

Property Owners' Association of The Villages

"NEIGHBORS UNITED FOR THEIR COMMON GOOD" SINCE 1975

BULLETIN - SEPTEMBER 1997



PRESIDENT'S MESSAGE

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

In the New World Third College Edition of Webster's Dictionary, there are many definitions of light, i.e.: brightness, knowledge, enlightenment, to bring new facts to light.

I asked myself are we, the P.O.A., a candle or a mirror? The candle leads the way to provide light and the mirror only reflects who or what is holding the candle.

To truly be a way of spreading light, we must provide knowledge and bring "new facts to light" as a candle. We must provide the true light in order to present facts and knowledge about the darkness that some time seems to surround us. With knowledge we can, therefore, spread light and bring happiness when we can dispell the negativeness we do encounter at times.

The P.O.A. has retained the same goals during our 21+ years as the advocate of all residents. According to our charter we, as the corporate Property Owners' Association of the Villages, are organized to: "promote the welfare, safety, communication and enjoyment of and among the residents of The Villages of Lake-Sumter, to engage in activities which are necessary, suitable or convenient for the accomplishment of that purpose or which are incidental thereto or connected therewith."

In addition, the (P.O.A.) is organized "to preserve the value of the residents' property." All of which we strive to do.

It is never the purpose of the P.O.A. to stir negative stews, be mal-contents, spread doom and gloom or lack the enjoyment of our "chosen" lifestyle.

Our members golf, bowl, play tennis, enjoy music, theater, etc. Many members also serve the community, the county, and the political parties of their choice.

We have children and grandchildren we love and who love us and visit us. Many of us also serve our church and are believers who try to show and live our faith in all we do.

But we are not mirrors which reflect only *one viewpoint!* The candle searches for truth and enlightens others. As the saying goes: "It is better to light one candle than to curse the darkness."

Are your goals the same as ours? If so, think about joining us (if you are not now a member) to become *enlightened* by our speakers, to enjoy our social time, and to become a candle to others.

Dorothy Hokr

QUOTE OF THE MONTH

Always remember that we pass this way but once unless your spouse is reading the road map.

- Robert Orben

NOTICE OF P.O.A. MEETINGS

Board of Directors 1st Tuesday

September 2nd - 7:00 P.M.

October 7th - 7:00 P.M.
Charlie Chaplin Room

General Meeting 3rd Wednesday

September 17th - 7:00 P.M.
Paradise Recreation Center

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

Speaker: Jeffrey Russell, attorney for Russ and Raili Day in the matter of litigation against the developer and the V.C.C.D.D.

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

MAKE SOME CHILDREN HAPPY!

Before we know it, Christmas will be upon us. It is none too soon to plan for our contributions to the "Christmas Party for Lady Lake Children" a long-time annual program of the Lady Lake Police Department.

Last year's announcement of the P.O.A.'s participation in their program did not allow ample time for members and residents to respond as we feel they would have. Plus, we were under the erroneous impression their program was Toys for Tots which is sponsored by the Marines.

Let's really make a difference this year to make it possible for the children of Lady Lake to have a memorable Christmas they might not have otherwise.

Here are some suggestions for your consideration:

Toys and clothing for boys and girls from infant to age 15.

Toys and games, preferably new, should be unwrapped for separating by gender. (Homes will be found for used ones if they are safe and clean.) **Weapons** of any kind will not be accepted.

If you prefer, **monetary donations** are most welcome. They are used to provide gift wrappings, decorations, film, food and extra toys needed to make the party a success.

You may bring your donation(s) to the **September, October and November P.O.A. meetings**. Or you may contact Police Chief Ed Nathanson (753-3810) in which case donations should be received no later than **December 15th**.

You may even want to **donate** your services toward preparing for the party. We're told it is fun as well as rewarding.

Golf is an awkward set of contortions intended to produce a graceful result.

A supplement to the Lady Lake Magazine.

**RUSSELL & RAILI DAY'S ATTORNEY
TO SPEAK AT MEETING OF THE P.O.A.**

Jeffrey Russell, of the Sarasota law firm of Abel, Band, Russell, Collier, Pitchford and Gordon, will appear at the meeting of the P.O.A. on **September 17th** in Paradise Center.

Mr. Russell represents Russell and Raili Day in their suit against the developer and the V.C.C.D.D.

The litigation was filed on May 17, 1997, and served on June 2, 1997 on the following three counts:

Declaratory relief as it relates to monthly assessments of recreational facilities.

Fraudulently induced Plaintiffs to purchase property.

Nondisclosure of imposed assessments.

Mr. Russell has had experience with a number of cases involving Community Development Districts.

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

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.

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WE ENCOURAGE SUGGESTIONS

If you have suggestions you would like to pass on to us but prefer to make them privately, please jot them down and bring them to any P.O.A. meeting on the **third Wednesday of each month.**

You will find a Suggestion Box at a table inside the inner entrance to Paradise Recreation Center.

Please list your name and 'phone number so we may respond as soon as humanly possible.

And remember, the P.O.A. is as close to you as your telephone. Don't hesitate to call **750-5469** if you have a problem.

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DATES OF NOTE IN SEPTEMBER

- 1 - Labor Day
- 2 - V-J Day
- 7 - Grandparent's Day
- 17 - P.O.A. General Meeting
 Citizenship Day
 Constitution Day
- 19 - POW/MIA Recognition Day
- 22 - First day of Autumn

SEPTEMBER EVENTS OF NOTE

- First Labor Day celebrated - 1894
- First nationwide TV broadcast - 1951
- Pilgrims sailed for America - 1620
- First public school opened in VA - 1621
- Term "United States" official - 1776
- Radium discovered - 1898
- Gold strike in Alaska - 1914
- Gregorian Calendar adopted - 1752
- National Guard became part of U.S. Army - 1940
- U.S. Constitution adopted - 1787
- British troops occupied Florida - 1777
- Hot dog invented - 1852
- V.F.W. established - 1899

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)

Parish Office Hours: Mon-Fri 9 A.M.-4 P.M.
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IMPORTANT CHANGES IN THE DURABLE POWER OF ATTORNEY

If you have a Durable Power of Attorney, you have provided for someone you trust to handle your financial affairs if you become incapacitated.

However, if your Durable Power of Attorney was drawn up before **October 1, 1995**, it may not be effective. A new law took effect on this date which makes this document more "powerful." Because of the significant changes in the law, some banks have been refusing to honor those pre-October 1, 1995, documents.

Some of the changes are as follows:

1. There is a carrot and stick provision. If any third party (for example, a bank, a brokerage firm, or hospital) is asked to honor the new Durable Power of Attorney, the law allows the third party to require the Attorney-in-Fact to sign an affidavit that the donor of the power has not died, been adjudicated incompetent or has revoked the power of attorney in writing.

When the Attorney-in-Fact signs the affidavit, the bank cannot be held liable if the Attorney-in-Fact misuses the funds. That's the carrot part for the bank (or any third party).

The stick part is what can happen should the bank (or any third party) unreasonably refuses to honor the Durable Power of Attorney and release funds even if the original document is presented and the Attorney-in-Fact is willing to sign the affidavit and the donor is damaged by that unreasonable refusal.

The bank or other third party is then liable for any damages proven to have occurred, as well as for court costs and attorney's fees. These provisions provide a strong incentive to any third party to honor the document the donor has had drawn up.

Obviously, such a strong document also gives great power to your selected Attorney-in-Fact, so that person must be trustworthy.

2. The second significant change is that this law makes the Attorney-in-Fact subject to the same standard of care as the trustee of a trust. This standard requires a very high degree of fiduciary duty to the donor.

3. The third significant change in the law is the fact that the power is effective the minute the document is signed and that

fact must be revealed in the document itself.

In other words, the power does not wait until the donor becomes incapacitated. It can be used immediately. Most donors keep the original documents and their Attorney-in-Fact is told where to find the document if and when needed.

These important changes were submitted by Nora J. Hill who practices estate planning and Elder Law in Leesburg.

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UPDATE ON NEW STREET SIGNS

You may remember several months ago we printed an article with pictures of some old and some new street signs in the Lady Lake portion of The Villages.

The printing is larger and so much easier to read on the new signs, and we have been anticipating the replacement of all the signs.

We recently checked with **Jim Richards**, Public Works Director and Town Engineer, for an update on when this project will be resumed.

He advises \$15,000 has been allocated for this purpose in the budget for the 1997-98 fiscal year which begins October 1st.

It takes three weeks to receive the signs after they have been ordered. The town's crews will install them as time permits, and we can expect to have all new signs next year.

The exception would be in the event a sign was damaged or destroyed, and installation of a new one would take priority in the scheduling.

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REPORTS FROM OUR COUNTY AND TOWN COMMISSIONERS

GOOD NEWS FROM LADY LAKE MAYOR JOHANNA PERRIGO

Good news is abundant at Town Hall this time around!

First and foremost on our agenda is the **new Town Hall**. The bids have been awarded and are "momentarily" waiting for the signature of Southland Contractors. Once that is completed, they will mobilize their crews and begin - - first with site clearing, then the actual construction.

As soon as the site is cleared, we intend to have ground breaking ceremonies to officially get this project christened and under way. This has been a long-long time coming. It will be wonderful to drive by and see construction activity at the site.

We are planning a morning ground breaking and **EVERYONE** is invited. We want **everyone** to be a part of it, so bring a shovel and help us make the day an historic event. The day and time will be announced - - the location is set!

The **Old Dixie paving project** is moving along nicely, too. The sewer and water lines which needed to be replaced have been, and repaving in certain locations has already begun.

The main portion of the project will take longer because of development of drainage and water retention areas. They must be built to accommodate water runoff from the paved roads and surrounding areas so no flooding will occur in later years.

The main portion of Old Dixie will also allow for the construction of sidewalks. It is our hope this will encourage development of small retail shops and become a focal point for a downtown area. It really has great potential for a shopping district. This project is expected to be completed by November.

The third piece of good news is that **your millage rate** will not be increased in the next tax year. It will remain the same 2.72 it has been for the past five years.

The staff and commission have worked hard in preparing and reviewing the budget for the next fiscal year. We have had three workshop meetings at which time we scrutinized each department's

budget. Department heads have put forth a great deal of effort in keeping expenses low and operating on a frugal budget. We appreciate their efforts. We know you, the citizens, expect good quality government - with no nonsense - and we do our best to deliver.

A reminder that **recycling bins** are located to the right of the Town Hall entrance - - follow the signs. Also a telephone directory recycling bin is available. Please utilize this facility and help us protect the environment. We can each do our part - - a small share from each creates big results for all!

SUMTER COUNTY ANNOUNCES OPERATION OF NEW RECYCLING AND COMPOSTING SYSTEM

Sumter County Commissioner **Benny Strickland** (District #1) and Public Works Director **Garry Breeden** recently announced that the county's Solid Waste Composting, Processing and Recycling Facility in Sumterville began operating in July 1997. The facility's state-of-the-art technology and innovative design have already gained widespread attention. This high-tech system is designed to do what communities everywhere want to do to recover more of the waste stream.

Faced with rising landfill costs and more demanding State-mandated recycling goals, solid waste managers in Florida and elsewhere are struggling to divert a larger portion of the municipal waste stream from landfills by recovering more of that waste stream through recycling. The Sumter County system is designed to recover nearly twice as much of the waste stream for much less cost than typical municipal programs that depend on expensive curbside collection service.

Commissioner Strickland explains the facility is getting noticed by solid waste managers and planners both because its design combines recycling and composting processes and because of its projected high materials recovery rates. It is the only municipal solid waste processing and composting facility of its kind - - not only in Florida, but in the United States. Strickland says the facility, which evolved gradually as county officials worked to develop a system to best serve the specific needs of the county's

community, represents a model for communities everywhere.

The facility was planned and developed by the Sumter County Solid Waste Steering Committee, a small task force made up of Commissioner Strickland, Public Works Director Breeden, Facility Manager Terry Hurst, and the county's solid waste and engineering consultants. Breeden says the committee wanted to design a system that could operate efficiently and cost-effectively with the county's rural demographics. By combining a recycling facility and a compost digester into a state-of-the-art integrated system, the facility offers maximum up-front recovery of materials for recycling, enables the county to produce and market good quality compost, and has the capacity to process 100 tons per day of municipal solid waste.

Combining Recycling and Composting. In the up-front recycling process, materials such as plastic containers and aluminum cans are mechanically and manually removed from the waste stream for recycling. The system is equipped with the latest processing and recycling equipment and is designed to recover a minimum of 25% of the waste stream as recyclable materials. Recovered materials are baled on-site and marketed by the county, and materials remaining after processing are used for compost feedstock.

Materials remaining in the waste stream after processing are fed into an aerobic digester for composting. The digester is an impressive metal cylinder 12 1/2 feet in diameter and 185 feet long. This giant rotating barrel provides a favorable environment for the natural biological breakdown of organic waste into compost. The digester's controlled environment produces a higher quality compost in less time than under natural conditions. Its system is designed to eliminate odors and leachate the contaminated run-off produced when waste comes in contact with solid waste.

The compost digester system is designed to recover approximately 50% of the waste stream, and together the recycling processing system and the compost digester system are expected to recover a combined total of 75% of the county's waste stream, an achievement that will

make Sumter County a national leader in municipal solid waste management.

Proposed Compost Finishing Area. Materials leaving the digester are partially composted but need additional "curing" to become high quality finished compost the county can market. This curing process is most efficient when moisture and oxygen levels can be controlled and the compost is protected from rain and direct sunlight. To provide this protection, the county plans construction of a Compost Finishing Area, a pre-engineered metal building where proper oxygen and moisture levels can be maintained. In addition, compost turning machines will periodically agitate and aerate the compost to complete the composting process and produce the best possible grade of compost.

Community Commitment. Commissioner Strickland says development of this state-of-the-art facility wouldn't have been possible without the support of Sumter County residents and some help from the Florida Legislature. The most environmental approach to solid waste management is not always the easiest to implement or the cheapest. Commissioner Strickland and the Solid Waste Steering Committee have worked to provide Sumter County citizens with the best of both worlds, a system that provides environmentally acceptable processing and recycling of the municipal solid waste stream at a reasonable cost. Strickland points out that, for a county with fewer than 40,000 residents and a severely limited commercial tax base, the investment in the new system represents an extraordinary demonstration of civic pride and commitment to community.

COMMENTS FROM LAKE COUNTY COMMISSIONER WELTON CADWELL

The Board of County Commissioners recently received some very good news. Senate Bill 902 and House Bill 1319 have been passed by our state legislators to become law. "And what does that mean?" you ask.

For many years, through a series of unfunded mandates, the State of Florida has burdened the Counties with the operating costs of the State Court System.

These costs include payment of: ● attorney fees, appeals and guardianship fees for indigent residents; ● witness fees and court ordered payments for investigations, consulting and medical evaluations; ● services provided in support of criminal, juvenile and uniform support activities; ● expenses paid for expert witness fees, competency evaluations, travel, communications, and other costs incurred by the Public Defender and the State Attorney; ● legal fees for attorneys where the Public Defender declares a conflict; ● court reporter services for criminal proceedings and transcripts of such proceedings; ● expenses incurred in support of the Guardian Ad Litem Program; not to mention ● the cost of providing and maintaining the judicial center. Last year, these costs added up to over **1.5 million dollars** in Lake County alone!

No one is denigrating the Court System or claiming that these programs are unnecessary, just that the State should share the cost of supporting them. For years, Lake County and the Florida Association of Counties have been requesting the legislature review these costs and the unfair burden they place on County governments. For years these efforts have failed.

This year, however, Senator Ron Silver introduced SB 902, which creates a trust fund as a placeholder to earmark funds. Monies in the fund will be used to assist counties in funding the State Court System.

At the same time, Representative John Thrasher introduced HB 1319, which has three very important provisions: 1) Provides a revenue source for the trust fund created by SB 902 by establishing a 4-year phase-in of the State's portion of the General Revenue dollars received from civil traffic infractions. 2) Establishes a committee of 6 judges, 6 county commissioners, and 3 clerks to develop an allocation and disbursement plan for

the trust fund. 3) Includes a provision which will allow additional fines of up to \$150 to be assessed against certain criminals, the funds of which will remain local for court improvements.

Although the funding provided will fall short of covering all expenses, it is a positive move in the right direction.

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SINCE YOU'RE SO SMART....

.... complete the spelling of each word suggested by the clue given in parentheses. All words end with the spelling of a male name or nickname.

Example: c _____ Answer: chicken

1. s _____ (mentally bright)
2. p _____ (postal imprint)
3. s _____ (type of car)
4. c _____ (pertaining to a city)
5. c _____ (persuade)
6. P _____ (country near India)
7. f _____ (rare occurrence)
8. r _____ (competitor)

Please turn to page 7 for the answers.

HOMETOWN PROPERTY MANAGEMENT

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

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CHAUTAUGUA LIVES

I honestly do not remember ever attending a Chautaugua. Yet the concept seems to be very familiar to me. Could I merely have heard about them so often I feel I surely did?

According to a recent article in the Orlando Sentinel, it was started in the late 1800s as a training program for Sunday School teachers in western New York, near Lake Chautaugua.

By 1925, they were held in 12,000 cities nationwide; and Teddy Roosevelt and William Jennings Bryan were among early speakers. Conversations ultimately grew to include entertainment, politics and other topics.

Chautaugua faded in the mid-30s due to radio, motion pictures, the automobile and the Great Depression.

The Chautaugua Institution survives 60 miles southwest of Buffalo, offering a nine-week summer program of daily lectures as well as symphony, opera and dance.

Elsewhere they have come and gone and come again. But Heartland Chautaugua has taken a different tack with historical re-creations. Participants (professional actors and scholars) portray famous persons from our historical past. e.g.: Teddy Roosevelt, Willa Cather, John Muir, Louisa May Alcott, Buffalo Bill Cody and Henry David Thoreau.

Although they are presently taking place elsewhere, perhaps one day we will be able to attend a Chautaugua in Florida. It would be an entertaining as well as educational experience.

This is the sixth part of an article submitted by Nelson Kraucak, M.D., of the Life Family Practice in Lady Lake, and the second part devoted to homeopathy.

Perhaps the pendulum has swung too far toward technology and standard pharmaceuticals and not enough toward some of the early healing methods that have a track record in many cultures. That pendulum swing might be the main reason so many Americans flock to alternative practices. Many are concerned their suffering has not been alleviated by standard medical or surgical treatment. Or that traditional treatments themselves are too expensive and often dangerous.

Others feel the intrusion of increasingly complicated and impersonal technology has widened the gap between mainstream care givers and patients. Too many doctors are thought to be coolly professional and emotionally distant, included to cure a specific disorder narrow-mindedly without comforting or caring. Many unconventional practitioners, on the other hand, are perceived as being more patient-friendly. Nearly everyone seems to agree that viruses and germs are not the only consideration in patient treatment. Mind-body interactions, environment and life-style play roles as well.

Homeopaths pride themselves in their use of many different remedies for illnesses which are treated by conventional doctors with single medicines. Practitioners also place great importance on obtaining a meticulously detailed medical history including dreams and childhood experiences and enabling them to customize therapy.

Although chiropractic clearly has its drawbacks (notably its stubborn insistence that spinal misalignments cause or underlie most ailments, including those far afield from the backbone), its use of vertebral manipulation has proved useful not only in treating acute low-back pain and other muscular and neurological problems but also in comforting patients who appreciate the deft way skilled chiropractors use their hands. (Osteopaths, licensed physicians whose education is essentially the same as that of M.D.s, also include manipulative therapy in their treatments.) Studies at the University of Miami School of Medicine's Touch Research Institute have found that premature infants gain weight much faster after being massaged than babies in an unmassaged control group. Massaged infants cry less and are calmer than those who are rocked.

Dr. Joseph Jacobs, a former director of the NIH Office of Alternative Medicine and a Yale-trained physician, feels the present distinction between alternative and conventional medicine will eventually be blurred. Jacobs, whose father was part Cherokee and mother a full-blooded Mohawk, appreciates how folk medicine can effectively combine with modern methods. His mother used herbal remedies but still took her children to the family doctor when necessary. "I'm neither a proponent nor a naysayer," he says, "but there's a whole gray zone there, and eventually it will just be a matter of different approaches."

While Jacobs is open-minded and urges his colleagues to be the same, he feels strongly that alternative methods need more thorough testing and cautions patients not to abandon traditional treatment. Harvard's Eisenberg agrees. "It is conceivable," he says, "that physical manipulation or acupuncture needles or active ingredients in particular remedies are in fact physiologically powerful. But if for certain patients in certain instances, faith or belief can cause changes in physiological function in a reproducible way, then we have to bring together the best scientists and ask them to figure out why." That search is expected to take place over the next decade or so, and once it occurs, the secrets behind alternative medicine could join the panoply of expanding medical knowledge that has marked the 20th century.

(This concludes the series of articles submitted by Dr. Kraucak.)

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MAKIN' WHOOPEE

How many remember the original words to "Makin' Whoopee"? Not those that go "another bride, another groom....." or other substitutions used for commercials.

Every time I hear the tune I wander back to my memories of the late 30s/early 40s when it could be found on juke boxes, and the words went like this:

"The cuttlefish are very shy
when other fish go swimming by,
And then with great speed
they head for seaweed
To make some whoopee!

The robin calls his little mate.
She whistles back and it's a date.
They fly through tree tops,
with two or three stops
To make some whoopee!

Daily the flitting swallows
head for each country barn.
Surely they know what follows,
but they don't give a darn.

We know two girl friends
a way up north,
Who once were snowbound
'til March the Fourth.
One knit a sweater,
but one did better
She made some whoopee!

And need I mention
the crazy stork
Who has a penchant
for causing talk.
If he's about you,
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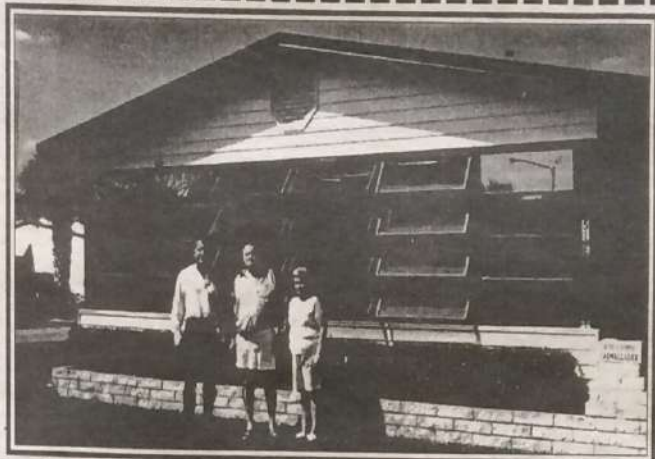
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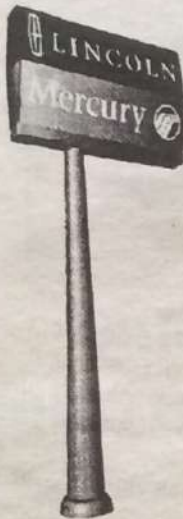
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REVERSE MORTGAGE UPDATE

You may remember the subject of reverse mortgages was covered in a prior issue of our Bulletin, and that a broker was invited to speak on this subject at a P.O.A. meeting.

We have learned residents of The Villages are not eligible for reverse mortgages through HUD due to the fact persons under the age of 19 are not permitted to live in our community.

Even if that were not the case, owners of manufactured homes do not qualify unless their tie-downs are anchored in cement.

Therefore, as we understand it, the only source for obtaining a reverse mortgage would be through a broker associated with Fannie Mae.

Nora J. Hill
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MS. TAKES APOLOGIZES TO.....

any person who attempted to volunteer to serve as a part of our Resident Advocate Committee and could not reach Pat Carter at the incorrect number shown in the article pertaining to it.

Please try again at **753-7658** or I may be subjected to severe ostracism! Or worse!!

Golf is like a love affair: if you don't take it seriously, it's no fun; if you do take it seriously, it breaks your heart.

GOLF: Paying money to spend time in hazards and traps so you can lose money and swear, all in the name of relaxation.

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- IN OUR DROP BOX IN PARADISE RECREATION CENTER
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LADY LAKE FL 32158-1657

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

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

(Please print)

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VILLAGE/VILLA _____

COUNTY _____ UNIT NO. _____ PHONE _____

NEW ___ RENEWAL ___ REINSTATEMENT ___ DATE _____

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