. You won't want to miss this information session.

Important Medicare Information !

It has come to my attention that Medicare has made some changes in reimbursement policies affecting laboratory services; and they appear to be depending on your doctor (s) to keep you advised.

Although Medicare pays for most lab tests, there are certain tests which they will not

To join the P.O.A. - Please complete the membership form and bring it with your payment of dues to our meeting. Or you may mail form and check to OBG POA, P.O. Box 1657, Lady Lake, FL 32158-1657. You may also use our drop box in the hallway at Paradise Recreation Center.

Please make checks payable to: OBG POA. Annual dues are \$6.00 per household. New residents may join during the first year of residence at pro-rated 50¢ per month.

PLEASE NOTE: Membership cards are issued to members joining at meetings. Those joining by mail or drop box can expect delivery of cards in approximately three weeks. To receive cards earlier, you may enclose a self-addressed, stamped envelope.

REMINDER: Membership cards are not needed for admittance at our meetings except at those when a vote is to be taken. Notice of these meetings are announced one month in advance in our monthly Bulletin.

pay for. The tests for which the patient may be billed are as follows:

- 1) tests ordered for diagnosis or conditions which are not medically necessary in Medicare's opinion.
- 2) "screening" tests performed as part of a routine exam when the patient displays no evidence of disease.
- 3) tests which are performed more frequently than recommended by Medicare.
- 4) tests which are considered experimental or investigational because they have not yet been approved by the FDA.

The above limitations are not new. A recent change requires your doctor to provide your diagnosis on your test request form. For certain lab tests, Medicare now will only pay if tests were ordered for certain diagnoses.

You will need to ask your doctor if the tests being ordered are covered under Medicare. He or she has a Medicare bulletin listing diagnoses approved for payment.

If the doctor does not think Medicare will pay for a particular test, you will be asked to sign a "PANS" (Patient Acknowledgment of Non-Covered Services).

You may need to remind the doctor to include your diagnosis with the order for lab service.

Whether or not your supplement will cover lab services is something you need to determine from the company or a representative.

Some laboratories may be providing patients with a copy of "Medicare Limited Coverage Policies - Frequently Asked Questions and Answers".

PROFILE OF P.O.A. MEMBERS

A Continuing Series

Jane and Ralph Mills resided in Keene, N.H. until they retired and moved to 1013 Vermont in the Village of Orange Blossom Gardens in 1984.

Ralph retired as a Captain in the U.S. Air Force where he saw service in WW II and Korea. He was employed by an insurance agency prior to moving to Lady Lake.

Jane is a retired Sears Display Manager. She has taken advantage of retirement to become involved in many activities. She is a member of the Village Belles and, as a member of the Photography Club, takes the photos for our monthly profiles. She enjoys all kinds of crafts, walking and nature.

Until recently they both bowled and played horseshoes. They still take an occasional turn at playing golf and love to travel.

They are members of the Chapel of All Faiths where Jane is active in the music department, bible study and hospitality; and Ralph sings in the choir.



Their son Garry, lives in Mansfield, OH, with his wife Sharon, and their three children who range in age from 2 1/2 to going-on-nine.

They became members of the P.O.A. because they "wanted to be a part of something positive for the well-being of their community".

Property Owners Association Membership form

Please print Name(s) _____

Address _____ phone _____

Unit _____ Lot _____ Village/Villa _____

county _____ property closing date _____

I (we) hereby consent to membership in the OBG Property Owners Association, Inc.

- new
- Renewal
- Reinstated

If mailing this application - please enclose a self-addressed envelope for us to return your membership card.

If you maintain another residence and want to be kept current on issues while you are away, please list second address below.

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