



The Property Owners' Association

For all residents of The Villages

Since 1975 " Neighbors united for their common good " Bulletin - January 1997

President's Message

People of all ages can look forward to the new year with expectations of exceeding past accomplishments, and accepting new challenges of the future.

At the outset of another year as President of the P.O.A., I view our past achievements with pride, and vow to continue our efforts on behalf of the Residents of THE VILLAGES.

I also acknowledge the certainty that the P.O.A. will face challenges in the future. While we do not seek challenges, neither do we back away when faced with them. Experience of the past has shown we can prevail when our cause is just.

New residents face problems differing from those we have solved in the past. When they learn of our existence, plus our endeavors as advocates, they become P.O.A. members and expect solutions.

And be it for one or one hundred, we can assure them every effort will be made to resolve each problem, for we believe every resident is entitled to representation.

That was, after all, one of the main purposes in forming our organization in 1975. Our rewards have come from rendering assistance - not from publicizing our successes.

Residents may choose to join any number of fraternal, service or social groups; but how do they decide if one association represents their best interests better than another?

Toward that end, we suggest compar-

ison of the P.O.A.'s 21- year history with that of the 5-year-old "youngster" which exists by virtue of special treatment and privileges.

Whether choosing a plumbing contractor, insurance company, a health provider, etc., do we not look for qualifications based on experience, maturity, and reputation?

We believe residents of THE VILLAGES can make that distinction; and we hope they will attend our meetings where they will find us receptive to the views and problems of our members.

Dorothy Hokr

REVERSE MORTGAGES SUBJECT FOR JANUARY 15th P.O.A. MEETING

Karen McEachern, an area reverse mortgage expert, is scheduled to speak to residents at the P.O.A. meeting on January 15th.

Karen is the daughter of Bob and Jan Shiffer of 412 San Pedro in THE VILLAGES.

Following graduation from the Univ. of Florida School of Banking, she spent 19 years in banking.

She has been a mortgage broker since 1986 and received much of her training directly from Fannie Mae in Atlanta.

Three years ago, Karen put her knowledge and experience in this special field into forming Preferred Mortgage Source which is located in Tavares.

The first reverse mortgages were only available through HUD. Now property owners can look to conventional financing sources as a solution to present or potential financial needs.

After she addresses the subject, she will take questions from the floor and make written material available.


Anyone who finds the possibility of a reverse mortgage appealing should make it a point to attend this meeting.

Join us on WEDNESDAY, JANUARY 15th at 7:00 PM in Paradise Center.


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	.....	753-5419
Jack McMasters	.....	750-4993
Tom Ritter	.....	753-2678
Win Shook	.....	753-2928
Earle Snider	.....	753-2189
Frank Swenton	.....	750-0428

P.O.A. Meeting Dates	
Board of Directors	1st Tuesday
Jan. 7 - 7:00PM	
Feb. 4th - 7:00PM	
Charlie Chaplin Room	
General Meeting	3rd Wednesday
Jan. 15th - 7:00 PM	
Paradise Recreation Center	
Speaker: Karen McEachern	
on reverse mortgages.	
Installation of Officers and Board Members	
50 - 50 Drawing	
Social hour and refreshments following the meeting.	
Note: P.O.A/ meetings are open to residents of THE VILLAGES	

QUOTE OF THE MONTH



"There are two ways of spreading light: to be the candle or the mirror that reflects it."



- Edith Wharton

**PROFILE OF NEW
P.O.A. VICE - PRESIDENT**

Joe Gottfried will assume the office of P.O.A. Vice - President at the installation ceremony scheduled for the January 15th meeting.

Joseph and Joyce Gottfried first moved to Florida from Bordentown, New Jersey in 1991. Three years later, they moved to Ramos Drive in Village Rio Grande in Sumter County.



Photo by Jane Mills

Joe was a real estate broker for many years prior to employment by the State of New Jersey to lease buildings for state offices.

Joyce retired after 35 years as a legal secretary in the office of the New Jersey Attorney General.

The Gottfrieds were high school sweethearts and have been married for 47 years. They are parents of four, and Grandparents of five.

They golf, travel, and play bocce. Joe bowls, and Joyce's other interests include creating seashell crafts and home decorating.

In addition to P.O.A. membership, they belong to the New Jersey and Dixie clubs. Joe is President of the Sumter County Voter's Club, and Joyce is President of the Gals of Rio Grande.

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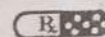
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Happy New Year

**JANUARY and FEBRUARY DATES OF
NOTE**

- January:**
- 6 - Epiphany
 - 20 - Inauguration Day
 - 20 - Martin Luther King's B'day
 - 27 - Signing of Vietnam Peace Accord (1973)

- February:**
- 1 - National Freedom Day
 - 2 - Groundhog Day



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

SEVERAL HOMES MISSED IN DELIVERY OF DECEMBER P.O.A. BULLETIN IN THE LADY LAKE MAGAZINE

Our apologies to those residents of THE VILLAGES who did not receive delivery of the Publication last month.

We do not know the extent of the shortage of copies, but we will make every effort in the future to keep up with the rapid growth of our community.

We will have extra copies of the Bulletin available at our monthly P.O.A. meetings and at Lady Lake Realty.

Copies also will be available by calling Tom Loury, new Editor of Lady Lake Magazine, at 307-9447.

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



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SIGNS OF THE TIMES - ON BUMPER STICKERS

OF ALL THE THINGS I'VE LOST
I MISS MY MIND THE MOST

I'M NOT A TOURIST
I'M A NATIVE AND
I CARRY A GUN!

UNLESS YOU'RE THE LEAD DOG
THE VIEW NEVER CHANGES

If you spot an unusual and humorous bumper sticker, jot it down and drop it in our box at Paradise Center so it can be shared in our new monthly feature: Bumper Sticker of the Month.

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Many good wishes for the new year.



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**GOLF TOURNAMENT PROCEEDS
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Photo by Jane Mills

Lee Hokr, Chairman of the P.O.A. Third Annual Golf Tournament, is seen above presenting a check to Rikki Kotz as Assistant Program Director of Sunshine ARC (Association for Retarded Citizens of Lake County, Inc.).

The tournament was held November 16th and raised \$2,965.07 which will be used for ARC's early intervention program for "special needs children" of Lake and Sumter Counties.

It was the collective efforts of many people which made it possible to make this donation.

Our thanks go to the golfers who supported the tournament and to the area businesses who were our sponsors and/or donated prizes. And last, but not least, to the members who served as volunteers.

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 the check payable to O.B.G. P.O.A. and include a self-addressed stamped envelope.

**INSTALLATION OF OFFICERS AND
BOARD MEMBERS FOR 1997**

The following P.O.A. members were elected at our 21st annual meeting in November and will be sworn in at the January 15th meeting.

Dorothy Hokr	President
Joe Gottfried	Vice - Pres.
Carol Kope	Secretary
Carol Menci	Treasurer

Directors

Pat Carter	Russell Day
Don Lathom	Win Shook

Incumbent board members are:
Norma Henretta Earle Snider
Frank Swenton

We would like to take this opportunity to acknowledge the service of the following members of the board whose terms have expired.

Irene Belles	Robert Conner
Dot Morehouse	Sadie Woollard

We appreciate the time and effort they have devoted to the realization of our goal to represent the best interests of the residents of THE VILLAGES.

GLENN SWINDLER RETIRES

Glenn is a 16 year resident and P.O.A. member. He has spent each of those years in an elective office and just completed a second term as Vice-President.

He chose the December meeting to announce his plans to retire. It is his hope more members will become active volunteers in promoting the benefits of membership in the P.O.A.

Glenn has been a tireless worker, and his dedication will be sorely missed.

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