

Property Owners'

Association of The Villages

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

BULLETIN



Vol. II No. VIII

February 2001

Thoughts on Retirement

Retirement should be a wonderful period of life – no worries, no cares. Do what you want when you want. Idyllic, yes, but a false sense of security abounds just around the corner. Pretty soon apathy takes over and responsibility for ones actions slowly fades from view. Constructive criticism is now misunderstood.


I say keep your mind alive, your body may age but you will never grow old.

Most people I know at some point yearn for retirement. Some are ready at 37, others 77, some never. Retirement means different things for different folks. Webster places a rather negative spin on its meaning. The vendors and the advertisers come up with the "Golden Ages," and the "Senior Citizens" bit, attempting to create an artificial status for the older set. Now that we are no longer gainfully employed, does not mean we have stopped thinking, feeling or caring about the world around us, and how we interact to it.

Inevitably you encounter the "Let George do it" group. George after awhile begins to make decisions for you, because you appear apathetic, and he thinks you are no longer interested in what takes place in this hemisphere. You are a rational, intelligent and reasonable human being. George thinks you are stupid, lazy, apathetic and do not wish to be involved. Who is right? The moral to this story is to be alive, take responsibility for your life, be also accountable. Give back to your community a small percentage of what you have gained. It will surely foster self gratitude, satisfaction and fulfilment. We now have 2 lifters and only 18 leaner's. The cycle has been broken. Let's all work on it some more.

The above is submitted by Russell Day with permission by the author.

-Russell G. Day-

 It's Hearts - Flowers and Candy Time. Don't forget that Sweetheart in your life.

Although time may have changed the appearance, it's still the same old Sweetheart. Hugs and Kisses to you all. *-SAW-*



TOWARD ECONOMIC PROSPERITY AND SOCIAL JUSTICE

The real property tax reform proposed by Florida's Silver Haired Legislature is most timely for an economy headed into recession with fears of rising prices, and threats to the environment because of slums and urban sprawl, gradually lowering tax rates on improvement values, and increasing them on land values promotes sustainable non-inflationary full employment. Increased production means lower unit costs, increased market competition, and lower prices—higher standards of living.

Most homeowners and businesses have lower net taxes under the two rate reform system because the value of the improvements is very much greater than the value of the sites they occupy. Land speculators and slum lords, of course, do not faire so swell. The tax incentives are a strong signal for them to either use their land effectively or sell it to someone who will. Slums and land speculation are contrary to the public interest and would cease to be tax subsidized under the two rate- reform.

Silver Haired Legislature's HB 83 Real Property Tax Reform, and its companion bill HB 93 Amend Chapter 190 CDD. Will promote economic prosperity and social justice. Therefore, please petition your state legislators to sponsor them in the public interest. Remember the Words of a wise statesman: All that is necessary for the forces of evil to win is for enough good men to do nothing. Ladies too! *-Ted Morris-*

WHY DON'T WE HAVE REPRESENTATION ?

It is January 23, as I sit down to reminisce about the meeting that took place in Tavares, with the Lake County Commissioner's.

Five individuals who hold the future of Lake County in their hands. Five individuals elected by the residents of Lake County.

They serve the residents of Lake County and their job is to hear the pro's and con's of every change or spending that happens in Lake County.

Lake County residents who felt that the additions to Harbor Hills would effect their life style, environment, traffic, water use and the effects to lake Griffin, turned out in enmasse, filling the three hundred plus seats in the commission chambers and overflowing to standing room to present their views in an orderly manner to the commission.

Five hours later the commission came to a decision against the Harbor Hills expansion.

We the residents don't have the right to elect the Board of Directors even though they control how the golf courses and recreation areas and all other amenities in the Villages are run and paid for.

We the residents pay our amenity fee with no say on how it is spent or used. Boston had a Tea Party in 1700, because they paid taxes and had no representation, sound familiar ?

The Silver Hair Legislature have two Bills before the Florida Legislators. These Bills would benefit every resident of the Villages. They were in the P.O.A. Bulletin last month. Write Senator Anna Cowin and Representative Hugh Gibson to support these Bills. Thank you. *-Charlie-*

DID YOU REMEMBER?

Well the New Year is well on it's way. Did you read the Bulletin for January 2001?

If you did, I hope you sat right down, got your writing paper and pen, and sent your letters to Senator Ann Cowin and Representative Hugh Gibson.

If you have been remiss, please, please do it now!

Thank you, *SAW*

LETTER TO THE PRESIDENT

I recently received another letter from Mr. Jerry Baker, a Villages resident, who has written to me several times previously. Mr. Baker is not a member of the POA, but I think he has been active in the VHA in the past. Mr. Baker was responding to comments in the December, 2000, POA Bulletin. I wanted to share with our members a summary of his questions and our answers in a response letter, as follows:

Mr. Baker:

Thank you for your 12/11/00 e-mail. I appreciate you taking the time to review the POA Bulletin and provide your thoughts. Feedback letters like yours, as well as the other e-mails you have sent to me in the past, are helpful as we try to understand resident attitudes on the many important issues that face us in The Villages.

Let me try to answer the questions as presented in your e-mail.

Question: What was the mention of Frank Topping leaving the CDD 1 meeting suppose to imply? Please elaborate on this personal attack.

Answer: My comments on Frank Topping merely voiced my surprise that Mr. Topping looked so disinterested in the meeting and walked away so quickly from the CDD and this important meeting.

Question: Russ Day was not elected to represent all Village residents - only those in CCD 1, nothing more.

Answer: You are right on the Russ Day comment. Yes, he was elected only as a representative of CDD 1. But, we know Russ to be a knowledgeable, tireless, and compassionate representative of his constituents. We know that his independent attitude and broad voter appeal within The Villages serve the best interests of all residents. We are proud of Russ. We are happy he devotes so much of his personal time to making life better for all of us here in The Villages.

Question: What fraction of Village residents does the POA represent; I would guess it's of the order of 5% and shrinking fast - about the same as Ralph Nader.

Answer: We are a small group; we are an independent group; and our membership has not shown rapid growth over the past few years. But, we see that people are becoming more and more

responsive to our positions on the problems with the Section 190 law, the need for tax and voting reform proposed by the Silver Hair Legislature, the need for open and more objective news reporting here in The Villages, and the problems with the application of the monthly Amenities Fee. These position have drawn people to the POA as an independent spokesman on these resident-rights issues.

Question: Didn't the litigation of 10 or 11 years ago result in newer resident subsidizing older freeloaders on free golf trail fees? Aren't we all paying for this?

Answer: Your comments about the past litigation on trail fees for some of the original residents were misleading and most unkind, to say the least. The issue in that litigation was a well-documented promise, made by the developer to those residents, covering free golf for life. When the developer tried to renege on that promise and charge for what had been promised for free, it was POA people that led in the legal action. This was not a matter of freeloaders getting away with something -- it was a matter of the developer renegeing on a promise. The developer finally honored the original promise with the settlement that gave free trail fees to the resident originally promised free golf. Mr. Baker, I would ask that you soften your "freeloader" comments about these residents - these hard comments are not accurate and serve no constructive purpose.

Question: I loved the article on past accomplishments of the POA. What has the POA accomplished lately?

Answer: I am proud of the effort our people have made over this past year or so to get signatures on a petition to government officials regarding changes in the Section 190 law. This is a significant issue - a hard issue - one that our independent organization is willing to champion in the best interests of residents of The Villages. The POA position on the problems with the Section 190 law has been explained in recent POA Bulletins. We were happy to see this issue picked up by an investigative reporting team at the Orlando Sentinel. We support the efforts of the Sentinel, and we have endeavored to educate our membership about these issues. Incidentally, we feel it is a primary function of any homeowner's group, like the POA, to publicize these significant

issues that are of vital importance to residents of The Villages.

Question: You keep harping on the right to vote. Just what is it that you want to vote on? If it is on how the amenity fee is spent, I am out of here if residents ever get control of this and cause a disaster. The developer has not renegeed on a single promise in my five years here. You seem to think that you are getting shafted - where are you being mistreated?.

Answer: On the right to vote, we are talking about the significant problem with the Section 190 law. The Section 190 law allows developers to sell property to CDDs, at inflated prices, with no prior approval of the residents who will be required to pay off the related debt over as many as 30 years. Residents should have a vote on whether to accept this debt burden. The Orlando Sentinel articles pointed out that property valued at \$8.8 million was sold to The Villages CDDs for \$84 million, without a fair market-based appraisal and without resident approval. This appears to go way beyond the limits of any concept of reasonable profit for the developer. The Sentinel articles also suggested that Florida state conflict-of-interest laws may have been compromised in the whole process - to the detriment of CDD residents. Residents need voting rights on these issues to help stop what a Volusia county developer and attorney called "legalized land fraud." Although this sounds like an exaggeration, I do wonder how much of the \$84 million paid to the developer was unjustifiable excess. I suspect that everybody's \$104.00 or so monthly maintenance fee could be \$30.00 to \$40.00 lower, every month, if these inflated prices had not been paid in the first place. This is where I feel we are all being mistreated.

Question: What is the POA doing to support our new hospital?

Answer: The POA and its members do support the new hospital. However, the POA emphasizes other issues in its mission and activities. We have decided to focus on the Section 190 law because we feel this is the single most important issue facing homeowners in The Villages at this time. We wish the VHA would also champion this as an important issue

because this transcends any differences between the VHA and the POA. To be sure, this represents what should be the emphasis of an independent homeowner's organization.

Summary: Mr. Baker, I want to thank you again for your recent e-mail, as well as the others. I appreciate your comments, because they help me think about our direction, our responsibilities, our people, and our efforts in this community. Please forgive me for taking so long to respond. I look forward to a continuing dialogue with you. Please don't pull any punches - but, it would be nice to see a more friendly and constructive tone.

Thank you again for your interest and comments. Sincerely, Tom Poss

The Case for Real Property Tax Reform

The real property tax reform proposed by Florida's Silver Haired Legislature provides a gradually increasing stimulus for non-inflationary full employment. Increased production lowers unit costs creating increased market competition leading to lower prices and higher standards of living.

Lower tax rates on improvement values combined with higher tax rates on land values can provide the same total tax revenue as equal tax rates on both. The combination of incentives typically means lower costs for homeowners, renters, businesses, and consumers. It improves the efficiency of the economy and thus benefits all producers and consumers of wealth. No other tax reform can do this as efficiently.

In addition, it mitigates against land speculation, slum generation, leap-frog development and urban sprawl. Thus, it reduces public costs of transportation, social problems, and premature pressure on the natural environment.

The hidden subsidy to land ownership per se of our current upside down anti-economic incidence of taxation is the oldest, most costly, unnecessary public welfare program. It is the mother of all welfare programs, the root cause of mal-distribution of wealth, and poverty related problems such as crime, poor health, and political unrest.

The best public policies deal with the causes of problems, not just their symptoms and effects. A true reform of the real property tax is one of these, and truly merits public support. Ask your legislators to enact The Florida Silver Haired Legislature's HB 83 Real Property Tax Reform. -Ted Morris-

The Case, in Brief, for Amending Chapter 190 C.D.D.

Land exists in fixed extent or supply, therefore, its price or rent is entirely a function of demand created by growth of population and development of the whole economy. Residents of community development districts create that demand and finance the development which increases the value of all sites including those not yet developed.

Since the developer profits from the increased value of land which he owns the Silver Haired Legislature of Florida proposes in its HB 93 resolution that he should also contribute to the ongoing costs of the development that creates the increased value of land. The whole costs should not be borne entirely by residents of the sites developed in order to give the developer unearned profit.

A fair quid pro quo financing of district expenses requires a common rate of contribution based upon the amount of land owned, however classified or used, whether developed or undeveloped. This would raise the cost to the developer, and lower the cost to the residents during the development period. As development proceeds and sites are sold to homeowners the developer's contribution would diminish, and residents' contribution would increase.

Chapter 190 is presently unbalanced and discriminatory in favor of landowner developers against individual homeowners' finances. Ask your state legislators to rectify this unfairness by enacting Florida Silver Haired Legislator's HB 93 Amend Chapter 190 C.D.D. N.B. Criticism of the law per se does not imply any criticism of developers or any other persons acting in conformity to the law, and none should be inferred. -Ted Morris

THANKS FOR YOUR HELP

We would like to thank all the people who signed the petition to stop the Harbor Hills expansion. We had 2,418, signatures,

I imagine by now you have seen that the Commissioners turned down the expansion of Harbor Hills.

The ones we helped are now going to help us by writing letters to Senator Cowin and House Rep. Dist. 42, Hugh Gibson, to pass the Bills, HB 83 and HB93, that were presented by the Silver Hair Legislature, and the P.O.A.

The residents of other communities who signed the petition to stop the expansion of Harbor Hills, were shocked when we told them what was going on here in the Villages.

-Rose Harvey-

ADDRESS'S TO REMEMBER

P.O.A.
P.O. Box 1657
Lady Lake, Fl 32159

The Honorable Anna Cowin
P.O. Box 490238
Leesburg Fl 34749

The Honorable Hugh Gibson
916 Avenida Central
The Village Green
Lady Lake, Fl 32159

Each month we will add to this list so that you have an updated contact list.

HOW TO GIVE TO YOUR POA

The more common ways you can contribute to your Property Owners' Association:

- Your unrestricted gift - we'll direct it to the greatest need,
- Your gift-in-kind (services and goods) to reduce our expenses and/or generate revenues,
- Your gift of stock, insurance, or other asset,
- Your gift of real estate or personal property,
- Your bequest and/or remembrance in your will,
- Your memorial, tribute, special occasion, and/or designated gift to our General Fund,
- Your cash donation to our Special Property Owners' Fund,
- Your donation of cake, cookies, and refreshments for members at our monthly meetings,
- Your volunteer time on special POA projects,
- Your kind words to neighbors and friends about the benefits of membership in the POA,
- Prayer support; it is always welcome.

Whatever method you use to support your POA, please know that it will help all of us enjoy and preserve our wonderful way of life here in The Villages.

**PROPERTY OWNERS ASSOCIATION
MEMBERSHIP FORM**

P.O. BOX 1657 LADY LAKE, FLORIDA 32159

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

NAME(S) _____

ADDRESS _____

VILLAGE/VILLA: _____

COUNTY _____ PHONE: _____

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ANNUAL DUES: \$6.00

Donation: \$ _____

Due to the overhead of the Bulletin (P.O.A. Paper) any
contributions above the amount of membership will be appreciated.

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**FEB. 21 - POA GENERAL
MEMBERSHIP MEETING**

Our next meeting is scheduled for Wed. Feb. 21,
7:00 PM. Paradise Rec. Center.

ROLLS AND COFFEE

**COME AND JOIN US— Feb. 21
ALL RESIDENTS WELCOMED**

The P.O.A. Bulletin

Published by the Property Owners Assoc. of the
Villages of Lake/ Sumter Counties

Articles are the opinion of the writer and must be
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for inflammatory language.

Advertising: Call 750-5469 or mail to PO Box 1657,
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**THE P.O.A. HAS FORMS FOR
DISCOUNTS ON PRESCRIPTIONS**

**PLEASE COME TO A MEETING AND PICK UP
COPIES OF ALL THE INFORMATION THAT
YOU WILL NEED FOR THIS SERVICE**

SCHEDULED CDD MEETINGS

All CDD & VCCDD Meetings are held
at the Savannah Center.

VCCDD - Villages Community Center Development
District - last Friday of the month.

CDD#1 - Meets on the last Friday of the month.

CDD#2 - Meets on the first Friday of the month.

CDD#3 - Meets on the first Friday of the month.

CDD#4 -

Call Pete Wahl's office for Time & Day

P.O.A. MEETINGS

Board of Directors - 7:00 PM

1st Tuesday of the Month

Charlie Chaplin Rm - Paradise Center

(all POA members welcomed)

General Meeting - 7:00 PM

3rd Wednesday of the Month

Paradise Recreation Center

Refreshments Served

(ALL RESIDENTS WELCOMED)

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