

Property Owners' Association of The Villages

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

BULLETIN



Vol. II No. VI

DECEMBER 1998



PRESIDENT'S THOUGHTS

It is that wonderful time of year when everyone becomes full of cheer and good will. Beautiful decorations are sprouting all over. The stores are decorated in full season's wonder. Choice merchandise beautifully packaged is displayed in all the stores. All we need now to put us really in the Christmas spirit is a little cold weather and some snow. But, I guess we'll have to settle for palm trees decorated with lights.

Thanksgiving has come and gone. The political business has been taken care of. The POA is happy about some of the results. We finally have a Board of Supervisors for CDD#1 that does not have one Villages employee on it. The five supervisors are all retired residents. The three new members say that they have many new ideas to implement and are anxious to get to work.

We were disappointed that Doris Mattingly didn't make it. This is Everett Kelley's last term - he can't run again. Let's hope that in the next election we can get someone in who has more concern for the citizens than Everett has shown in his many years in office. Maybe Doris should make another try.

Along a different vein, I'm sure you have noticed that for the past several months, our "Bulletin" has been different. It is not a social paper. Outside of our monthly meeting, the Bulletin is the POA's only means of communication. We feel that a watchdog is definitely needed to preserve the rights of the residents. This has been proven by several episodes in the past few years.

Did you learn in CDD School that the CDDs allow the Developer to build additional Villages without using any of his money?

Sorry, my Holiday spirit left me for a few moments. It's back now - Happy Hannukkah and Merry Christmas to all - and to all a good night.

-- Joe Gottfried

CONGRATULATIONS RUSS

Russ, the POA officers, board members and the entire membership congratulate you on your victory Nov. 3rd. We are all so happy and proud of you. We know how hard you have worked for the past four years trying to improve the situation in the Villages for everyone. You have our full trust and confidence and, we send you our Best Wishes for a successful tour of duty.

SUMTER COUNTY COMMISSIONERS MEETING ON FIRE DIST. - NOV. 10

Reading the "Daily Sun" on Nov. 11, I began to wonder if I had gone to the right meeting the night before. The Sun's headlines read - "Village Fire Plan Passes First Test", followed by "Commission Votes 3-2 to Allow Villages to Provide Service". These two statements are completely FALSE.

The Commissioners simply voted to prepare an ordinance to allow the County to create a new taxable fire district. They are engaging a consulting firm to study the fire protection needs of Sumter County and nothing further will be done on this issue until the consultant's report is received.

It was a very interesting meeting. The Villages Administrator and VHA President were present along with a number of Villages residents, the Oxford Fire Chief and several Fire Chiefs from different towns.

When 'comments from the audience' were invited, the Villages Administrator attempted to present the VCCDD proposal but the Chairman stopped him and reminded him that the meeting was not to discuss who would operate the new district.

Someone asked Mr. Thornton, the attorney, that if an operation proposal came in for a cost of \$100-200 per house per year for

the new district while the rest of the districts fee remained \$30, could the Commissioners approve it? Mr. Thornton replied, yes. Therefore, there will be no cap on the fees the residents in the new district will pay.

At this point, Frank Topping, got up and said that being President of the VHA which has approximately 5,000 members, he represented the Villages residents and they are willing to pay for extra needed services.

Marty Kosten, Village resident, immediately got up and said, "Mr. Topping does not speak for me and he certainly does not speak for all Villages residents".

It was quite a meeting. The Sentinel and Daily Commercial had a fairly accurate report of the meeting. The Sun's report clearly shows where their allegiance lies and exactly how bias their reporting is.

- Joe Gottfried

LADY LAKE REJECTS VCCDD'S PROPOSAL

On November 2, the Lady Lake Commissioners said no to the Villages idea of what our fire and emergency service should be.

I give the Commissioners a 10 - doing the right thing and not turning over control of their fire department for a half baked idea of how the VCCDD can provide needed services in the Villages.

In addition, careful scrutiny of the VCCDD numbers would not add up. They were understated. Costs would end up to be much higher and guess who would pay?

Pete Wahl says that the city is missing the boat. (It is probably the Titanic.)

Now that Lady Lake has rejected the deal, the VCCDD will have to revamp their proposal before submitting it to Sumter Co. If Sumter also rejects the plan, that will blow their whole plan. They'll have to come up with a new step toward creating a city.

-- Joe Gottfried

INFORMATIONAL TID-BIT

We have hundreds of new Villages residents who are probably a little confused and do not understand some of the articles or issues they read about. Probably you are still confused even after attending Pete Wahl's School. We can't blame you there - his "School" does not give you the complete CDD story. The POA is therefore submitting the following in an attempt to help you understand. We have tried to be as honest, accurate and as objective as humanly possible.

Florida Statute #190 was created to help citrus farmers who were practically destroyed by the deep freeze in the late '80's. Unwittingly or not, the Statute created a monster - the Developer. Using their own interpretation of Chapt. #190, Developers began creating little "quasi" type governments called Community Development Districts (CDD) which are nothing more than another taxable level of government and control of the residents.

However, to establish their CDDs, approval must be obtained from the county in which the development lies. In our case, Lake and Sumter Counties approved all of the existing Villages CDDs. Management somehow convinced the County Commissioners to allow them to turn taxable income into non-taxable CDD acquisitions - which resulted in the loss of thousands of dollars of taxable income for the involved counties. (When these CDDs were established, I don't think the counties realized that these CDDs would have municipality tax exemptions.)

The VCCDD now becomes the administrator of all the funds derived from our "amenity fee" or so called "maintenance fee". We have absolutely no representation on how this money is spent. There is no one to whom this Board is accountable to except, of course, the commercial land owners (who are business associates of the Developer).

As a result of taxation without representation, we are all currently in debt for well over one million dollars including interest. This, of course, can go higher and higher. There is no way to stop them. The debt was incurred by the VCCDD who issued millions in bonds to purchase property and amenities from the Developer at ridiculously high prices. In turn, the VCCDD is using our Amenity Fees to pay the bonds. In actuality, our Amenity Fees were contracted only for use to maintain the recreational facilities and common grounds.

CORRECTION

I goofed. It wasn't the residents of CDD#1 who paid for the ElCamino Real road. It was the residents of CDD#2 who paid for the road. Sorry, CDD#2 residents for not giving you the credit for this generous gift to the Developer.

According to Chapt. #190, after a CDD has been existence for six years, the District must be turned over to the residents. There must be an open, state certified election to do so. (This recently occurred in CDD#1. On Nov. 3rd the residents voted in three residents, replacing three Villages employees to the CDD#1 Board of Supervisors). But, this will never happen in the VCCDD (even though they have been established well over six years) because they do not have any residents that live in that area. It is strictly a Developer commercial area.

IF you are wondering how all this can happen without residents consent, you must take into account two things. (1) The Developer (I say 'the' - actually it isn't just one person) is extremely clever and powerful with much money and top notch legal assistance. (2) This is Florida. Things are run differently down here than they are up North. There is still a great deal of "Good Ol Boy" politics.

We hope this gives you at least an idea of what is going on in the Villages. If you are interested in keeping abreast of the many issues, join the POA. We are the only organization that keeps its members informed. We have a very informal and open forum. We allow any one to speak. We also are the only organization that will fight to protect residents rights.

EARLY CHRISTMAS PRESENT

The best Christmas present I had ever received was when I got a shiny new bike when I was ten years old. But, on Nov. 3rd, when I won the election for CDD#1, Seat 1, Board of Supervisors, that beat the bike.

Saying thank you to the 1877 people who voted for me just doesn't seem to say enough. But that's all I can say, thank you and pledge to do my utmost to assure you that your trust and confidence in me has not been misplaced.

— Russ Day

CDD#1 BOARD MEETING

CDD#1 met for their regular monthly meeting, chaired by Carl Bell, previous Board's Vice Chairman, last Friday, Nov. 20. This was the first meeting in which our new members participated. The room was packed with residents.

The first order of business was to thank and acknowledge the retiring members and to formally install the new members. The second duty was to elect a new Board Chairman and Vice Chairman. Carl Bell was nominated and elected Chairman. Very quickly, before any Board Member could say a word, Frank Toppng nominated himself for Vice Chairman and was seconded by Sy Rosenblatt.

Following the Agenda, the Board proceeded with the meeting. During, Audience Comments, several residents complained about CDD#1 paying for the tunnel. Believe it or not, Carl Bell and Pete Wahl explained the rational behind the action (I found the explanation unconvincing.)

The request to approve the audited budget was passed with the stipulation that the new members were not involved in the original budget preparation. The same approval was granted to several issues with the stipulation of not being present at conception of the issue.

An Agenda issue - Compensation for board members was discussed. Compensation of \$75 for each first meeting of the month was approved by a vote of 3-2.

Peter Wahl was approved as Administrator. Randall Thornton, Attorney, was approved by a vote of 4-1.

All in all, I found the meeting very interesting. To begin with, it lasted for an hour and a half. (Not the usual 10-15 minutes.) I actually heard Board Members discussing the issues. What really surprised me - after each issue the Chairman asked for audience comments and actually answered them or took them under consideration.

It certainly looks like the new CDD#1 Board of Supervisors is definitely changing its "policies and procedures". If this is true, we might at long last have representation on how our tax money will be spent.

— Carol Kope

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- Frenchy Degre
- Dick Moulton
- Lee Hoker



AND, OF COURSE, WE SINCERELY THANK THE PARTICIPANTS - WITHOUT YOU THERE COULD BE NO TOURNAMENT

POA Volunteers

Who Worked the Tournament (To numerous to name each)

- Solicited Donations/Prizes
- Ralph Bushnell
- Russ Day
- Mike Kope
- John Fiori
- Subby Tralongo
- Lee Hooker
- Glen Swindler
- Earl Snider
- Joe Gottfried
- Winn Shook

TOURNAMENT WINNING TEAM

- Leonard Rudy
- Charles Brady
- Clarence Stricker
- Gene Reistroffer



REQUEST TO CIC

I have been living in the Villages since it was called, "Orange Blossoms", so I am sure you can believe me when I say, I have witnessed the tremendous growth of the Villages. Along with this growth we are now experiencing hazardous traffic conditions. There have been numerous pedestrians hit by vehicles as well two vehicle collisions.

Prior to the recent tragic fatality outside the Rec Hall, I had sent a formal suggestion to the CIC requesting crosswalks outside of Public's and Winn Dixie and a couple of three-way stop signs at intersections that I think are extremely dangerous.

Evidently, the CIC has a Safety Committee because I received a reply from them that said my suggestions would be a nuisance to the drivers!! Can you believe this kind of a reply???

— Charlie Harvey

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DISCRIMINATION OR NOT?

About the second or third week of August, I was the most happy of grandparents knowing that I could express my feelings and gloat a little in the Grandparents and Grandchildren's column of the Daily Sun newspaper. I wrote a story and submitted a cherished photo of my seventeen year old grandson. As I have previously submitted club articles, I figured it would be about two weeks to see this article in print. No such luck. You don't have to have luck here to get something published, it's much more than that!

I waited one month, then six weeks; then I called the paper. The receptionist told me that it was not unusual to wait for two to three months because the column is so popular. So I waited. It is now November - and no article. At this point I decided to visit the paper personally.

The very nice receptionist said that the editor of that column had been transferred. Mr. Sobie, his replacement, was not available at the time. I spoke to his assistant, Michele Johnson. I told her my story and she promised to check into the matter.

About nine or ten days later, I again called the paper but was unable to speak to anyone. Determined not to give up, this is now Nov. 5, I finally was able to speak to Mr. Sobie, the new editor of the column. He informed me that on instructions from the head editor, Mark Francis, my article and photo had been sent to Sports Dept. and this department could not find it.

At this point I was extremely upset and angry. I expressed my feelings with several chosen words, including accusing them of discrimination because of my last name - Gottfried. After several minutes, he simply hung up on me.

Still extremely unsatisfied, I called the Editor, Mark Francis. He listened to my story and the only explanation he gave was, 'I had instructions'.

I have no doubt what-so-ever who issued "the instructions". Do any of you?

— Joyce Gottfried


Pete - "Do onto others as you would have them do onto you".

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WHO'S IN CHARGE?

(OR, WHO'S IN BED WITH WHOM, AND HOW DID ANDREW JACKSON GET INVOLVED??)

It all happened during the administration of James Madison. In the early months of 1814 the British had sent a fleet into Chesapeake Bay, torched Washington, D.C., and laid siege to Baltimore. As worrisome as this had been, Madison's primary concern was that the British, with their superior Fleet, would move southward, capture New Orleans, and sail up the Mississippi River, thereby dividing his fledgling country in half.

Madison further reasoned that if the British were to make this move, they would land their troops in the north end of the peninsula of Florida, which at that time was under the control of Spain and weakly defended. Once landed, the troops could be marched overland to New Orleans under the protection of the offshore fleet. General Andrew Jackson was selected by Madison to thwart this military thrust to the weak under-belly of our nation. Jackson willingly accepted his assignment but requested that he be allowed to invade Florida. Madison, not wishing to sanction an invasion of foreign territory, never responded to the request. The decision was left solely on the shoulders of General Jackson.

The British made their move. A few of their vessels were sent from the Bahamas to secure Pensacola Bay, without any Spanish opposition. Time was of the essence, and Jackson made his momentous decision. He invaded the Territory of Florida, deprived England of a base of operations, and seized Florida as a territory of the United States.

In December of 1814, when sixty British men-of-war arrived in the Mississippi Sound, they were forced to attack New Orleans by sea, and General Jackson was ready for them. The battle for New Orleans lasted almost a month. In the end, Jackson with his Tennesseans, ably assisted by Jean Lafayette and his pirates, were victorious. This basically ended the War of 1812, and a peace treaty was signed soon after, but the corruption of Florida is about to begin.

Once the hostilities ended, thousands of our countrymen rushed into this virgin territory of Florida, whose only actual inhabitants were about five thousand Indians of various tribes who the white men referred

to as "Seminoles". Over the hundreds of years of foreign occupation, there had been little or no attempt at colonization, and the Indians wandered freely over the territory.

Now, almost overnight, thousands of people were pouring into the territory and things were about to change. Some of these immigrants were skilled artisans, but most were merely unskilled speculators attempting to grab as much land as possible. Of course, when you mix a few thousand nomadic Indians with a like number of greedy land speculators, you just know that trouble is about to start. The Indians could not understand why they were being killed for using the same trails they, and their forefathers, had used for hundreds of years, and retaliated. Sporadic fighting erupted and the land speculators demanded that their territorial government request federal troops be sent in to protect "their" land holdings. Troops were dispatched, the Indians were overpowered, and for a while there was a lull in the fighting.

Flush with their success in achieving control over the territorial government, the land grabbers in 1823 hatched a diabolical plan in an attempt to legitimize their ownership of land. This scheme was presented to the then Territorial Governor, Andrew Jackson. Although a gallant general, Jackson was only a fair administrator, awaiting his call to run for President of the United States. The last thing he wanted was controversy at this time. He conceded to the scheme which was to have the Indians sign a peace treaty whereby they would relinquish all rights to lands in Florida, and in turn, accept the more undesirable land in the center of the territory. The treaty was signed by thirty-two chiefs who probably had no idea of the implications of the document. Jackson, the old Indian fighter, had just surrendered the government to what would eventually become the strongest special interest group in the country.

Peace reigned in the territory for about a decade, while the land speculators usurped the land gifted to them by the territorial government. However, by 1814, fighting broke out again with both sides blaming the other. The speculators again demanded federal protection, and the troops returned. One of the bloodiest battles of this, the Second Seminole War, occurred in 1835 when Major Dade and two companies of troops were massacred. It should also be noted that the battle took place around what is Bushnell, well inside the boundary of land granted the Indians by the former treaty.

The Indians were eventually defeated, but this time, the land speculators demanded that the Seminoles be banished from the territory, and of course, they were. About seventy eight percent of the Indian

population was transported to Arkansas. With no further opposition from the Indians, and with the judicial, legislative and executive branches of the territorial government under their control, the speculators were well positioned to make their fortunes.

As Florida grew from a territory to a state, so did the wealth of the land speculators. The land was now being sold to cattlemen, framers, and among the speculators themselves. Many land owners made their fortunes and moved on, others stayed to consolidate their vast land empires. These new land barons were acutely aware that their success depended on controlling the local and state governments, and a portion of their revenues was set aside for that purpose.

The land barons, at this point in time, were primarily selling subdivided house lots, as this business was extremely profitable. Many even found it more lucrative to sell "swamp land." To prepare for this change in operations, the barons were assisted by the U.S. Army Corps of Engineers which over the years, straightened rivers, dredged channels, rebuilt harbors, and performed many other functions to increase the value of land at no cost to the barons themselves. But, with the deterioration of the decades of "swamp land" deals, due to buyer awareness and not government intervention, a new era, that of the land developer, was about to unfold.

The land baron, almost overnight, became the kindly, philanthropic land developer. He now subdivides the land, builds roads, provides sewerage, and generally makes the land attractive to future buyers. As the land is sold, not only does the developer profit from the land sale, but also from overseeing the construction of the house on the site, and as the developer, he has the option of turning over title to the infrastructure to the homeowner and charging for it, or not charging and retaining title for himself. But, things were going well with the former land speculators. They had all the trappings of legitimacy, they controlled the government, and were making considerable profit. The only flaw was that there was an element of risk, like all businesses, and the developers had to change that. For what good is the control of a government unless you exercise it? So, they drafted Chapter 190 to establish Community Development Districts, and had it enacted by the state legislature.

Never, even in their wildest dreams, could the developers receive more benefits than they received from Chapter 190. It allows a developer to: (1) shift his risk of loss to the homeowner and bondholder; (2) set up his own government, a taxing

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Who's In Charge (con't from page 6)

monarchy, (3) be allowed to operate his government without the usual control or oversight, (4) receive funds from sale of bonds before making expenditures, (5) shelter his tangible assets in his government and avoid real estate taxes entirely, (6) levy taxes on homeowners without their being represented, (7) charge homeowners for all maintenance and construction costs, including his own profit factor, and (8) charge homeowners for infrastructure without giving them control or ownership. The only provision that might be considered as being the homeowner's favor, is that the Chapter specifies that purchasers be notified that they are purchasing in a Community Development District. No "warning" or "danger" signs, just that flat statement. Who, other than the drafters of the legislation, even knew what a Community Development District was then, or for that matter, could conceive that such a government could be imposed on people in a democratic country?

To summarize Florida's political history over the past one hundred and seventy five years, is to say that the "land grabbers" corrupted Jackson's government in 1823, and the two of them, the land speculators and the politicians, have been in bed together ever since. Their greed for power and wealth is what keeps them closely aligned. The courts and the legislature take from the general public and pay to the land speculators, who in turn pay a portion of their profits to the politicians, to keep them in office so that they can continue the cycle. Neither care as to the thousands of deaths and billions of dollars of taxpayers money that was squandered during the twenty-year Seminole War period so that the land speculators could acquire their land. Nor do these co-conspirators care about the billions it cost the taxpayers when the U.S. Army spent several years improving the land, nor the billions of losses sustained by individuals who purchased Florida "swamp Land". The cost to the average U.S. citizen has been monumental; but, to those of us who are also citizens of Florida, the picture is even more frightening.

The easiest way to determine who's in charge is look at Florida's taxes. Our taxes have been manipulated over the years to favor land speculators. So much so, that it is possible that the billionaire speculator is paying no more state taxes than the average citizen. First, we have a sales tax, which is considered a rich man's tax, as the billionaire pays only slightly more than the average taxpayer. Second, we do not have an income tax, as that would require the rich man to pay proportionately more in taxes. Third, we do have a substitute tax, and a rather unique one, called the intangible tax. Why not a tangible tax, which is used in many states? Simply because the major portion of the land speculator's wealth is in tangible land and buildings. The fourth major tax must have been a problem for the co-conspirators. For if they eliminated the real estate tax, all Florida's cities and towns would be bankrupt. They must retain the real estate tax, but who says the speculators have to pay their share? legislation was put through whereby land awaiting sale or development could be classified as

agricultural and thereby taxed at only a fraction of other real estate. Then, Chapter 190 was enacted, allowing the developer to shelter his land in his own government, thereby avoiding real estate taxes completely.

Obviously, every billion dollars in taxes avoided by this special interest group, is a billion more that must be paid by the average citizen. However, this practice has continued for one hundred and seventy years, and I don't foresee it changing in the near future, after all the only weapon we have against this unfortunate situation is our vote.

- Frank Renner
Resident



The POA Officers and Board of Directors extend a Happy Hannaka and Merry Christmas to all our faithful POA members and residents of the Villages.

May we all experience the joy, happiness and peace of the holiday season.

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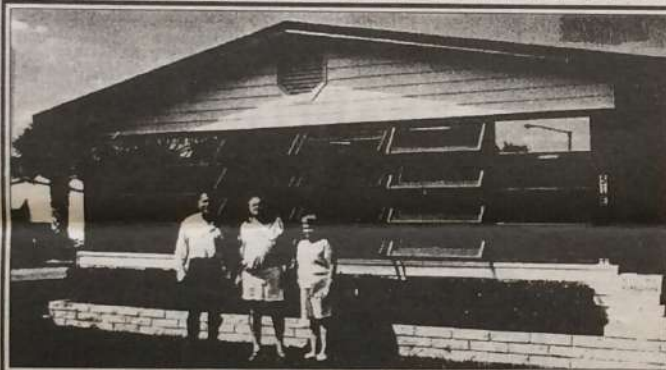
POA TEL: 750-5469
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NAME(S) _____
 STREET _____
 VILLAGE or VILLA _____
 COUNTY _____ PHONE _____
 NEW _____ DATE _____

NEXT POA MEETING - DEC. 16
Wednesday - 7:00 PM
ENTERTAINMENT BY THE
VILLAGE BELLES
 Don't forget to bring the homemade cookies!

P.O.A. MEETINGS
 Board of Directors- 7:00 PM - 1st Tuesday
 Charlie Chapman Rm - Rec Center
 (all POA members welcomed)
 General Meeting- 7:00 PM - 3rd Wednesday
 Paradise Recreation Center
 Refreshments Served
 (ALL RESIDENTS WELCOMED)



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

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WHITE COATS - GONE?

It seems like not too long ago, doctors, dentists, phlebotomists wore white coats and nurses wore white uniforms and caps. Even hairdressers and barbers wore white coats. What HOPPENED?

Recently, I had an appointment with a dentist immediately after his lunch. He worked on me in his street clothes, I could still smell the french fries on his shirt. Ugh!

I tried another dentist. This one kept a large dog in an adjacent room with the door open. The odors coming from that area almost gagged me to death. I didn't return to him.

Now all dentists and lab workers, use masks and plastic gloves - for their protection. But where did all the white coats go? Can't we be contaminated by street wear?

Where have all the nurses' white uniforms and caps gone? The shape of their caps indicated their school and a black stripe meant that nurse was a supervisor. Now you can't tell a nurse from the woman sweeping the floor.

The white coat policy. Resident physicians, interns, and attending physicians wore short white coats. Teaching hospitals identified their top doctors and teachers by long white coats.

In the "old" days medical personnel could be identified by their clothes. Today - you don't know who or what anybody is. I find this all very confusing. They say this is progress - I must just be "old fashioned"

— Joyce Gottfried

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