

Property Owners'

Association of The Villages

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

BULLETIN



Vol. II No. VIII

April 2001

IS THIS A RUMOR OR FACT?

COULD THIS HAPPEN HERE?

IS THIS AN APRIL FOOLS JOKE?

So, Paradise Lake almost went dry before the recent rains! Isn't anybody concerned about this? Well, rumor has it that our developer really cares. And, he has decided to do something about it if the recent rains do not fully restore the lake.

Starting in mid-April, it is rumored that the developer's plan is to buy bottles of The Villages Mountain Spring Water in cases by the truckload. This will be used to replenish the water in Paradise Lake and bring the level back up to normal.

Of course this will be expensive. But, not to worry, the developer has a plan. The cost will be added to your monthly maintenance fee at the rate of \$10.00 per month for maybe a year or two. Just a temporary thing, you know, until the cost (plus developer's profit, of course) is fully paid.

But, a related problem will be the disposal costs for the empty water bottles and the cardboard cases in which they will be delivered. Proper disposal will be an extra burden for the Villages Trash Company. So a one-time charge of \$50.00 for each home will be collected in May to handle worker overtime and the extra garbage trucks that will have to be purchased for the clean-up.

Incidentally, Villages volunteers are asked to help in the box and bottle pickup. If you could come to the Paradise Mud Pit at 6:00 a.m. each day in the last week of April to assist the trash handlers, it would be greatly appreciated. Plan on spending the whole day there. And don't forget to bring a tip for the trash handlers.

If any residents are concerned about this, Pete Wahl, supervisor of the VCDOACX&#, appears ready to lend a sympathetic ear. Pete is apparently in one of his sensitive moods and now craves better personal communication with all Villages residents. You can call good ol' Pete at 753-4508. He would really love to hear from you. Give him a call and chew some fat.

By the way, the developer wants you to know that he has secured the exclusive dealership for The Villages Mountain Spring Water. Starting April 1st., this will be the only bottled water allowed to be sold in The

Villages, including the restaurants and grocery stores. Sign up now for home delivery. So, you can enjoy fresh clear water in the comfort of your own home. This should pacify the people on the East side who have sand in their water.

I know -- you are concerned about the bottled water. But, it really does come from the clear mountain springs located in The Villages. That's what the label on the bottle says. It is absolutely not true that this is reclaimed water that comes from the Villages Waste Water treatment plant. At least ... I don't think it does....

Speaking of water, the developer wants to thank all residents for conserving water during the recent drought. Water usage is down considerably. Unfortunately, this has led to another problem. Profit is also down at the Villages Water Co. because of the lower volume of water sold. So, a rate increase is planned for the near future to compensate for the reduced profit.

Now, folks, don't get all worked up over this article. This is just an April Fools joke! -- Or, is it?? -- Publius --

Our Sincere Appreciation

Goes out to Carol Kope. Carol has been secretary of the P.O.A. for more than six years. Carol not only worked as secretary but she also put in many hours to get this paper, the Bulletin out each and every month.

Anyone who has ever worked on a newsletter or bulletin can tell you that it takes many hours of typing, editing and *squabbling*, to get everything right and ready for press. After all that work is done, your still not finished, now come the critic's. There are those people who look through the Bulletin just to find mistakes and complain about them. But then you get those who really just enjoy reading the truth and let us know about it. I am sure Carol has enjoyed hearing from both sides, because she is such an open-minded person.

Carol has been ill and in the LRMC for open heart surgery. All of the officers and Directors of the P.O.A. wish her a speedy recovery and a fast path back home. There are not enough words to thank her for all her years of concern and service to the P.O.A.

Carol from all of us **Thank you, you are in our thoughts and prayers.**

POA CALLS ON VHA FOR SUPPORT ON MORATORIUM ON FACILITY SALES TO THE CDDs

The POA is calling for support of the VHA on its request to the developer of The Villages for a moratorium on further sales of inflated value facilities to the CDDs.

In an adjoining article in this Bulletin, the POA explains the problem with these inflated-price facilities sales by the developer of The Villages.

The POA feel that this issue is of overriding importance to all residents in The Villages. Thus, the POA is calling on the VHA for support.

The VHA, through its officers as a group, or through its individual members, is asked to support this POA initiative by making their thoughts known to the Villages developer -- either by phone calls, individual letters, or formal resolution by the full VHA.

Remember that the objective of a homeowner's organization should be to promote resident's rights so as to assure continuation of the wonderful life style that we all enjoy here in The Villages.

The POA is an advocate for resident's rights; it calls on the VHA for support on this important issue.

-- Tom Poss --

HAPPY EASTER



POA CALLS FOR MORATORIUM ON FACILITY SALES TO THE CDDs BY THE DEVELOPER

The POA is calling for a moratorium on sales of facilities by the developer of The Villages to any of the Community Development Districts in The Villages.

This moratorium would be in effect until the Section 190 Law that created the CDDs is clarified on the issue of appraisals and resident approvals or until a voluntary plan is adopted by the developer of The Villages.

Recent newspaper articles have claimed that the Section 190 law is being abused by developers who compel their own hand-picked boards to buy developer property at inflated prices, without market-based appraisals, and without the approval of residents who will be required to pay off 20 and 30 year bonds issued to purchase these facilities. This practice is facilitated by a combination of advisors, bankers, attorneys, and other operatives who are exempt from state conflict-of-interests laws in their dealings with developers.

In The Villages, for example, the Orlando Sentinel's series of articles in October, 2000, pointed out that property valued at \$8.8 million was sold by The Villages development company to The Villages CDDs for \$84 million. The property consisted of, among others, retention ponds, guard shacks, landscaping areas, executive golf courses, recreation facilities, etc.

The bonds issues to pay for these facilities are serviced through the monthly maintenance fees paid by residents. The POA estimates that only about half of the monthly maintenance fee of about \$105.00 now paid by residents is required for maintenance. Most of the remainder is used for bond service. Thus, had the inflated \$84 million been held to the \$8.8 million appraised value as estimated by the Orlando Sentinel, the POA thinks that the \$105.00 monthly fee could be lower by perhaps a third - roughly \$35.00 a month.

Clarification of the Section 190 law can be handled in two ways:

First, the Florida state legislature may amend the law to eliminate the problem provisions (see the POA Bulletin, February, 2001). However, this may take an extended period of time to accomplish.

Second, the developer of The Villages could decide to voluntarily abide by an agreement with the POA to have any facility sale to The Villages CDDs appraised with a market-based approach rather than the income-based technique now used. This appraisal would have to be completed by an independent appraiser not associated with the developer in any way. Furthermore, residents should vote on any debt assumption for facilities purchase in excess of, for example, \$3 million per year in the aggregate.

If this plan is put into effect, it might be possible to reduce the \$105.00 monthly fee now charged residents.

The point needs to be made, however, that the POA does not begrudge The Villages developer the opportunity to make a reasonable profit on the sales of facilities to the CDDs. The developer must have an incentive to continue developing the many beautiful facilities that it has completed in the past. But, we as the residents who pay off the bonds used to acquire these facilities should not be saddled with improperly inflated valuations. The situation of \$84 million for property valued at \$8.8 million must not be repeated. A reasonable profit, yes, an inflated and exorbitant profit, no.

The just-completed sale of recreational facilities to the VCCDD for \$36 million is a good example of how this process can run amuck. If the recent valuation pattern was repeated, these facilities (recreation complex, maintenance facilities, entry features, guardhouses, parks, the Savannah center, etc.) were probably on the developer's books for about \$4-\$6 million. Yet the price to Village residents was \$36 million. That looks like an unreasonable profit plucked from the pockets of all residents in The Villages.

Incidentally, what is an "entry feature" and why is that worth a couple million dollars?

In summary, Mr. Villages Developer, please, no more inflated sales of facilities to Village residents, without their approval. When a reasonable system is in place, with a reasonable valuation technique, then let's get back to building the best and most beautiful active adult community in the world. And, we won't mind approving and paying for reasonable development.

- Publius -

THE WILLY SUTTON TAX

No tax better illustrates the evil of using the Ability to pay principle of taxation as a sufficient cause for taxation as the Florida Intangibles Tax. No tax levied by King George III on the American Colonies is as obnoxious. No tax conceived by communists is as destructive of capitalism.

The notorious bank robber, Willy Sutton, was very bright and clever. He could certainly have earned a good living at any honest trade he put his mind to. With this thought in mind one of the policemen that aided in his final capture asked, "Willy why do you rob banks?" To which Willy blandly replied, "Because that's where the money is."

Willy's behavior follows the economic axiom: Man seeks to satisfy his desires with the least effort. This does not mean that man is lazy, necessarily. It means that he economizes his efforts. The state should certainly economize, but not in the Willy Sutton manner. Ask your legislators to abolish the Intangibles Tax. It deserves a quick death, not a slow death. -Ted Morris-

Believe It Or Not

By Tom Poss

You may qualify for free prescription medication. Individuals with family incomes ranging from below the national poverty level up to \$50,000 annually can qualify. Age is not a requirement. With the escalating cost of prescription medication it is getting harder and harder for many people to be able to afford having their prescriptions filled each month. It is gratifying to find avenues of help from the different pharmaceutical companies.

I have forms and information on the different pharmaceutical companies. I am more than willing to come and meet with any organization, club, or church group to present the information that I have. Forms are also available in Spanish. If you do not belong to any clubs or organizations and would like this information, send a self addressed envelope with 68 cents of postage attached, to me and I will mail the information to you. Tom Poss 408 Mark Drive Lady Lake, FL 32159.

I would like to hear from you, please write or call. 750-5640, Fax: 750-2320 Email: Tcposs@Aol.com.

Until next time this is Believe it or Not, By, Tom Poss

Let's All Go Out To The Fair

Fair days are almost here. Mark your calendars. Thursday, April 5 through Saturday, April 14. There will be enough going on at the fair grounds to keep everyone busy and happy. Rides, games, exhibit, and many vendors with a large variety of food. Feel young again and go enjoy yourselves. Support your County Fair Hwy 44 in Eustis. See you at the Fair.

Other News Sources

For all you computer buffs out there, you can go to www.ecfj.net/. There articles in that site you can access and read at no cost. These articles are of concern to all citizens in the State of Florida, Homeowners Association, Property Owners Associations, and Condo Associations, just try it and let us know how you like it.

One of our members was instrumental in setting this system up. PLEASE TRY TO READ THIS WEB SITE, because it centers around your rights. Send correspondence about this site to Rrdav0@Aol.com

- Tom Poss -

- April 7 Passover Starts
- April 8 Palm Sunday
- April 13 Good Friday
- April 15 Easter Sunday
- April 22 Earth Day
- April 27 Arbor Day

MIND OVER MATTER

Very interesting these developers, they keep your mind busy, so that it does not have time to relay to your wallet what they are doing with your amenity fees.

Especially developers that think that they can control all media outlets. Fortunately we in the Villages have ways through the P.O.A. and other news sources, such as Lady Lake Magazine, and the Orlando Sentinel, and numerous other organizations that I endorse, of getting the truth out to the residents and members. See the following articles in the Bulletin paper, one of which I am Vice President of is the Florida Silver Hair Legislature.

We would like to hold a meeting to hear the views of everyone in the Villages, but due to expenses we will try to get a community building in the Town of Lady Lake or Oxford for a meeting. The Villages requires \$40.00 for use of a meeting room whereas we can get a community center building for naught.

- Tom Poss -

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.

THOUGHT FOR THE MONTH
THE FASTER I GO THE BEHINDER I GET

WHAT IS CHIP?

Chip = Concerned Homeowners in Partnership.

A fairly new organization that is hoping to go state wide and is planning to support Bills for disclosure. At this point and time they meet at the Church of Christ, Route 200 in Ocala, every third Thursday of the month at 1 p.m.

The Bill of Rights for Homeowners is being worked on at the present time, by one of our P.O.A. members. This P.O.A. member was recently elected as a board member of Chip. This person is Russ Day. As always he is looking out for all of our rights. For more information and applications to join this organization, please contact Russ Day and or pick up information at the next P.O.A. meeting.

It is interesting to know that Senator Anna Cowin backed down from filling a state wide Bill on Homeowners Rights. Senator Cowin, also promised to file this Bill in this session. This would help all Homeowners of Florida.

- Tom Poss -

RUMOR ??????

Will the Villages go into a self government? A Municipality, a City, a Town? If so, who will we pay our taxes to? Will we be taxed twice? There are many questions on subjects such as this.

If rumors are to be started I would like to start with this one.

Our policing is done by three entities (Lady Lake Police, Lake County Sheriff and Sumter County Sheriff) at the present time, soon to be four when Marion County comes into the Villages. Which will we be covered by if the Villages goes independent? Who will pay them? I do not believe that the Police Officers should be paid less than what our Administrators are receiving. It is a shame on all of us, that these men and women who put their lives on the line every day get such a small pittance in pay. I would like to see there be a switch in salaries. Let the Administrators receive the smaller salaries and our men and women who serve us so well get the larger salaries.

This is my personal opinion but I feel that everyone who is in a salary bracket of fifty thousand dollars or over should take a cut in pay. Maybe we should start a petition. Again just so every one is aware I will state that this is only a rumor and my personal view of that rumor. - C.P. Poss -

PLEASE HELP

Michael Peck is in the V.A. Hospital in Gainesville, recovering from a broken hip. Ann Peck his wife would like to visit him, the problem how to get there. Ann needs a ride. Anyone who is traveling to Gainesville, who would like to offer Ann a ride please call her at 753-2770.

**Free Prescription Drugs?
But How Do They Do It?**

Excerpt from the

St. Pete Times, Tuesday, January 30, 2001

It sounds too good to be true-free prescription drugs just for the asking. But that's what the pharmaceutical industry offers when all the right pieces fall into place.

Last year, 2.5-million needy Americans - most of them elderly - received free drugs from 50 of the largest manufacturers, according to industry spokesman Jeff Trawhitt. About 150,000 recipients lived in Florida.

Idle theory behind this Patient Assistance Program is simple. Patients who can't afford their medicine ask their doctors to fill out application forms and, voila, a three-month supply arrives in the mail.

Yeah, yeah, and do I have a bridge and a few Medicare HMOs to sell you.

In truth, the program is poorly publicized and often unwieldy. Some doctors are so put off by a maze of rules and paperwork that they won't cooperate even when a patient asks.

Each manufacturer has its own eligibility standards. Some limit the program to patients near the federal poverty level; others accept patients with incomes of more than \$25,000 a year, which covers two-thirds of Americans older than 65. Some require a raft of financial documents, others accept a doctor's word that the patient is needy.

Some common drugs, such as the thyroid medicine Synthroid and the Alzheimer's drug Aricept, are available under assistance programs and can save patients hundreds of dollars a year. But other drugs aren't available.

"Some of the real basic medicines are not easy to get," says Largo geriatrician Richard Orlan. "There are a lot of different blood-pressure medicines, and you may be able to get one."

Paperwork can easily take 15 minutes to fill out, a hefty commitment of time for busy doctor's offices. Two months can pass before a manufacturer mails the medicine or rejects an application.

The Web site <http://www.RxHope.com> is designed to help doctors and patients navigate the shoals of patient assistance programs.

With the blessings of the Pharmaceutical Research and Manufacturing Association, it can tell you what meds are available and where to write for applications. Staff in doctor's offices can also go online to fill out applications for a few big drug companies.

If you don't have a computer, it takes longer to find out whether your medicines qualify. First, get a list of participating manufacturers by writing to:

2000-2001 Patient Assistance Directory
Public Affairs Division, PhRMA, Suite 900
1100 15th St. NW
Washington DC 20005

When the directory arrives, check your pill bottles for the name of the manufacturer and call or write to find out whether your medicine qualifies. If so, ask for an application, which your doctor must fill out and mail in.

Then do me a favor. Let me know how this works out for you. How long did it take? Did it save you money? Did your doctor cooperate? Let's find out how well these programs work. Tom Poss 750-5640 Fax 750-2320 or E Mail Teposs@aol.com

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April 18 - POA GENERAL MEMBERSHIP MEETING

Our next meeting is scheduled for Wed. April 18, 7:00 PM. Paradise Rec. Center.

Guest Speaker : Attorney Millhorn

ROLLS AND COFFEE

COME AND JOIN US---- April 18
ALL RESIDENTS WELCOME

PROPERTY OWNERS ASSOCIATION MEMBERSHIP FORM
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Completion of this form constitutes acknowledgement of the P.O.A. as your representative

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

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 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
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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