

Property Owners'

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

BULLETIN

Association of The Villages



Vol. II No. VIII

FEBRUARY 1999

PRESIDENT'S THOUGHTS

January was a bad month up north with lots and lots of snow and ice/rain storms. Boy, I'm glad I don't have to drive in that stuff. So, on one hand, I'm glad to be in Florida, but on the other hand and with a heavy heart I have to tell you that the VCCDD is back in Lake County court asking for an OK for issue \$40 million worth of bonds to purchase additional property for the Recreation Dept.

The last time they spent \$33 million for property worth \$7-1/2 million. Now they want \$40 million! For what? Pete Wahl, the Administrator, doesn't know what is going to be purchased.

This new bond issue will bring our total bond debt to well over \$200 million.

Pete Wahl says that it isn't the residents who owe this money. It is the District. Now, tell me who is the "District"? Where does the District get its money? **We, the residents, are the District! The District gets its money from our amenity fee.**

What do you think will happen if the VCCDD overextends itself in purchasing property from the Developer at inflated prices? They will simply use more and more of our amenity fee to pay the bond issues and less and less will be spent on maintenance of our facilities (which is the only contracted purpose of the fee and the facilities aren't in the best shape now). **When that isn't enough, they will use the entire amenity and make us pay more.**

But, according to the Developer's "minions" we should agree with everything they propose. They know what is best for us.

It's a beautiful place to live
Joe Gottfried

FLASH

UPDATE ON SILVER LAKE CLUB

Hurrah - hurrah! Management has agreed to reinstate the entertainment at the Silver Lake Club. The Club returns to its old status, the "Cheers" Club for the residents and their guests only.

Congratulations to Management for listening to the residents. Perhaps if Management considered the residents before making drastic decisions, The Villages could become, almost, the perfect retirement community in the Country. We know nothing can be absolutely perfect but there would certainly be less dissension among the residents and management.

IS THE VHA JUST AN EXTENDED ARM OF THE DEVELOPER?

Not according to Frank Topping, VHA President. In fact, he has many, many times vehemently denied this claim. He has written in his "Messages" in the VHA Voice, the VHA simply tries to get along with the Developer and not "threaten or pound fists" like the other organization does.

We moved into the Villages in July of 1993. Not knowing any better, we joined the VHA. At this time, the residents were in the midst of a tremendous controversy regarding the firing of the Rec. Directors. (Evidently the Twins disagreed with the Developer on some issue - I never heard the reason for their dismissal - but they were still fired). They were loved by everyone. Petitions signed by thousands were submitted. All types of protests were performed. I remember thinking, why isn't the VHA doing something. They are supposed to represent the residents and the residents did not want these gals fired. Finally, the President at the time, Sandy Mott, submitted a letter (how, I don't remember) stating that the VHA's position was that of neutrality and could not support any position.

A couple of years ago, the VCCDD updated the date of the amenity fee increase of the residents in Units 1-8 on the East side in contradiction of their contract. The VHA said they could not help them. The VCCDD would not talk to the POA so the POA engaged an attorney and was prepared to file litigation. Upon learning of the impending litigation, they reversed their position and reimbursed the residents.

Regarding the recent displeasure of the residents over the decision to stop all entertainment at the Silver Lake Club. Did you hear of any attempt made by the VHA to help the people? NO - because they have done absolutely nothing. Because the POA is blackballed, we can do very little to help. Remember, they will not talk to us, much less negotiate. But we circulated a petition against the change. Not that it will help, I understand the residents have already submitted a petition with 2,000 names.

What do you think of a home owners' association that will not support its members?

Also, what do you think of the following: In October 1998 the Villages was promoting a

huge campaign to get State approval to build a hospital in the Villages. Naturally the VHA was one of their biggest supporters. In fact, Pres. Topping sent out a tremendous mail campaign to all members of the VHA. He sent them a personal letter as Pres. of VHA asking them to submit a letter to state officials supporting the Villages in their request for the hospital.

Now this is the interesting part. The VHA prints a Treasurers report in their "VHA Voice" every month. They claim to have 5,000 members. Such a mass mailing would be a significant financial expense. However, when they say 5,000 members, I am assuming they mean 2500 households. Even so, a mass mailing of 2500 would still be a significant financial expense. However, none of their financial reports show any expenses that would reflect these costs. The December publication lists their financial expenses (that would involve a mass mailing) for October as:

Printing the "VHA Voice" \$511.96

(no other printing mentioned)

No figure for Postage

No figure for supplies

Ordinarily, it would cost an organization the following to send out 2500 letters:

Printing of letters @ .05/c \$125.00

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Even if they used the Developer's

Bulk mailing rate, Postage

be would 387.25

Now, tell me, the VHA is not an extended arm of the Developer!! What do you think? If you believe Frank Topping that the VHA has no connection with the Developer, let me tell you about the Easter Bunny.

- Carol Kope



HAVE YOU PAID YOUR
1999 POA DUES

YES, VIRGINIA, THERE IS A GOLDEN GOOSE ALSO

At least, there is a Golden Goose for certain groups. He has been extremely kind to the Developer. This goose doesn't lay golden eggs, but actually the equivalent of them. He gave him CDDs (Community Development Districts) that allow him to extend his vast empire and continue to build without using any of his own money. The CDDs allow him to use the money of the residents. Isn't this a wonderful way to become a millionaire? You also improve and update your property by using money from the CDDs you have created and control. You don't risk your own capital and the burden of the debt is on the shoulders of unaware retired senior citizens.

Yes, residents, and that Golden Goose is going to give him another \$40 million that he doesn't know how he is going to use it. This new bond issue will bring our total bond debt to over \$200 million. This is the debt of the residents - not the Developer. But, how do we benefit? A few more flowers planted here and there. Consider the benefits that the Developer gets!!!

However, remember "this is a beautiful place to live" and we must not criticize the Developer or any of his controlled CDDs. If we do, we are called, "Negative - Malcontents - Always disagree - Never appreciate everything he does for us - and I'm sure many harsher names". Their famous saying, "If you don't like it here, move."

— Joe Gottfried

VCCDD BUDGET SHORT \$800,000

Yes, it's that time of year when you just paid your trail fee for golf. Now, you must understand that the Country Club Golf and the Executive Golf (which is part of the VCCDD) are two different companies. When the Country Club priority golfer uses the Executive course, the Country Club should pay its share to the VCCDD. There are 6000 Country Club trail fees that should pay \$128 a year to the Executive Courses, which would equal \$800,000. Pete Wahl says that Steve Wresh, the Pro, also manages the Executive Courses so no money is exchanged! Is Steve Wresh worth \$800,000 (we could get Arnold Palmer for much less than that)?

The \$128 Executive trail fee was initiated in 1990 because of Developer maintenance expenses for Hilltop and Silver Lake courses. However, the VCCDD now has a \$11 million budget. \$5-1/2 is used to make the bond payments and the other \$5-1/2 to run the community. Do you still think that we should pay \$128 trail fee on the Executive courses? Don't they advertise "free golf for life"?

I feel that this is simply another way of making money for the Developer as are so many things here in the Villages. For example, the \$600 a year I have to pay because I live in Sumter County. This money is collected by the County Tax Collector's office and returned to the CDD under which I live.

Yes, the Villages is a beautiful place to live. It has all the amenities you could desire. But, believe me, we pay, pay, and pay for them.

— Joe Gottfried



ACCOLADES

We wanted to run this column on a regular basis, but, we have never received an accolade to write about. But, now, I have one!

I have been having trouble with my sliding glass door for about two years. It began sticking and was very difficult to open and close. When the problem first started I called the Warranty Dept. and they sent someone up to check it out. Whoever came (I can't remember) told me to just apply candle wax to the track. I have been doing that for two years and lately I have had to wax it at least once a week or we simply could not move the door.

Yesterday, I called the Warranty Dept. to ask about a manufacture's warranty because I think the seal is broken. Coy Taylor came out the next day. Our door is beyond the warranty. I'm not too upset over that because I only notice moisture between the glass in cold or wet weather. The first nice day the glass clears right up.

But, I am so happy and pleased. Coy fixed our sticking door problem. I could have kissed him. It was a very simple screw adjustment that no one had told us about. He was wonderful.

I think it would be a good idea for the builders to collect and present to new owners all manufacturers' warranties and installation manuals. Maybe such a manual would have save a couple of years of aggravation for me.

Lots of credos to Coy Taylor of the Warranty Dept. You certainly made my day.

— Carol Kope

Editor's note: Send in your accolades we will gladly publish them.

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I DON'T LIVE IN A CDD

I get many calls from people who say that they live in the older part of the Villages and do not have anything to do with CDDs. So, I would like to explain to those folks that think they do not live under a Community Development District.

Every single person living in the Villages, whether they live in Lady Lake proper, Lake County, or Sumter County are in a CDD. The only difference is that Sumter County residents are under two CDDs.

The main controlling CDD is the Village Center Development District (VCCDD). This is the CDD that collects your monthly amenity fee (which is supposed to be used only to maintain the recreational facilities) and spends it at their discretion. They issue bonds and buy all kinds of property from the Developer. We do not have any kind of input into what they do because their Board of Supervisors are business associates of the Developer and there will never be an "open" or "free" election of these supervisors.

Sumter County residents are also under the VCCDD and depending on their location in Sumter County have another CDD and pay an additional maintenance fee and assessment fee (for the infrastructure on their land). Presently there are three CDDs in Sumter - CDD#1 - CDD#2 - CDD#3.

So you folks who live in Lady Lake proper and Lake County are "lucky". You are only under one, the VCCDD. Don't ever let them try to talk you into a CDD.

— Joe Gottfried

TRY A POA MEETING

Come to one of our POA meetings and see the difference in the way we run our meetings. You don't have to write a comment down - submit it - and wait to see if they acknowledge you.

At our meetings everyone who wishes to do so is allowed to speak from the floor. We do not censor anyone. In fact, we encourage comments, suggestions, etc. If we can't answer a question, we admit it, and will do our best to find the answer.

Representatives of the POA attend all County Commissioners meetings and all CDD meetings with the specific purpose of keeping our members informed.

Give us a try - we are getting stronger every day. Our next meeting is Wednesday, February 17 - 7:00 PM - Paradise Rec Hall.

CONCERN FOR HANDICAPPED RESIDENTS

Just before Claude and Carolyn Gordon moved from the Villages, Claude the POA a letter explaining why they were moving. Claude was an active POA member and he said we could do whatever we wished with the contents of his letter.

Carolyn is a paraplegic and confined to a wheelchair as a result of a tragic auto accident over thirty years ago and Claude has suffered several minor strokes and must use a walker. They met in the Villages. Each had a single width manufactured home. When they married, they sold both homes and decided to build a new bigger one that would be as handicapped accessible as they could make it.

In his letter, he describes the nightmare they went through building the house. They were willing to pay extra for certain items that were not in the stock plans to make the house more handicapped friendly. The builder

RUMORS

Rumors are peculiar things. There usually is some basis and truths to them. Sometimes they are intentionally circulated to warn people of impending actions, etc. Sometime they are totally worthless. So, take the following for what you think it is worth.

The "Big Top Tent" is going to be moved out into the boon-docks - near the polo grounds. Of course, we already know that the blue/white tent on the East side is a "gone" entity.

You know, I remember one rumor in particular. When we received our first county tax bill, it contained a Non-Ad Valorem item for an assessment fee and a maintenance fee. We were all shocked, we didn't even know what a non-ad valorem tax was. We found out that the assessment fee was to pay for the infrastructure of the house and the maintenance fee was an additional maintenance fee because we live in Sumter County.

One very curious resident had already been checking into what he considered suspicious activities. He told us, "Wait until you get your next tax bill, that non-ad valorem tax is going to be **doubled**." Many of my neighbors said, "Oh NO, the Developer would never do such an underhanded thing to us."

Guess what? He did! Guess who that curious resident was? Russ Day! And that started his reputation. He was called, a rumor monger, rabble-rouser, a trouble maker, a malcontent.

Russ Day has been challenging the Developer and the CDDs ever since. Thank goodness we have Russ on our side. Without such a watch dog I think the Developer would run rough-shod all over us.

— Carol Kope

absolutely refused. In fact, quote, he said, We are not custom builders, take our stock plans, pay for your house and then you can tear it down if you want to make changes, but we will not.

For seven years, Carolyn tried in vain to get the Silver Lake 'Ladies Room' accessible for a wheelchair. (They claim they did not have to comply with Federal Guidelines for Public Facilities because they are a private club. The Gordons installed a swimming pool because the Village pools are not handicapped accessible. The Villages would not give them a lower postal box because the addresses are all done by number regardless of the size or physical condition of the resident. Even the U.S. Post Office was of no help.

The Gordons tried every which way to get help on these and other matters. Naturally, nothing helped. Quoting Claude "I finally got sick and tired of fighting against a deep pocketed bunch of money hungry, unfeeling ditch diggers and house builders that could care less about anyone but themselves and decided to take a financial bath, sell this house to seek a more humanized location." Which is exactly what they did. In December they moved into their new home in a retirement community that is much smaller than the Villages with equal amenities - in fact more passive amenities. Claude says that building the new house was actually a pleasure. The builder did exactly what they wanted (it is also cheaper than their house in Villages). The community is extremely handicap conscious and Carolyn can get around everywhere. They are extremely happy now.

(Ed. Note: We have many handicapped residents in the Villages. It might be a worthwhile suggestion for management to check their facilities to make sure they comply with the **Federal Guidelines for Public Facilities**. It also might be a good idea to reconsider the golf course policy and allow handicapped golfers to drive their carts to their ball.)

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COMMUNITY DEVELOPMENT DISTRICTS (CDD)

For the many new residents, we will explain a little about CDDs.

In Sumter County we live under four CDDs - CDD#1, CDD#2, CDD#3, and the Central Managing District, VCCDD.

In CDD#2 and CDD#3, in time (about 6 years) you vote for the CDD Board Members. Eventually you gain control. This just occurred in CDD#1. All Board Members are now retired Village residents (even if one or two are questionable regarding their allegiance). However, in year 5 - I'm sure they knew they would lose their control in the election the next year - CDD#1 gave the Developer \$200,000 to help pay for a tunnel (not even in our District) to travel to and from one of his commercial districts to another.

CDD#2 also gave the Developer \$200,000 for the same purpose. They have one more year to go before they can gain control.

However, the VCCDD (Village Community Development District) is something completely different. This is the District that spends your amenity fee and buys all sorts of things that make money for the Developer. There are no residents in this District - therefore, the six year clause means nothing. The VCCDD Board Members are all business associates of the Developer (I assume they receive numerous benefits also). He installed them and controls them.

Examples of the VCCDD's extravagance: purchased from the Developer -

Sewer and water plant	-	\$30M
Recreation Dept.		24M
Rio Grande Family pool		
& DeLa Vista Exec. Golf		11M
Tierra DelSol Rec Center &		
EIDiablo pool/bocci/tennis		33M

Another example is:

An Executive Golf Course was appraised at \$7-1/2M and the VCCDD paid \$33M. Now, I hope you understand, the Developer gets these millions of dollars. What do you think his profits are? No one objects to clever business men making fantastic profits, but exorbitant profits made off the backs of senior citizens is the ultimate of greed.

— Joe Gottfried

FACTS OR FICTION

The VHA should not be deaf to their members. All the members do not agree with everything the Executive Board and Officers do. The VHA appears to have a core of 50 or so die-hard members and the general membership never get a chance to express their opinions. Speak up VHA members. Make them listen to you.

The president also uses the 5,000 membership number as a wedge. For instance, when he told the Sumter County commissioners at a recent meeting that he represents the Villages. A couple of people present immediately got up and said that he did not represent them.

Presently the POA is a minority group. We need your help to get our membership up so we can challenge many of Mr. Toppings' proposals which all know are merely reflective of the Developer's desires.

Sumter County is presently studying the need for more traffic control within the Sumter County portion of the Villages. They will determine what is needed, not the VHA.

Sumter County is also studying the need for more fire and emergency protection in our area. This is a very complex issue and the Sumter Commissioners have engaged a consultant firm to study the issue completely. Hopefully, this study will enlighten them and they will do what is best for the entire county.

The Villages' proposal is overly simplified. Its main purpose is to gratify the Developer's desire to eventually develop his city. The heck with the other residents of the county.

— Russ Day



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LETTER TO MARK MORSE

(Editor: The following is a letter from resident Jim West to Mark Morse with copies to the VHA, POA, and Lady Lake Magazine.)

January 10, 1999

Dear Mr. Morse:

The only reason for writing this letter is to make a great community, even greater! It doesn't mean, however, that I have to agree with management's actions or the input of the homeowners associations.

Being a relative newcomer, it didn't take me long to see and feel the animosity that is present whenever someone doesn't agree with management or the associations. You and some people may label me as a "gripper" and dismiss my thoughts with, "West is just another complainer." Conversely, I hope you and the majority of the residents will agree that in our wonderful democracy, all of us have opinions, suggestions and the right to express ourselves.

While I agree with Paul and Sandy Mott on constructive criticism (VHA newspaper), I do have problems with their solution. Further, Frank Topping's statement, "...Focus solely on what is right about our community and those in it who contribute to the common good, instead of trying to find something to complain about. And, "... If all the negative noise was eliminated we would be much better off". Since we don't live in a perfect world, you are going to have 'complainers'. And this isn't necessarily an evil thing, We're not a flock of sheep.

Let me give you an example of seeing a problem and reporting it to the "right person". We made dinner reservations a week ahead of time at Orange Blossom. We asked whether we could sit in the dining room (music), specifically stating we didn't want to sit "around the corner". She said that's no problem. When we arrived, we were escorted to the "No No" tables. At this point, I asked about our reservation and

questioned why we couldn't sit at one of the other empty tables. Answer was those are for four people. Then I asked why a table for four in front of the bandstand was occupied by a couple. There was no explanation, so we left. Later, I called the Hospitality Office. After describing our experience, I was told the person who is in charge was out of the office, I'll give her the message and she will call you." Never received such a call. Who knows, did it fall through the cracks or didn't the responsible person want to hear any criticism? I realize this may be an isolated case, but I can't help feeling that management wants to hear only the "good", not the different or the bad and ugly.

What follows are my observations and comments of things that should be of concern to management and the community. As Frank said, "Keep your mouth shut ..." unless you can come up with a solution for a problem. This is my attempt to do so.

(Ed Note: Mr. West's comments have been summarized)

1. Music at the Silver Lake Club - Evident that management ignores what the residents want. Asks if 'the dollar more important?'
 2. Music at the Gazebo - appears that nightly music at the Gazebo was to take the sting out of eliminating music at the S.L. CC and the tearing down East Side Tent.
 3. Restaurants - Quality of food and service inferior with exception of Orange Blossom.
 4. Golf - Not enough golf courses for the number of residents.
 5. Traffic Problems - Several areas need lights.
 6. Golf Carts - Questioned why we are permitted to drive carts on government owned roads/streets. Cart lanes should be wider and devoid of major roads.
- Don't read into this letter that I'm so negative with the Villages that I want to sell and run. And don't tell me to sell. Let me repeat myself, the only purpose for writing this letter, is to make a great community even greater.

Thank you for your time and consideration.

Sincerely, Jim West

VILLAGES' SQUARE HAPPENINGS

If you want to see some action, go to the Villages Square in the evening. All kinds of things go on down there. I have even heard that they have "ladies of the evening" strolling around Katie Belle's. There have been physical fights among young men and even among young men and young women. There was a fist fight with a Village employee (tsk, tsk - will he will fired next?). One young lady was thrown into the pond with Harold Schwartz's statue.

The Lady Lake Police force is certainly kept busy responding to calls from the Square. We pay them \$100,000 a year for their services. So, I guess they are working for it now. I believe that the \$100,000 a year was given to Lady Lake as a thank-you gesture to allow Community Development Districts into the Villages.

The Veterans Memorial rooster book was also vandalized.

We shouldn't be too shocked at these goings-on. After all, when an area is opened to the public, all kinds of riff-raft float in. But, evidently, the riff-raft spend more money than we do- and remember - that is the name of the game - more profits!

They don't care that knowing the entire area is "open to the public" the residents have lost a great deal of their "sense of security". Non-residents get through our "security gates" faster than residents. Absolutely no questions are asked of the non-residents. So they photo the license plates. Big deal! That photo will not stop a person with the intent to commit a major crime. But, scrutiny at the gates would. But the roads are county property and people cannot be stopped from entering. They were turned over to the county so that the Developer would not have to maintain them. Again, complete disregard for the residents - more savings and profits for the Developer.

When will you residents understand how you are being taken?

- Joe Gottfried

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IS HAROLD'S DREAM STILL ALIVE?

A petition of over 2,000 signatures was submitted to Harold Schwartz and Family regarding the elimination of entertainment at the Silver Lake Club. Accompanying the petition was a letter written by Nancy and Bob Cowan, residents. I feel that this letter expresses the opinion of most of the residents and I would like to share some excerpts of the letter with you.

Is Harold's Dream Still Alive

"Many years ago, maybe not so many, a man had a dream. His dream was to create a community that would provide a place for people with similar interests and affordable homes, recreation and most of all a sense of belonging. A retirement community in which residents could work and play. He built his home overlooking one of the many lakes that was to be the center of his dream community and became a member of the community himself. As his community grew so did the demands of his time. As the desire to provide for his family became a primary concern, he allowed many of the day to day decisions to be made by his management team. This brings us to point of this letter"

"Recent and not so recent management decisions have begun to change this wonderful community. Flowers that were changed seasonally are no longer changed; Fiesta Night was gradually downsized and eventually eliminated. The most recent questionable decision was the elimination of the entertainment at the Silver Lake Club."

....."There appears to be a corporate absence of the pulse of the community. 'Harold's Dream' of providing a safe, affordable retirement community has given way to the actuarial tables, accounting projections and the bottom line. There must be a balance between corporate growth and community stability. Mr. Schwartz built his community selling his dream - a dream shared by the residents of the Villages - a dream built on family values, safety, security and a sense of being a part of something very special.

The bottom line of "Harold's Dream" was pride not dollars."

SHRINE TO VILLAGES

Did you read in the newspaper last month a story called "Muddy Waters" by Ramsey Campbell --"Shrine to (Villages) Developer is wildly inappropriate. You know there is something badly out of wack as soon as you walk by Lake County School Superintendent Jerry Smith's office." As the story goes, out in the corridor Lake County School Superintendent Jerry Smith has assembled what can only be described as a shrine to Developer Gary Morse (of the Villages). Now all this adoration you might expect from Morse's employees and his resident minions, but it seems wildly inappropriate coming from a public official. Especially since the Villages' donation of land to the County will cost the tax payers \$250,000 to prepare the land and nearly another million dollars to put in a road (which the Developer badly wanted but would not pay for) to link US Hwy 441/27 to the Villages' Industrial Park and RT 466.

Maybe the old saying should be changed to "Beware of the Villages bearing gifts".

- Joe Gottfried

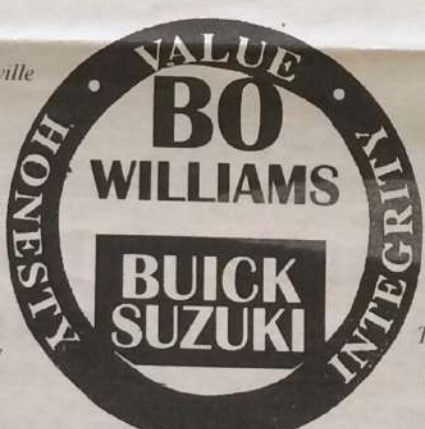
FEBRUARY

February - Valentine's Day - the day for lovers and sweethearts. But love isn't just for lovers, it is for every single one of us. Love is the strongest emotion we can feel. Love makes the world go around. Love gives us completeness. Love gives us strength, courage, enthusiasm, and devotion. Love is wonderful. Love can be expressed in different ways and for many things.

Some people love - money, possessions, power, control. Others love people, their homes, their country, their job, etc. But, I think the people who love LIFE are the happiest of them all. They are excited about living. They look forward to the new day as an adventure. They look for the good in other people. They see the beauty of the world. Following God's law is their way of life. They are positive, cheerful, and happy, and just being around them makes you feel good and happier.

Let's proclaim February as the "Month of Love". Happy Valentine's Day - Don't forget to give a Valentine to your "special someone".

THE TRADITION OF

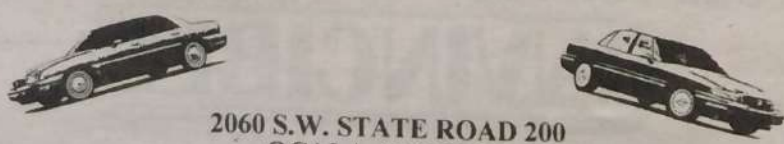


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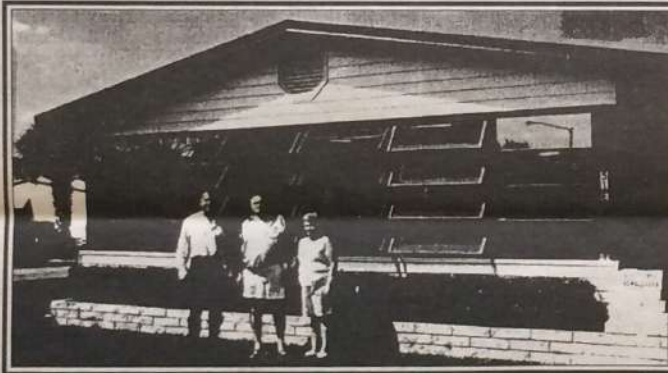
Meetings of the V.C.C.D.D. and both V.C.C.D.s are, by law, open to the public. A schedule of their meetings is available by calling 753-4508.

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

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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)

NEXT POA MEETING
 Wednesday, February 17, 7:00 pm,
 Paradise Rec Center is the next POA meeting. All residents are welcomed to attend. Come and find out what is going on in the Villages.
 If you are a member and at the meeting on Feb. 17, you could be the winner of a nice door prize - one door prize consisting of \$50 cash from Invincible Roofing, \$50 cash from Consumer Energy Savers - two POA tee shirts - and a bottle of wine.



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

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