

Property Owners' Association of The Villages

"NEIGHBORS UNITED FOR THEIR COMMON GOOD" SINCE 1975

22nd ANNIVERSARY EDITION
NOVEMBER 1997



PRESIDENT'S MESSAGE



I am constantly amazed when I come into contact with "grumpies" whose main purpose in life seems to be to complain. But perhaps I lack a sense of humor or an understanding of the foibles of different personalities.

In this month when a day is set aside to observe Thanksgiving and offer thanks for our blessings, my list of things to be thankful for gets so long I forget where I started.

Do you count your blessings? Even the commonplace things in our daily lives are deserving of thanks. How about waking up in the morning, being able to put both feet on the floor and stand up without help (well, maybe a push on the bed)?

How can we not appreciate a sunny day or much needed rain? The beautiful blue sky and fluffy white clouds make me appreciate our Creator.

If there anything more beautiful than the smile of a child? The trust conveyed by a small hand in yours? How great a cold drink of water can be when you are hot and thirsty? A letter or telephone call from a family member or friend with all the latest news is really special!

The great news that a loved one has prevailed over an illness or has been released from months of pain? How blessed we feel!

While one day is set aside each year for considering all the things we have to be thankful for, we should be thankful every day for nature, family and friendships -- not just for our ability to acquire material things.

Make it a point this month to tell someone how much you appreciate them. That reminds me to tell you that you are special; and that we, the P.O.A., wish you a Thanksgiving of much happiness and contentment.

Dorothy Hokr

A supplement to the Lady Lake Magazine.

NOTICE OF P.O.A. MEETINGS

Board of Directors 1st Tuesday

November 4th - 7:00 P.M.
December 2nd - 7:00 P.M.
Charlie Chaplin Room

Annual Meeting 3rd Wednesday
in November

November 19th - 7:00 P.M.
Paradise Recreation Center

Speaker: Representative Everett Kelly
(Please turn to page 2 for details.)

Members vote for candidates for the
1998 Board of Directors
(A Proxy Ballot is provided on page 6
for those members who cannot attend
the meeting to vote in person.)

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

QUOTE OF THE MONTH



Shun idleness, it is a rust
that attaches itself to the
most brilliant of metals.

- Voltaire

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



PLEASE REMEMBER

1) To bring your donation for the Lady Lake Police Department's "Christmas Party for Lady Lake Children" to the November 19th P.O.A. meeting.

Clothing, toys and games for ages infant to 15 - preferably new - should be unwrapped for separating by gender. No weapons of any kind, please. Monetary gifts help with expenses of the party, and volunteers to help with preparation are always welcome.

2) To sign up for the P.O.A.'s 4th Annual Charity Golf Tournament. Proceeds will again go to the Sunshine ARC Early Intervention Program for youngsters from Lake and Sumter counties. (Please turn to page 2 for more details.)

3) To buy raffle tickets for a chance to win the beautiful, multi-colored, queen size afghan. It will be on display at both the November and December meetings; and, if you see it, you will want to win it at the December drawing.

Tickets are \$1 each or 6 for \$5 and will be available at both meetings or from any member of the Board of Directors. The winner need not be present to win.

Proceeds will go to the legal fund for Russ and Raili Day. This is an excellent opportunity to contribute to their efforts.

4) To bring in three (3) new 1998 memberships to win your 1998 membership card. The person who brings in the most new memberships will also receive \$25!

5) To sign up to represent the P.O.A. in the OBG Lions Christmas Parade. (Please see details on page 6.)



**A HAPPY
THANKSGIVING
TO YOU
AND YOURS**

UPDATE ON P.O.A. 4TH ANNUAL CHARITY GOLF TOURNAMENT

WHEN: November 29th
WHERE: O.B. Hills Golf & Country Club
SIGN UP: O.B. Hills Pro Shop. You may sign up your own foursome as we will be playing a **net two-ball scramble**, and husbands and wives are allowed to play together.

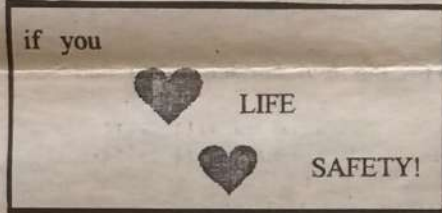
Everyone playing must have a handicap or five (5) verified score cards from any Villages golf course or other rated golf course.

COST: \$30 which includes green fees, golf cart if needed, prizes galore, and a banquet dinner at Hacienda Center.

SPONSOR: Bill Bryan Chrysler

ASSISTANCE IS NEEDED. Time is short. There are approximately 200 businesses to contact as soon as possible. We want to give these business owners a chance to participate.

PLEASE SIGN UP - or call Lee Hokr at 753-5864. The kids at Sunrise ARC will appreciate your efforts on their behalf.



STATE REPRESENTATIVE EVERETT KELLY SPEAKS TO P.O.A. ON NOVEMBER 19TH

Everett Kelly is the State Representative for Florida Legislative District No. 42 which consists of portions of both Lake and Sumter counties.

He presently is serving his ninth term and is a member of the Governmental Responsibility Council, Community Colleges, Long Term Care and is vice-chair of Governmental Operations.

A W.W. II veteran, he served in the U.S. Navy as a hospital corpsman. He has been a resident of Florida since the age of three.

His fraternal and civic organizations memberships, the professional honors bestowed upon him, and the committees he has served on during his tenure as a legislator are too numerous to list.

He will take questions from the floor.

STANDING COMMITTEE CHAIRMEN

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.

A WARM WELCOME TO ALL NEW VILLAGE RESIDENTS AND TO OUR RETURNING SNOWBIRDS

As the P.O.A. is the only organization which strives to look after the interests of the residents, we want to update you on what we have been actively working on all summer.

1) Over 600 residents of units 3 - 8 on the east side have received credits for overbilled amenity bills because the P.O.A. took action to require the VCCDD to adhere to the deed restrictions for these units.

The VCCDD had moved up the date for increasing fees, and affected residents were intimidated into paying them before the actual (and customary) due date stated in their deed restrictions

The VCCDD's notification to these residents that credit would be forthcoming made no mention of the P.O.A.'s efforts in the matter, implying they were merely correcting their "mistake."

2) The P.O.A. fought in vain to resist the water increase which the VCCDD subtly inferred had been requested by the St. Johns River Water Management District. In reality, St. Johns merely stated that water must be conserved.

The rate will remain at 79 cents per 1,000 for the first 12,500 gallons, then will double to \$1.58 per 1,000 gallons for usage over 12,500.

This is another example of nickeling and diming us to death! The big question now is what will they use the increased revenue for?

3) Currently, the P.O.A. is trying to prevent the VCCDD from moving the mail box station from La Plaza Grande North to the residential area on Tarrson between Dustin and Matthew streets.

The proposed area is a water retention pond which would have to be filled - - a serious enough matter. But other concerns are the noise and traffic

congestion for what is now a quiet residential area, and the fact suitable parking facilities will not be available.

Before St. Johns gives approval for this project, they plan to hold a public hearing and we urge residents to attend. We will announce the time and date of the hearing as soon as it has been set.

If they are able to make such a drastic move as this, what do you think they are capable of doing in your neighborhood?

4) Sumter County residents Russ & Raili Day formally filed litigation last May against the VCCDD and the developer.

Their complaint is the use of the amenity fees to pay off the bond issue and fraudulent and misrepresentation of sales information to induce sales.

The P.O.A. is in full support of the Days and are urging residents in accord with the Day's complaints to support them by sending a contribution to the VAC Legal Fund to help finance this suit.

When the Days win, the entire Villages population will benefit.

And what have other organizations been doing for residents all summer?

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SHOW YOUR COLORS!

T-shirts displaying the P.O.A. logo are now available. Sizes small through large sell for \$8.50, extra large for \$10.50. Samples are on display at meetings and members may order their preference. Proceeds will go to the Russ & Raili Day legal fund.

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.
 (closed 12-1) **753-0989**

**AMENITIES FEES UPDATE
(EAST SIDE - UNITS 3 - 8)**

For 22 years, the P.O.A. has been an advocate for residents whether they are members or not. Perhaps we have said this so often that people figure they do not need to belong to the P.O.A. in order to benefit from its efforts.

About 50-plus members contacted us to report their amenities fees had been increased before the correct date. They had repeatedly brought this error to the attention of the V.C.C.D.D. to no avail.

Only after the P.O.A. had a suit ready to file did the V.C.C.D.D. attorney and the developer's attorney agree there had been errors. Corrections were made on the July R.A.D. (Resident Amenity Division) statements but, of course, the P.O.A.s intervention in the matter was never mentioned.

Can you guess how many residents were affected? Guess how many called or told me or a P.O.A. representative to thank us. (See the end of this article for the answers.)

If the P.O.A. is suppressed - as has been tried for a long time - who will help you when you have a problem? Believe me, it can and does happen.

As long as we can, we will continue to speak out and work for a solution to your problems - - hopefully without incurring legal fees.

Dorothy Hokr

(Number of residents: over 600. Number of calls: less than 10.)

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P.O.A. BEGINS 23RD YEAR

In 1975, a group of concerned property owners met to consider options available to them which would provide an improved means for solving individual and/or group problems with the developer; and the result was the incorporation of the Orange Blossom Gardens Property Owners' Association on **November 20, 1975.**

The name was changed to the **Property Owners' Association of the Villages**, to avoid any misception by newcomers as to the scope and purpose of our organization.

The objectives of the original charter were to promote good will, friendship and understanding among residents, and to assist the developer in establishing a community which would be beneficial to both the developer and property owners.

Those objectives have been broadened over the years to include commitment: (a) to support legislation which protects the rights of property owners; (b) to inform residents of changes in legislation at any level of government which would affect their retirement lifestyle and property investment; and (c) to promote the welfare, safety, and communication and enjoyment of and among the residents of "The Villages of Lake-Sumter."

Eligibility for membership was confined to the original development until, as our community grew, amendments to our charter and bylaws expanded membership to include all residents wherever they may live in our present and future units of development.

All Villagers are welcome to attend our meetings and experience our commitment to the best interests of residents. Or you may call **750-5469** and request a copy of the 1996 edition of the **P.O.A. History** and one will be provided.

MICHAEL D. MILLHORN, P.A.

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BUMPER STICKER OF THE MONTH



A smile is contagious -
Let's start an epidemic!

EROSION OF STILL MORE SERVICES?

At the meeting of the Resident Council on October 16th, John Rohan, Recreation Director, announced **new guidelines for setups** for regularly scheduled club meetings.

All groups will have chairs set up theater style unless otherwise scheduled with a maximum of five 8-foot tables. Many groups, however, have always used table setups and members would like to continue.

What are the reasons give for these new directives? The wear on equipment!

According to our deed restrictions, amenity fees are to be used for maintaining facilities (including equipment) and the common grounds. Over \$7 million in amenity fees is collected annually and should be used for these purposes.

Why is there so much wear on facilities and equipment? Because more and more homes are sold, thus more residents are using **all** facilities with no additional areas provided for club meetings. It is almost impossible to schedule a room for new activities (at least so I have been told).

Too, the **bus service** which had been provided by the Amenity Division has been contracted out with many changes made. We learned just before printing deadline the two buses are being painted to distinguish them from others, and a new schedule will be available November 3rd.

While the intent for change in the delivery of services may be positive, it can also cause disruptions and less service than has been received in the past.

The sale of the amenities to the VCCDD was "**not to impact unfavorably on the residents.**" Yet every directive that impacts unfavorably on any portion of our residents is a violation of promises or statements made prior to the sale.

"Not to know is bad. Not to want to know is worse. Not to hope is unthinkable. Not to care is unforgivable." Nigerian saying.

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REPORTS FROM OFFICIALS OF LAKE AND SUMTER COUNTIES

COMMENTS FROM LAKE COUNTY COMMISSIONER WELTON CADWELL

I thought you might be interested in a recent report from Mid-Florida Marketing and Research regarding the economic impact of tourism on Lake County.

While we all recognize Orlando as a tourist Mecca, very few Lake Countians realize what a large contribution tourism makes right here, close to home. In fact, the numbers exceeded my expectations, and even those of the Tourist Development Council (a very positive group).

In 1996, tourism was directly responsible for **\$460,412,000** in revenue for Lake County, which includes lodging, recreation, attractions, retail, and food and beverage.

\$22,568,000 in sales taxes from tourists were shared among the state, county and local cities in 1996.

5,100 local residents were employed in the lodging, retail, and food and beverage industry in Lake County in 1996, which resulted in...

\$48,684,000 in payroll to local employees and spent locally on housing, utilities, food, cars, etc.

These figures clearly illustrate the importance of tourism to Lake County's economic well-being, encouraging the Board's support of a 5-year tourism plan which will be covered at a later date.

COMMENTS FROM VIRGINIA "GINNY" WARD, WARD 3 LADY LAKE COMMISSIONER

Sandra Scott will serve as **Interim Town Manager** after the October 10, 1997 resignation of Town Manager Mary Scott. Mary will begin work October 27 as the Business Services Manager for the Information Technology Division of the University of Wyoming. She will be missed by all of the commissioners, staff and citizens of Lady Lake.

We are very fortunate to have a qualified employee to take the reins as Interim Town Manager while a Screening Committee searches for a **new Town Manager**.

Appointed by the Town Commission, the **Screening Committee** will include: Bob McKee, Lake County Tax Collector, R. G. Williams, Attorney, and Dr. Robert Westrick, President of LSCC. Sandra Scott will act as a non-voting member and staff liaison to the committee.

The closing date for accepting resumes is November 14, after which Sandra will forward a copy of the job descriptions and resumes of qualified applicants to the committee for review. The top candidates will be interviewed by the Commission and a selection made.

A number of projects are moving along. The **Old Dixie Highway** project will be completed by the middle of November. Construction began on **Fennell Boulevard** (C-25/US 27-441 connector road) and is scheduled for completion by late November. Construction on the **new Town Hall** began with a final completion date of July 12, 1998 for the 20,000 square foot building.

Please pick up a copy of our informative **Town Hall Report** to get updates on new employees and learn what is happening in Lady Lake. Copies can be found at some of the following locations:

Town Hall - Lady Lake Library - Lady Lake Area Chamber of Commerce - La Hacienda Recreation Center - American Legion - and the Lions Club.

If you are unable to locate a copy or if you would like a copy, please call **Jean Savage** at 753-2212.

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THE WAY ZIGGY SEES IT:

If God had meant for us to touch our toes he wouldn't have put them so far away!

SUMTER COUNTY SHERIFF W.O. "BILL" FARMER OFFERS I.D.s TO SUMTER SENIOR CITIZENS

Sheriff Farmer has initiated issuance of a senior citizen identification card for Sumter County residents, including those residing in The Villages.

These cards will be provided free of charge on the first Wednesday of every month. Sumter County residents in The Villages may obtain theirs at the Sumter County Sheriff's Annex located on CR 466 at the end of Morse Boulevard.

These cards offer identification for any resident of the county for six months or more each year who is 55 years of age or older and does not have a driver's license or whose license is from another state.

The information requested during the approximately 15 minute procedure will provide alternative contacts in case of accident, illness or other emergency.

Applicants with no driver's license need to show a social security card and a bill with current street address or other form of descriptive identification. Examples: old union cards, insurance statement, an old employer I.D. card, etc.

To schedule an appointment, call 753-2799 weekdays between 9 a.m. - 4 p.m.

UPSTREAM

The easy roads are crowded, and
The level roads are jammed.
The pleasant little rivers with
The drifting folks are crammed.
But off yonder where it's rocky
Where you get the better view.
You will find the ranks are thinning,
And the travelers are few.
Where the going's smooth and
pleasant
You will always find the throng.
For the many - more's the pity -
Seem to like to drift along.
But the steepes that call for courage
And the task that's hard to do
In the end results in glory
For the never wavering few.
Author Unknown

MEET THE CANDIDATES FOR P.O.A. BOARD OF DIRECTORS

JOSEPH GOTTFRIED - - for **President** - Joe moved from New Jersey to the Villages of Sumter County four years ago. He was a real estate broker for 10 years prior to working for the state leasing buildings for state offices. He has served as president of the Sumter County Voters Club and as Vice-President of the P.O.A. in 1997.

WINTHROP "WIN" SHOOK - - for **Vice-President** - "Win" moved to the Village of Country Club Hills from Connecticut in 1989. He was employed by American Chain & Cable as an electrical engineer. He also has worked as a real estate broker. "Win" has served as a member of the C.I.C., a member of the Lady Lake Code Enforcement Board, as a member of the P.O.A. Board of Directors in 1997, and is active in politics.

CAROL KOPE - - for **Secretary** - Carol moved from Massachusetts to the Villages of Sumter County in 1993. She spent 15 years with Spaulding Sports Worldwide in secretarial positions and was administrative assistant to the manager of the computer division when she retired. Carol was appointed to serve as Secretary for five months in 1996 to fill a vacancy due to illness and was elected to serve as Secretary for 1997.

MERLE BAREFOOT - - for **Treasurer** - Merle, a native of Trinidad, moved from Georgia to Rio Ponderosa in the Villages of Sumter County in 1994. She has an extensive educational background and is a retired English teacher of 25 years.

BOARD MEMBERS - 3 year terms:

RUSSELL DAY - "Russ" moved from Massachusetts to the Villages of Sumter County in 1989. As an employee of the Teamsters Union for 26 years, he served as shop steward and established a credit union.

DOROTHY HOKR - Dot moved from Minnesota to the Village of Country Club Hills in 1988. She served two terms as a member of the Minnesota House of Representatives. She has actively served the P.O.A. as a board member, Secretary and President in 1992, 1996 and 1997. She presently is serving as Treasurer of the C.C.W. and is active in civic groups.

RICHARD "DICK" MOULTON - Dick moved from Massachusetts to the Village of Country Club Hills in 1987. He was a model maker for Polaroid for 20 years and was involved in the creation of its first

camera. Dick is a member of the Moose Lodge and of the American Legion. He has previously served on the board; and he uses his artistic talent to create our attractive Bulletin Board in Paradise Center.

BOARD MEMBER - 2 year term

TOM RITTER - Tom moved from New York to the Village of Orange Blossom Gardens in 1980. He retired from the Elmira, NY Police Department where he served for 18 years. A W.W.II veteran, Tom is Adjutant of DAV Chapter 150 and Commander of DAV District 9. He has served a 3-year term as P.O.A. Board Member and chaired its Liaison Committee for several years.

BOARD MEMBERS - 1 year terms

HAROLD HELLER - Harold moved to the Village of Silver Lake from Ohio in 1989 where he was employed as office manager for a trucking company. He also has been employed as a purchasing agent for a plastic company. He was secretary of the Moose Lodge for 20 years. He has previously served as a board member and as a member of the Liaison Committee.

SADIE WOOLLARD - Sadie moved to Orlando from North Carolina in 1969 and to the Village of Country Club Hills in 1989. She served on the Board in 1995 and 1996 and as a member of the Liaison Committee.

SAFE GOLF CART USE A MUST

The safety of our residents has long been a concern of the P.O.A. We don't like to hear that any of them have been fatally or seriously injured in an automobile or golf cart accident.

For over a month, representatives of the P.O.A., C.I.C. and V.H.A. have been meeting with the Sheriffs of Lake and Sumter counties and Lady Lake Police Chief Ed Nathanson who are seeking suggestions to improve and implement golf cart safety measures.

Would it surprise you to learn the most important safety practice is the use of common sense?

Admittedly, there are illegal practices; but, by applying a little common sense, people would not use a golf cart to cross highways, allow youngsters to drive them or have children riding in the golf bag carrier in the back, etc.

These practices have been reported time after time, and people have been cautioned often about the proper use of golf carts.

Golf carts are **not** to be used before sunrise or after sunsets. No matter if you have head lights.

There have been two accidents reported caused by running into a curb - - one out and the

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MEMBERS, START YOUR "ENGINES"!

P.O.A. members participated in last year's O.B.G. Lions Christmas Parade and thoroughly enjoyed the experience even though we got soaked in the downpour half way through; but we were more fortunate than many because we, at least, had cover.

There's something special about being involved in a project which is designed to bring joy to others, and we plan to do it again this year.

Those members who are interested in joining us in the parade on **December 6th** or in helping decorate carts may contact **Sadie Woollard** at **753-0615** for information.

The theme of **Toys on Parade** is being repeated due to last year's rain. So, members, get your creative juices flowing with ideas for decorating your golf carts.

Toys you plan to donate to the LLD "Christmas Party for Lady Lake Children" could be used to decorate your carts then brought to the December P.O.A. meeting.

Let's make an even better showing this year! Are you game?

VOTING IN THE P.O.A. ANNUAL ELECTION

To vote in the election of P.O.A. officers and board members at the November 19, 1997 annual meeting, please clip and complete the PROXY BALLOT if you cannot attend the meeting. Proxy Ballots must be received no later than Monday, November 17th. They can be mailed as follows: P.O.A., P.O. BOX 1657, LADY LAKE FL 32158-1657 or they can be placed in the P.O.A. drop box in Paradise Center.

A majority vote by the number of members voting in person or by proxy is the decision of the membership after all members have been advised of the election in the manner prescribed by P.O.A. By-laws.

All of the nominees are members in good standing, accepted the nomination and, following that, gave their permission to be placed on the ballot.

and spent locally on housing, utilities, food, cars, etc.

These figures clearly illustrate the importance of tourism to Lake County's economic well-being, encouraging the Board's support of a 5-year tourism plan which will be covered at a later date.

COMMENTS FROM VIRGINIA "GINNY" WARD, WARD 3 LADY LAKE COMMISSIONER

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If you are unable to locate a copy or if you would like a copy, please call **Jean Savage** at **753-2212**.

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THE WAY ZIGGY SEES IT:

If God had meant for us to touch our toes he wouldn't have put them so far away!

WAY TO GO, ED!

Congratulations are due eighty-two year old **Ed Loske** who finally got his first hole-in-one after 60-plus years of golfing!

This momentous achievement took place at the 5th hole on the Silver Lake executive course on October 7th.

Originally from Ohio, Ed and his wife, Mary, retired to DeBary, Florida where they lived for three years before moving to Holly Lane in the Village of Country Club Hills 10 years ago.

Both are active members of the P.O.A., and Mary has served in a number of capacities during their 10-year membership.

Take notice, Ed! We will be expecting to hear you have repeated this experience in the future.

Nora J. Hill Attorney At Law

2501 W. Main Street, Suite 109
Indian Oaks Plaza, Leesburg

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DID YOU KNOW?

The original meaning of that musical title "Ballin' the Jack"?

"Ballin" was railroad lingo for rolling on the track. Or "high balling." The "jack" was the locomotive.

D.A.V. CHAPTER 87

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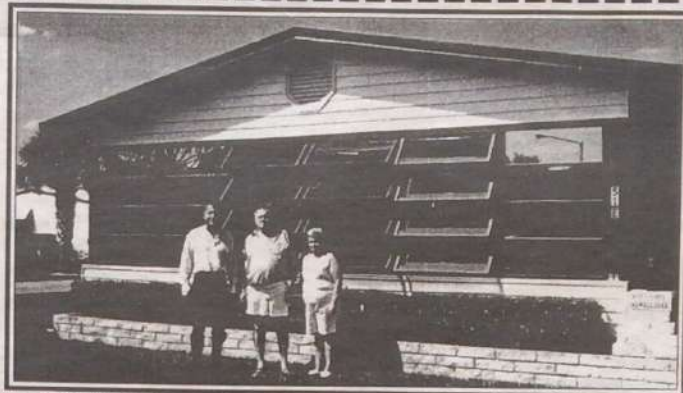
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- Anonymous



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WHAT IS PROBATE AND DO I WANT ONE?

Probate is the court supervised process whereby a decedent's property is disposed of in an orderly manner, debts paid and distribution made to beneficiaries. If I die owning property in my sole name and have made no contractual arrangements for its disposition, that property must go through the process of probate to pass to my heirs or beneficiaries. This process occurs whether or not I have a Will.

If I die testate (with a Will), I have this opportunity to name my beneficiaries, how much each receives and nominate the person I want to administer the probate.

If I die intestate (without a Will), the Florida Probate Code designs the distribution plan for me.

The Florida Intestacy Statute is a one-size-fits-all plan which is based on what the legislature determined most people want:

That is, if I die with a spouse and no children, my surviving spouse gets all.

If I die with a spouse and children who are also the children of the surviving spouse, the surviving spouse gets the first \$20,000 and then splits the balance 50-50 with the children.

If I am survived by a spouse and children who are not the children of my surviving spouse, the surviving spouse takes one half and the children take one half.

If no spouse or children or grandchildren survive me, then it goes to my mother and father, or to my sisters and

brothers, or nieces and nephews, and on and on until it's possible that my brother-in-law ends up with all my hard earned money. That may also mean that a friend who has looked after me for years is left out entirely.

Probate is not always such a bad thing. But since nobody believes this, let's discuss various ways to avoid it.

Remember, the only property which passes through probate is property I own in my sole name at death. Then obviously, joint ownership of any kind avoids probate. But before I make up my mind to put my property in the name of another, I need to know the pitfalls.

Next month, the three (3) kinds of joint ownership recognized in the State of Florida that avoid probate will be discussed.

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

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DATES OF NOTE IN NOVEMBER

- 4 - P.O.A. Board Meeting
- 4 - Town Election
- 11 - Veteran's Day
- 19 - P.O.A. Annual Meeting
- 27 - Thanksgiving

NOVEMBER EVENTS OF NOTE

- U.S. tested 1st hydrogen bomb - 1952
- Russia launched Sputnik II with dog - 1957
- King Tut's tomb discovered - 1922
- Feminist Susan B. Anthony fined for voting - 1872
- First dial number phones used in Norfolk VA. -1919
- Property Owners' Association formed - 1975
- Marine Corps established - 1775
- Signing of WWI armistice - 1918
- U. of Pennsylvania founded - 1749
- Holland Tunnel opened - 1927
- Alaskan pipeline approved - 1973
- Suez Canal opened - 1869
- First hot air balloon flight - 1783
- Texas Rangers organized - 1835
- First U.S. Post Office established - 1783
- Threshing machine invented - 1786
- "Stars & Stripes Forever" became the National Anthem - 1987

IT WAS THE WRITER H.H. MUNRO, AKA SAKI, WHO SAID: "A LITTLE INACCURACY SOMETIMES SAVES TONS OF EXPLANATION."



HERE'S A HELPFUL TIP RE FLEAS

Do you trim a flea collar to fit your pet? If so, put the trimmed-off piece in your vacuum cleaner bag. That will do more to kill off household fleas than the collar itself - it is claimed!

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

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

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