

# Property Owners'

# Association of The Villages

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

## BULLETIN



Vol. II No. VIII

March 2001

### WHEN? WHEN?

When are Water Authorities going to wake up?

When will they become consistent in water-use enforcement - to all - Commercial and Residential ?

At what point will they prohibit continuing draw - down of our aquifer ?

How low does our aquifer have to get before contamination and salt-water inclusion ?

Why can't we combine all of the multiple water authorities into one agency with consistent policies ?

Isn't water our most important asset ?

Can we live without it?

If you care, you can help. E-Mail the Governor at: [jeb@jeb.org](mailto:jeb@jeb.org) or write him at:

Jeb Bush

State Capitol

Tallahassee, FL

tell him of our concerns.

### PRESIDENTS THOUGHTS

The POA has always looked out for the rights of the Villages Residents by keeping everyone informed about all that goes on here in Paradise. The following is a reprint from the Orlando Sentinel Sunday February 25.

Our congratulations also go out to the Sentinel, Robert Sargent and other staff for their articles on the misuse of the CDD's.

## Sentinel series on land development wins journalism competition

COMPILED FROM STAFF REPORTS

The American Planning Association has awarded the Orlando Sentinel first place in the association's 41st-annual journalism competition for a four-part investigative series examining how Florida developers benefit from special tax districts.

The series — *Government Inc.: You move in. They cash in.* — was published Oct. 15-18. It detailed how developers have used tiny governments called community development districts to issue \$2.5 billion in tax-free bonds to fi-

nance their real estate ventures since 1990.

Much of the bill is passed on in long-term assessments to people who later buy homes in the districts. Many of the developments are exclusive, golf-course-style communities that limit public access despite the fact that they are publicly subsidized.

"The Sentinel series was an investigative report and a consumer guide rolled into one," the Chicago-based APA said in announcing the award.

The Sentinel won in the large-newspaper category. The winner in the me-

dium-sized-newspaper category was the Cape Cod Times of Hyannis, Mass., and winning the small-newspaper category was the Independent-Mail of Anderson, S.C.

The team that produced the Sentinel series included reporters Robert Sargent, Ramsey Campbell, Jim Leusner and projects editor Sean Holton; graphics artists Shiniko R. Floyd and David W. Wersinger; photographers George Skene, Stephen M. Dowell and Red Huber; copy editor Scott Abrahams; and page designer Audrea Huff.

Florida has well over 100 community

development districts — or CDDs. Among major districts locally are The Villages, the sprawling retirement community that straddles Lake, Sumter and Marion counties; the planned development at the former Orlando Naval Training Center; and the Celebration planned community in Osceola County.

In coming years, as many as a half-million Florida homeowners may find themselves taxed by these obscure governments. The series is still available online. Go to [orlandosentinel.com/news](http://orlandosentinel.com/news), then look for "Government Inc." at the bottom of that page.

### IRISH BLESSING



May there always be work for your hands to do;  
may your purse always hold a coin or two; may the sun always shine on your windowpane;  
may a rainbow be certain to follow each rain;  
may the hand of a friend always be near you;  
may God fill your heart with gladness to cheer you.

— unknown —

### MISSION STATEMENT OF THE POA

#### WHAT THE POA STANDS FOR

The Property Owners' Association of the Villages is an organization devoted to the home ownership needs and interests of the residents of The Villages.

Specific attention is focused on housing, community, neighborhood, and government issues.

The POA serves Villages residents through programs of research, analysis, education, representation, advocacy, and political action.

The POA was founded in 1975 as an independent organization. Membership is open to all residents of The Villages.

### OBJECTIVES OF THE POA

#### OUR ACTION AGENDA

The POA is dedicated to maintaining and improving the quality of life in The Villages for the benefit of all residents. Specific objectives are as follows:

1. Change the Florida State Law, Chapter 190, that created the CDDs (Community Development Districts), to achieve the following:

- Resident approval for any spending program or purchase of facilities
- New appraisal system for purchase of any facilities from the developer
- Conflict-of-Interest regulations applied to developers, lawyers, consultants, commissioners, vendors, etc.
- Election of the District Supervisor
- Competitive Bidding requirements
- Code-of-Conduct regulations
- Full disclosure for Amenity Fees and use only for the designated purpose.

2. Promote Objectivity in the news reporting function in The Villages as performed by the newspaper, TV station, and radio station.

3. Support and Promote HB-83 and HB-93 sponsored by the Silver Hair Legislature calling for reform of the property tax and related voting system.

4. Support and Promote the efforts of CHIPS (Concerned Homeowners in Partnership, Inc.) on the issue of full disclosure and explanation of monthly fees.

5. Coordinate POA activities with any other relevant outside groups addressing homeowner rights, interests, and issues.

### IS THE NEWS REPORTED FAIRLY AND OBJECTIVELY HERE IN THE VILLAGES?

How good is the news gathering and publication function here in The Villages?

Is it objective and comprehensive? Or is it managed for some purpose or cause, slanted, biased, less than candid, incomplete?

Consider some of the important stories or issues listed further down in this article which have been or should have been reported and analyzed for the benefit of residents in the Villages. Why? Because these issues are important to you...and...your pocketbook... right now!

Review the stories below and then, you, the reader, should decide whether you are getting enough properly presented news through traditional news sources here in The Villages.

First, however, a definition: Newspapers serve the purpose of reporting on news, occurrences, and events of interest to the public. In a country with a free press, the overriding principle is that the news be reported with objectivity, comprehensiveness, fairly, and without a slant for any cause, person, or ideal.

So, how much do you know about the following issues? How well do you think newspapers like the Village Daily Sun or TV stations like VNN have done in explaining the details of these issues? Has the reporting been objective? Has it been slanted? Has it been comprehensive?

- The Orlando Sentinel series of articles on the possible abuses of the Section 190 law that created the CDDs. These articles cited the situation in The Villages in which \$8.8 million of property was sold to the VCCDD for \$84 million without either a fair market-based appraisal or resident approval.

- The fact that new residents buying into The Villages, as well as existing residents, are required to assume and pay off their shares of accumulated VCCDD debt and interest amounting to over \$200 million.

- The problems with the use and supply of water in our community and the plans of the Villages developer to expand into Sumter and Marion counties. Some people feel that these new development could overwhelm and prematurely deplete our underground water supplies.

- The efforts of various homeowner groups in Marion county to force developers to provide information on the use and application of fees charged residents.

- The efforts of the Villages developer in past years to deny original residents some of the free amenities promised to them when their property was initially purchased.

- The litigation in the mid 1990's to clarify whether the monthly "maintenance fee" charged Village residents could be used for purposes other than "maintenance" - for example, servicing bonds used to purchase Village facilities, such as guard shacks, retention ponds, recreation buildings, etc.

- The pros and cons for various Villages CDDs in considering whether to approve municipal status.

So, how much do you know about these issues? Do you wish the traditional news sources here in The Villages did a better job of explaining these topics? If you answered that question "yes," why do you think there may be a problem with adequate news reporting here in the first place?

One final comment: Wouldn't you like to see a "Letters To The Editor" column in the Villages Daily Sun that was an open discussion forum for residents of The Villages on important homeowner issues? "Open" means all views presented, whether positive or negative, about living conditions here in The Villages, the developer, the CDD administration, etc. Wouldn't it be nice....

- Publius-

### OCALA NEWSPAPER SEES DEVELOPER "BRICK WALL" IN PROVIDING INFORMATION TO RESIDENTS

The Ocala Star-Banner recently published an editorial reversing its opinion about developers in Marion county.

The issue was a state law requiring developers of gated communities (like The Villages) to disclose financial information about how fees charged residents were spent.

This issue grew out of the efforts of residents of several gated communities in Marion county to have their developers disclose this information. State law actually requires the disclosure. However, the law has no penalties. Thus, the developers can choose to withhold information since there is no dollar fine or penalty for this non-compliance.

The Star-Banner said: "Residents don't know how their fees are spent and often begin to suspect their developer is misusing or commingling amenity funds with money used for other purposes."

The Star-Banner originally sided with developers under the assumption that residents should investigate developments before buying into them. If things turned out differently than was assumed by the residents before buying, then they had no one to blame except themselves.

However, the Star-Banner decided to investigate further. In summary, it found that developers were generally un-cooperative with its requests for information. It went on to say that it ran into a "brick wall" when investigating and requesting information.

It observed that "...homeowners... have increasingly begun to mistrust their developers."

"That residents have gotten to this point of frustration with their developers is no one's fault but developers who have come to view themselves as kings of their domains."

Residents are often "totally shocked when they find their homeowners association is controlled by the developer until a specific percentage of homes are built and sold." Many new residents assume that their homeowners association represents resident interests rather than developer interests - only to find out that it is just the other way around.

The Star-Banner concluded: "Local residents who belong to homeowners associations and/or live in gated communities deserve accountability. It's the fair and right thing to do."

This is one of the issues that gave rise to the CHIPS movement in Marion county. The CHIPS organization calls for full disclosure of important facts and a detailed accounting of the use of amenity fees.

A state law now being considered would give teeth to the disclosure law by requiring a monetary penalty, perhaps up to \$1,000.00 for every day of non-compliance, to insure that developers abide with the disclosure ordinance. Marion county is also considering its own version of this penalty provision.

It should be noted that The Villages of Marion county did cooperate with the Star-Banner request for information. The request was referred to the appropriate CDD which did provide financial information to the newspaper. Some of the evasive communities, according to the Star-Banner, include: Cherrywood Estates, Oak Run, Spruce Creek, and On Top Of The World.

In summary, the tide is turning in favor of residents and their right to know important information about their own communities. Today the issue is the use of amenity fees; tomorrow the issue could be residents' right to vote on bonds issued to purchase facilities at inflated prices from their developer.

It is important for residents to familiarize themselves with these issues and then actively support legislation designed to remedy these problems.

-Publius-

### COMPUTER INK REFILLS

I'm sure you have "discovered" the high cost of replacement of the ink cartridges in your computer. I have found a source for new and re-filled cartridges at substantial savings.

INK USA  
POBox 3488  
Holiday, FL 34690-3488  
1-727-939-0073

### THE REST OF YOUR LIFE

I think that this could be the last day of ones life. We live in a community where life is supposed to be a joy and pleasure. Where we as senior citizens are supposed to live in peace and harmony.

Every day the sirens on ambulances scream, fire truck's honk all day long and into the night, another accident, an act of overindulgence, someone forgetting a stop sign. What has happened to love and paradise?

An angry individual trying to start a fight. A lady or gentleman trying to get across the road. Suddenly out of nowhere blood has been spilled, another catastrophe from living.

We believe in peace and harmony in our community voicing our opinions, trying to open doors so that all residents here in the villages have the same opportunity to live without being abused or taken advantage of.

We should all try to obey the signs listen with an open mind and make sure this isn't the last day of ones life. -Charlie-

### HOW DO YOU LIVE YOUR DASH?

I read of a man who stood to speak at the funeral of a friend. He referred to the dates on her tombstone from the beginning to the end. He noted that first came her date of birth and spoke the following date with tears, But he said what mattered most of all was the dash between those years (1934-1999).

For that dash represents all the time that she spent alive on earth and now only those who loved her know what that little line is worth. For it matters not, how much we own: the cars - the house - the cash, what matters is how we live and love and how we spend the dash.

So think about this long and hard, are there things you'd like to change? For you never know how much time is left, that can still be rearranged. If we could just slow down enough to consider what's true and real, and always try to understand the way other people feel.

And be less quick to anger, and show appreciation more and love the people in our lives like we've never loved before. If we treat each other with respect, and more often wear a smile, remembering that this special dash might only last a little while.

So when your eulogy's being read with your life's actions to rehash, would you be proud of the things they say about how you spent your dash? -Author Unknown-

### Though for the Day

A clean conscience makes a soft pillow

### Monthly Computer Routine

If you need disk space, or even to keep your computer working well, you should do the following on a monthly basis.

1. Delete all files in the History folder.
2. " " Temp Internet folder.
3. " " Temp folder.
4. Run Scandisk
5. Run Defrag

Here's how

Right click (RC) START

Left click (LC) Explore

In left column scroll (under Windows) to HISTORY folder.

In right column will be all the files in that folder. LC on the first item to highlight it Holding down CTRL key, LC on last item. All should highlight. LC on FILE, LC on DELETE to delete the files in the folder. Repeat for TEMPORARY INTERNET and TEMPORARY folders.

LC START, ACCESSORIES, SYS TOOLS, SCAN DISK. This will take a while.

LC START, ACCESS, SYS TOOLS DEFRAGMENTER. Sometimes you may want to DEFRAG even if it says you don't need to DEFRAG now.

### TAKE OUT THE TRASH

RC on RECYCLE BIN. Select PROPERTIES. Move the sliding scale to 3%. LC the APPLY button. LC OK.

Win Shook, VP

### COMPUTER FILING

Your computer is a marvelous device for saving your important files, but less than useful if you cannot easily find that letter to Uncle Joe or to the Insurance Co. Here is how to organize your information.

Right click on the START button. Left click on EXPLORER. On the left side of the page, scroll to MY FILES. If you click on MY FILES, it will "highlight", and all your files will show on the right side of the page.

Left click on FILE (upper left corner). Move arrow to NEW, then click on FOLDER. A new box appears with the highlighted words NEW FOLDER. Type in the name for the new folder (Uncle Joe). Now, every time you write to Uncle Joe, you can SAVE AS in this folder.

Getting to your folders can be done easily. The most current documents are automatically saved in the START menu DOCUMENTS. If the file you want to access is older, you can create a MY FILES icon on your desktop by going to the EXPLORER page per above, and dragging the MY FILES folder to your Desktop. Then a simple click on the icon will open the folder to all of your saved data.

Win Shook, V.P.



### 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

### 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: \_\_\_\_\_

NEW \_\_\_\_\_ RENEWAL \_\_\_\_\_ DATE: \_\_\_\_\_

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.

**March . 24 - POA GENERAL  
MEMBERSHIP MEETING**

Our next meeting is scheduled for Wed. Mar. 24, 7:00 PM. Paradise Rec. Center.

**Guest Speaker: Ed Nathanson**

**ROLLS AND COFFEE**

**COME AND JOIN US— March 24  
ALL RESIDENTS WELCOMED**

**P. O. A** PHONE: 750-5469  
P.O. 1657 LADY LAKE, FL 32159

**Officers**  
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Win Shook Vice-President 753-2928  
Joe Gorman Secretary 750-0394  
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Advertising Dept. 750-5469 or 750-5640

The P.O.A. Bulletin  
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Articles are the opinion of the writer and must be signed. Articles may be edited for length, grammar and clarity. Mail Box letters must be signed by the writer, thus, giving the Bulletin permission to print the letter with signature. These letters will be edited only for inflammatory language.

Advertising: Call 750-5469 or mail to PO Box 1657, Lady Lake, FL, 32159

**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  
1<sup>st</sup> Tuesday of the Month  
Charlie Chaplin Rm - Paradise Center  
(all POA members welcomed)  
General Meeting - 7:00 PM  
3<sup>rd</sup> Wednesday of the Month  
Paradise Recreation Center  
Refreshments Served  
**(ALL RESIDENTS WELCOMED)**

**FOR SALE**  
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