



The POA BULLETIN

The Property Owners' Association of The Villages

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Champion of Residents' Rights Since 1975

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Do You Need to Be "Educated" About the Hospital Tax Issue?

The Daily Sun recently published two articles (Dec. 7 and Dec. 13) about the Dec. 6 hospital board meeting and the defeated hospital tax proposal.

Don Burgess, VHA president and hospital board member, was quoted as saying that the way to overcome the 74% negative vote that defeated the tax proposal in the November elections was to have a "better public education plan."

We have news for Mr. Burgess - Village residents aren't so dumb after all. They saw the proposal as a blatant attempt to grab public funds that were available but not needed for the hospital expansion.

So, residents don't need to be educated - they need the expansion to go forward right now. The next LRMC attempt to get the tax approved in the November, 2006, elections is too long to wait for another likely turndown.

The POA's position is that the basic problem is the deficient LRMC financial position. If LRMC cannot arrange for financing on its own, right now, then it should sell the hospital to any one of a number of hospital management companies. Any of these would relish the opportunity to own and expand The Villages Regional Hospital (TVRH).

For LRMC to hold up the expansion, in the false hopes of getting another vote approved in 2006, is morally wrong. People will die in the meantime if the expansion is not in place as soon as possible. And, the LRMC hopes of getting approval in another vote in 2006 are foolhardy, selfish, and bull-headed.

The two Daily Sun articles went on to mention several other facts that need a response, as follows:

1. LRMC mentioned that it has \$16.7 million that would be allocated to the hospital operations if the tax is passed. Why wait? LRMC should provide those funds to TVRH now. LRMC should also prohibit TVRH from making donations like the \$40,000 to the charter schools for a healthcare academy. Whatever the merits of the academy, donations from TVRH like this should not be made at the very time the hospital is asking residents for a big tax handout.

2. LRMC also mentioned that it would pass through \$540,000 annually from the tax paid by Lake County residents for their hospital district. This money is more appropriate for TVRH right now. So, again, why wait? Pass these funds through to TVRH right now.

3. Let's be clear on the actual cost of the expansion. In one Sun article, the expansion is mentioned as \$100 million. In the other article, the bond is identified as \$141 million. In the glossy brochure sent to Villagers by LRMC in October, the bond is identified as \$136 million plus \$159 million for interest for a total of \$295 million. These sloppy comments should be an embarrassment to LRMC as well as the hospital tax board. In their rush to grab free tax money from us, they can't even agree on the real amount needed. Remember, also, this is before cost overruns.

4. One of the articles mentioned that the board wanted legislation to end the tax after 30 years. The POA feels that, if the tax proposal is ever approved, that every available cent of surplus operating revenues or excess cash flow in TVRH should be directed to repaying the bonds. And, during the period that bond repayment is being made, there should be a provision in the tax proposal that no repatriation of funds be made to LRMC, whether in the form of dividends, royalties, equity, loans, or anything similar.

5. Rather than ending the tax after 30 years, it should be ended as soon as the tax proceeds are able to pay off the currently planned expansion. We can consider any future expansion separately at a future time based on its own merits.

6. Any tax or hospital monies given to the Morse Family Foundation, or any other foundation, should be prohibited forever.

7. It was mentioned in one of the articles that Marion County residents do not pay the tax, even though the county has had a hospital taxing district in place since 1965. The reason why Marion County residents don't pay the tax is because it is not needed by the hospitals within the district. Why wouldn't that also be true in Sumter County where high demand and favorable demographics should be able to nicely support TVRH without a tax?

8. It wasn't mentioned, but TVRH should be required to utilize the existing LRMC hospital facility on the east side of 441/27 as an integral part of any expansion.

Let's also be frank about the wait for another vote in the next elections in November, 2006. LRMC and the hospital board just don't seem to understand that taxpayers don't like the idea of the tax. Chances are very good that the 74% of the vote against the tax idea will be repeated in 2006. Where would that leave us? Out in the cold again with no hospital expansion. This is why it is morally wrong for LRMC to delay either starting the expansion now or selling the hospital to a better-financed owner.

On another point, we noticed recently that the developer of The Villages is proceeding with plans to build a 125-room hotel close to the Rialto Theater. Remember, it was Harold Schwartz who said: "I will build a hospital here!" If Harold made the commitment, and his family has the means to build these big commercial buildings on the Square, perhaps the family should stand behind Mr. Schwartz's commitment and use its resources to help arrange financing. Remember that the family was able to front-end the financing on the charter schools. Why not follow through on its commitment to this community by helping with the financing on TVRH?

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Five Inducted Into POA Hall of Fame

The POA held a Hall of Fame induction ceremony at its December 15th meeting for the first group of POA members, past or present, to be inducted into the Hall of Fame. The POA Hall of Fame Award recognizes members for significant contributions to the organization over the years.

The 2004 inductees are:

Mr. Russell Day, recently deceased, and the first member to be approved for this honor. Mr. Day was a POA member for over ten years and served as a director and advisor to all presidents and boards of the POA during that time. Mr. Day was instrumental in increasing POA membership among residents on the west side of highway 441/27 when The Villages expanded across the highway in 1992. He also led groups of residents to early VCCDD meetings after it was established. He was knowledgeable about Chapter 190 law, as well as the workings of CDDs throughout The Villages, and also Sumter County government operations. Mr. Day served on the board of CDD #1 and was its chairman for several years. Mr. Day was also a member of the Florida Silver Haired Legislature and represented the POA at several of the FSHL's meetings.

Eva Hawkins was POA president in the 1989-1993 period when the developer of The Villages attempted to renege on contractual promises made to residents regarding free golf and various free utilities. The developer also attempted to impose other fees on various activities and benefits previously given free to residents by virtue of their property ownership in The Villages. Ms. Hawkins led POA residents in a legal action on these matters against the developer which was eventually settled to the advantage of residents. Ms. Hawkins was also elected president in the election in which the developer sponsored an outside slate attempting to take over the POA at the urging of Mr. Harold Schwartz.

William Rich, Jr., serving as president after Eva Hawkins and Dorothy Hokr in the mid 1990s, expanded the membership area of the POA to include all portions of the fast growing Villages. Mr. Rich guided the POA during turbulent times when the developer attempted to overthrow the organization and the VHA was growing rapidly as a result of sponsorship by the developer. Mr. Rich was able to maintain the POA as a viable organization in the face of these challenges.

Glenn Swindler was president in the 1982-1983 time period and dealt extensively with Mr. Harold Schwartz and his son, Mr. Gary Morse, the executive managers of The Villages at the time. Mr. Morse attempted to gain control of the POA bank account but was refused by Mr. Swindler and the POA board. Shortly after this, the developer decided to no longer support the POA and the developer's support was focused on starting the Community Improvement Council (the CIC) and later the Villages Homeowners' Association (the VHA). In the time since his presidency, Mr. Swindler has served on many POA committees, as well as on the POA Board of Directors. Over the years, Mr. Swindler developed a reputation as the person who could help residents with any developer or homeowner problem.

Jean Tuttle served on the POA Board of Directors for many years and was chairman of the By-Laws committee. She was on the negotiations committee during the legal action against the developer over golf fees and free utilities. She authored a history book of the POA. And, she was the editor-in-chief of the POA Bulletin under four different POA presidents.

The POA Hall of Fame award is a plaque indicating that the award is presented: "In recognition of (his or her) valuable contribution to the POA as a dedicated member."

The award to Russ Day was presented to his widow, Raili, and his three sisters and nephew at his funeral service earlier in the month. It was felt that the award

would be more meaningful to his loved ones since they were here for his funeral.

Eva Hawkins was not available to be at our December meeting to receive her award. She is traveling to The Villages in January to visit friends and is planning to attend our January 19th meeting to receive her award.

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Letter to the Editor About Hospital Tax

This is an Open Letter sent to the North Sumter Hospital Tax District Board:

There was a news article this week reporting on your (Dec. 6) meeting.

You are the Board that exists to govern what does not exist (because we rejected it massively).

I assume you met to recognize that fact by sending your resignations to Gov. Bush, recommending he collapse the board, and then saying good-bye to each other.

If that happened, then it was quite reasonable to have ONE meeting and end in a tidy manner. Good work!

It is known that, as a Board member, you are personally protected by a State 'safety net' for what the Board does - provided you've acted in good faith and within the Board's Charter.

If the reporting is accurate, then the meeting took actions, in 'bad faith,' to countermand the voter will, so clearly expressed just two months ago. It also indicates the Board is colluding with interested entities to do things beyond its charter. Be careful: your safety net could be gone.

There are many of us who do not believe the Board has a right to continue and we want to attend the next, and subsequent, meetings.

Please publicize your meetings, WIDELY. There is no need to add "messaging with the SunShine laws" the Board's activities.

Tom Scanlon
The Villages

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Letter to the Editor Tax Board Director

This is a letter from H. James Rogan, Vice Chairman of the Hospital Tax Board:

I do not normally write letters to the editor or respond to same but I feel obligated to respond to your recent editorial on "Why The Hospital Tax Failed" article in the December issue of The POA Bulletin. There several misunderstandings in your article.

First, there is no "Morse Family Foundation." What you may be referred to is the Hospital Foundation, which every hospital I have been associated with has one. However this foundation is populated by family members it remains a hospital foundation, dedicated to providing funds to benefit the hospital.

The bill provided that UP TO 20% could be provided to the hospital foundation, both the foundation and the appointed board signed a document that stated that NO monies would be provided to the foundation and that the foundation would insure all monies that might be provided would go to expansion.

Financial information is a matter of public record and if asked would have shown that the cost of expansion was at \$140,000,000, with \$540,000 being provided by the North Lake County Tax Board, \$16.7 million from LRMC, the maximum allowed under current funding limits of existing bond debt, plus contributions from any operating profits from TVRH.

The debt service of approx \$7 million (per year) would be financed from the tax district. Your comment suggested that the CEO of LRMC would not provide a sunset provision is not accurate. The CEO is not the one who would decide that question. The Tax Board would meet annually to determine if and how much a mil rate would be levied. The Board may assess 0 to up to one mil. As the debt was retired, the tax would be reduced or eliminated.

While you are correct there was no provision for an end to the tax in the original bill, that is being corrected by a proposed amendment that will end the tax at 30 years or until the debt has been satisfied. In addition amendments to the bill have been submitted to eliminate any provision for the Hospital Foundation.

The cost of the expansion is \$141 million at today's estimates. There is NO \$295 million estimate on the table.

There is no correlation to additional taxes and amenity fees and golf fees. One is villages generated assessments and the other is county taxes.

Under current board mandated financial constraints LRMC cannot allocate anymore funds to TVRH, it is not a matter of balance sheet shortfalls but fiscal constraints based on bond debt ratios vs. income projections.

Let me comment on appointed vs. elected board members. I have been a village resident for over six years, been a volunteer with the Chamber of Commerce, Rec Dept, Special Events, Entertainment Dept, Hugs and Wishes, Shared Harvest Community Garden, Cruise in, Parades, etc, volunteer at the hospital and applied for the position and was selected. The requirements after

selection included a complete financial disclosure, background questionnaire and posting a public bond, at my own expense. I felt it civic duty to apply and am honored to have been selected. I insure you that I have the best interest of the community and am not working in the best interests of the developer, who by the way has no financial interest or ownership of the TVRH!

Thank you for listening and I hope that you will print this in your next publication.

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POA Response to the Tax Board Director

This is the POA's response to the Jim Rogan Letter to the Editor in the left columns:

Mr. Rogan, thank you for your letter. The POA believes you are sincere in your comments and we appreciate your efforts to clear up some of the issues.

We would like to take the opportunity to respond to some of your comments as follows:

First, the POA views the hospital expansion as a top priority for our community. There should be no delay in starting this important project - right now!

Second, the POA's position that the expansion should proceed immediately, with or without participation of LRMC. For LRMC to delay the expansion due to its own financial deficiencies is morally wrong. It is morally wrong because people will die waiting for the expansion that may never come because of resident opposition to the tax and the stubborn stance of LRMC. LRMC should start the expansion immediately with its own resources. If that is not possible, it should get out of the way by selling TVRH to a hospital management company that can finance the expansion.

On the issue of the Morse hospital foundation, the Morse family is 100% behind the foundation and any tax payments to the foundation would ultimately benefit the family, if only in an indirect way. Any hint of a beneficial tax relationship for the family should be avoided. It makes no sense to tax residents to give money to a foundation controlled by one of the wealthiest families in the state.

The foundation is not needed as a conduit for money flowing into the expansion. It makes no difference if the foundation promises to use its 20% for the expansion. There is no legitimate role now for the foundation in channeling funds to the hospital. Let's eliminate it completely from the hospital legislation and clean up this issue once and for all.

What really is the cost of the expansion? You say \$140 million, but other sources have pegged it at \$100 million, \$136 million, or \$295 million. You can't ignore debt interest as one of the costs of the expansion. But, do you see the

credibility problem with all these figures floating around? Especially the low-ball estimate of \$100 million.

If LRMC has \$16.7 million to put into the hospital operation, it should do it now. If it has \$540,000 annually from the North Lake County Tax Board to put into the hospital, it should start putting that into TVRH now. Why flash these numbers around like promised bait in this stand-off that hurts residents?

Then there is the matter of the financial statements and what they do and do not show. We challenge LRMC to publish ten-year forecasts showing TVRH operations in two scenarios: With the Tax and Without the Tax. LRMC must have these forecasts already prepared; it would be incompetent if it did not. Why would LRMC hide this information?

You questioned the comment in The POA Bulletin, that the LRMC CEO would not provide a sunset provision to eliminate the tax when it was no longer needed. This was an accurate summary of Mr. Wooten's comment when asked about this at a POA meeting last spring. He refused to agree to give up the tax when it was no longer needed. With this attitude, the POA has no doubt that Mr. Wooten would prepare operating budgets showing the need for the tax forever.

You mentioned legislation to end the tax at 30 years. That is not good enough. The requirement should be for all possible surplus operating funds or excess cash flow to be directed to retiring the bonds as soon as possible and in considerably less than 30 years. During the time that the repayment is proceeding, there should be a requirement that no funds of any sort be repatriated to LRMC as the owner of TVRH. This would include transfer of any equity funds, dividends, royalties, or any low-interest loans from TVRH to LRMC, etc.

Mr. Rogan, please don't think that the POA questions your motivations in seeking a position on the governor-appointed board. Your comments here certainly display an admirable sense of public service and community commitment. You could still serve on an elected board. And we would all feel better knowing that the five directors were directly responsible to taxpayers in an election process.

This election system works well for the U.S. Congress, the Florida Legislature, local school boards, county commissioners, and local residential CDD commissioners. Why not the hospital tax board? Look at the problems we have with the VCCDD commissioners who have credibility problems due to their appointment by the developer of The Villages and the resultant lack of accountability and public support. You surely would not want those same kinds of conflict and credibility issues on the hospital board, would you?

Mr. Rogan, thank you again for your letter and for helping to clarify the worthwhile public debate on this issue. The best thing you could do right now is to resign your position as a director of the hospital tax board and join the opposition to this hospital funding fiasco.

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Mock Vote for Local Government Officials

The Mock Voting form provided by the POA in the two previous issues of the Bulletin is being continued for one more issue. We want to give everyone the opportunity to vote their preferences in this project.

We pointed out that residents are not given the opportunity to vote for key administrative officials in the VCCDD, the primary government body in The Villages. And it is these officials who make all the big money decisions in The Villages. Residents are not given the opportunity to approve these decisions or accept the millions of dollars of debt piled up by these officials in purchases of common property from the developer of The Villages.

So, if you think the officials listed below are doing a good job or a bad job, take this opportunity now to vote your preference.

Remember, you do not currently have this opportunity to vote for these officials in a real election. But, you can voice your opinion now in this mock vote on the form below.

Please vote as soon as possible, but only once. Then please return the form to the POA at the address on the bottom of the form.

Thanks in advance for your participation in this mock vote. We plan to publish the results in the next issue of your POA Bulletin.

<u>Mock Voting Form For Villages Residents</u>		
<u>Please Vote by Checkmark in Columns on Right</u>	<u>Retain</u>	<u>Not Retain</u>
Shall Mr. Pete Wahl be retained as District Administrator in our government organization?	0	0
Shall Mr. John Rohan be retained as an Assistant District Administrator in the organization?	0	0
Shall Ms. Monica Anderson be retained as an Assistant District Administrator in the organization?	0	0
Only if you live north of highway 466, please vote: Shall the five members of the VCCDD board be retained?	0	0
Only if you live south of highway 466, please vote: Shall the five members of the SLCCDD board be retained?	0	0

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CCFJ Promotes Homeowners' Rights

Florida homeowners now have a "Voice in Tallahassee" to represent their interests.

The Cyber Citizens For Justice (CCFJ), an internet-based advocacy group for homeowner rights headquartered in St. Augustine, FL, announced an arrangement with Jerry Melvin, a Tallahassee lobbyist. Mr. Melvin was acknowledged as the dean of the Florida House of Representatives and served a total of 18 years in the House.

CCFJ explained that Melvin will be the organization's "Voice in Tallahassee" and will focus on the effort to enact more consumer-friendly bills in the Florida Legislature.

Mr. Jan Bergemann, president of CCFJ, commented that the organization needs the help and support of all homeowners to convince legislators that reforms are essential for the benefit of Florida's homeowners.

Bergemann cited the following legislative reforms enacted during the last session of the Legislature:

- Establishment of a Condo Ombudsman's Office,
- Elimination of liens and foreclosures for fines in Homeowners' Associations (HOAs),
- Establishment of easier recall procedures for boards in HOAs,
- Passage of certain safeguards to prevent litigation abuses,
- Elimination of SLAPP suits, which suppress public comment in homeowner lawsuits,
- Provisions for greater accountability of HOA funds.

CCFJ will now also focus on the effort to create a better disclosure law for Community Development Districts (CDDs) like those in The Villages. Bergemann explained that consumers now have no real recourse if they were misled about certain provisions in the purchase of their home. He cited issues about road maintenance fees, gates, golf fees, bonds, assessments and monthly dues as some of the problem areas. Correct disclosure, he said, might have helped to avoid some of the problems voiced by home buyers.

"Full disclosure," Bergemann said, "not Caveat Emptor, must be the 'Buy Words' in Florida - for all mandated properties, including Community Development Districts. These reforms are long overdue. Homeowners and condo-unit owners all over Florida are suffering from inadequate protection against abuses. Improvements have been made during the last session, but not as comprehensive as necessary."

The Property Owners' Association of The Villages (the POA) was a major contributor to the funding now being used for the lobbyist, Jerry Melvin.

CCFJ is working with Melvin on four major goals during the 2005 legislative session, as follows:

- Creation of a government agency with enforcement powers,

- Stopping of abusive foreclosures in associations,
- Protection of vested homeowners' rights,
- Enforcement of honest disclosure before purchase.

Bergemann called for support by as many homeowners as possible. He explained that a family home is likely the most valuable investment of most people. He asked citizens to take a few moments to support CCFJ causes that protect homeowners' investments for the benefit of all Florida families.

Bergemann can be reached directly at the janberg@aug.com e-mail address. The CCFJ web site is located at the <http://www.ccfj.net> web site address. Membership and donation information is available at this web site.

The POA is an alliance partner with the CCFJ and posts articles from The POA Bulletin on the CCFJ web site listed just above.

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Cheers and Jeers

Cheers - To John Rohan, Activities Director, who followed up on the Jack Cheppo's letter last month regarding wheelchairs at various activity centers. Rohan called Cheppo to say that he would personally arrange for wheelchairs at activity centers, including the Savannah Center. Thanks to John and Jack.

Cheers - To the women who helped to make the POA Christmas party a great success. Thanks to Sadie Woollard, Jeanne Regnier, Frances Meahl, Judy Crosby, Ursula Garner, Beverly Drennan, Helen Kroesser, and Jan Shook. Thanks also to Frank Renner, Judy & Floyd Crosby, and Sadie Woollard for helping to decorate several gate entrances.

Jeers - To the sports editor at the Daily Sun for trying to whitewash a sports story about The Villages High School Boys basketball game. The Buffalos lost 69-26 to Ocala Trinity Catholic. The headline read; "Missed free throws key for Buffalo in 69-26 loss..." First, our hats go off to the Buffalos for trying. And, we should support them whenever we can. However, when you lose by 43 points, it is not because of missed free throws. So, it appears the Daily Sun knack for selectively enhancing news about The Villages has finally crept into the sports page. Imagine that - my gosh, we are shocked!

Jeers - To the developer and the VCCDD for taking away our Christmas tree on the Morse Circle.

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POA Letter Sent to LRMC Directors

Below is the text of a letter sent to the six LRMC directors by the President of the POA:

I am writing to you as a director of LRMC and urging you to consider selling The Villages Regional Hospital (TVRH) to a hospital management company which can arrange funding for the expansion of TVRH.

I am president of the Property Owners' Association in The Villages. We have taken the position (see copy of our monthly publication, The POA Bulletin, enclosed) that it is morally wrong and unethical for LRMC to hold our hospital hostage to the hope that voters will ultimately approve the special taxing district and the related tax. The 74% negative vote should be a clear message to LRMC that voters here do not and will not support the tax idea. For LRMC to delay the expansion means that people will die while LRMC's wait-two-years strategy waits for another rejection in 2006.

If LRMC cannot or will not arrange funding on its own to start the expansion now, then it should sell TVRH to a hospital management company that can. There are dozens of suitable companies in the US - we urge LRMC to start a dialogue with any of these companies and get out of the way. To continue holding the expansion hostage to LRMC financial inadequacies is morally wrong.

Please contact me if you have any questions or comments.

Joe Gorman
POA President

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Grow Old Along With Me... The Best is yet to Come

Winnie is a beautiful girl with golden hair and huge brown eyes. She is polite and adores everyone. But because she is considered "too old," she may be destined to die; unloved and alone.

Winnie is a golden retriever whose owner passed away. She now waits hopefully at an animal shelter. She's completely housebroken, doesn't chew things, is good with children and is very, very calm, yet most shelter visitors don't give her a second look. Why?

Winnie is 5 years old. Most shelter visitors want puppies. Some believe that "older" dogs can't learn to love like puppies can. Others insist on raising a dog themselves. Truthfully - puppies aren't puppies forever. Eventually they grow into their feet. They don't know the meaning of the word "nap." You need to follow them around 24/7 to prevent chewed shoes and potty accidents. It's like being a parent again. But, aren't these supposed to be your golden years?

Consider dogs like Winnie. They're already housebroken and what you see is what you get - they are who they are. They value naps just as much as you do. They don't need hours of full-out exercise to calm down. They walk at your pace. And love? Be prepared. The true devotion you receive can easily surpass your expectations.

It is true that some older dogs can develop health issues as they age but then, don't we all? And who better to sympathize with your arthritic knee than an understanding dog with an arthritic hip? You'll never feel guilty when you need a break because your older dog will need a break too.

So, please - when you're ready to adopt a pet (this counts for cats too!) stop by your local animal shelter first. Ask to see the older pets. You'll be glad you did and so will dogs like Winnie.

CJ Bentley, CPDT
Michigan Humane Society

CJ has taught group dog obedience classes for over twelve years and behavior consultations for aggression cases for seven years. She is the past Executive Director and current member of the Association of Pet Dog Trainers (APDT) and earned her CPDT (Certified Pet Dog Trainer) in September, 2001. She is a regular guest on Fox 2 TV news in Detroit and provides a weekly "behavior tips" column to several Detroit-area newspapers. CJ's parents are Village residents.

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