

The POA BULLETIN

The Property Owners' Association of The Villages

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Champion of Residents' Rights Since 1975

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2006

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POA Survey Results: Some Good; Some Bad

The POA has repeated a survey of residents' attitudes that it first conducted in February, 2003, and most recently in May, 2004.

The objective of these surveys was to quantify and assess Village residents' opinions about a variety of questions and issues of importance in our community.

These surveys grew out of our disappointment with the annual survey conducted by the VCCDD. The POA views the VCCDD survey as much too general, incomplete, and lacking in enough details that can be measured on an annual basis. The VCCDD survey, furthermore, ducks the hard issues that should be part of any survey in The Villages.

A total of 983 respondents in the three-month period from October thru December, 2005, rated forty-six (46) different questions or issues on a numerical scale between 1 and 10. A score of 10 represented the highest, best, or most satisfying rating; a score of 1 represented the lowest, worst, or least satisfying rating.

The scores for all 46 questions were tabulate and averaged for only those responding for that particular question. Respondents were asked to only rate subjects with which they were familiar and to put "NR" (No Response) whenever they were unsure or had no familiarity with the subject.

New questions were added this year to get the total of 46, compared to 30 last year. The "-" shown in the ratings below indicates that the question was not included in the 2004 or the 2005 survey.

Generally, scores over 9.0 could be considered "excellent," although no factors in either the May, 2004, survey or the December, 2005, survey rated at 9.0 or above. Scores can be judged in the following terms:

- 9.0 - 10.0 Excellent
- 6.0 - 8.9 Good
- 5.0 - 5.9 Just OK
- 4.0 - 4.9 Poor
- 3.9 and Below Disastrous

The 983 returned surveys in 2005 compare to a total of 523 returned in May, 2004, for an 88% increase. In both years, the questionnaires were distributed to Villages residents through home delivery to resident's driveways. However, it was not until mid-2005 that Bulletin delivery was extended to 100% of The Villages.

These survey responses are considered representative of the views of Villagers since the questionnaires were distributed to Villagers without consideration as to whether they were POA members, VHA members, or non-members of either organization.

This year's survey may still be too small a sample to be statistically accurate. However, it is large enough to be representative and informative about the views of all Villagers. (See the accompanying article about the survey sampling rationale.)

The ratings which follow are listed for this year's (12/05) and last year's (5/04) surveys. The POA summary and comments are shown immediately after each grouping.

Ratings

<u>General Questions</u>	12/05	5/04
Common Landscaping	8.7	8.5
Villages Cleanliness	8.6	8.3
Entertainment on Squares	7.8	7.7
Overall Villages Safety	6.1	5.9
The Villages Hospital	6.6	5.8
Traffic in The Villages	4.9	4.0
The Learning Center	7.3	-
Patron Discount Program	-	2.8

Residents rated common landscaping, Villages cleanliness, and entertainment on the Squares in the high end of the "Good" range. All three showed slight improvements from the previous survey. The Villages administration should take pride in these favorable ratings.

Overall safety in The Villages and the Villages Regional Hospital also showed improvements, but were barely out of the "Just OK" category. Safety has been an issue lately after the home burglaries last summer. TVRH has had its share of bad publicity over the long waits in the emergency room and the controversial Sumter Hospital District tax proposal. Perhaps the start of the long-awaited hospital expansion early in 2006 may improve this rating.

The rating for traffic remains in the "Poor" category, but showed some improvement. Villagers are unhappy with the traffic situation, and the recent rapid growth of our community is no excuse for this undesirable situation. With our population now over 55,000, traffic improvements are needed soon - otherwise, we face traffic gridlock when the population approaches 100,000 in 4-6 years.

The Villages Learning Center showed a ranking in the middle of the "Good" category. Villagers seem to look favorably on this unique feature of The Villages. The question about the Learning Center's Patron Program was not asked this year. However, its score of 2.8 last year was the lowest score for all 30 questions in that year's survey and ranked in the "Disastrous" category.

	<u>Ratings</u>	
<u>Fees in The Villages</u>	12/05	5/04
Monthly Amenity Fee	5.0	5.4
Annual CDD Assessments	4.5	-
Original Construction Bond	4.2	-

None of these bread-and-butter money items are popular with residents. Perhaps that should have been expected. But, this points out that the developer and the central district administration do a poor job of explaining the rationale for these charges. It does take money to run The Villages. But, residents don't seem to understand the details or feel good about the charges. The developer and the administration should make an effort to better explain these details.

	<u>Ratings</u>	
<u>Resident Services</u>	12/05	5/04

Emergency Fire Services	7.6	8.9
Emergency Health Services	8.1	8.8
Trash/Garbage Services	8.7	8.8
Water Utility Service	8.2	8.0
Neighborhood Watch	5.9	7.1

All of these items, except the Water Utility service, showed poorer scores in this year's survey. The emergency fire service showed the biggest drop, perhaps reflecting the poor service for a recent Marion County fire that destroyed a home after delays in the emergency response. Emergency medical services also saw a decline, possibly tied to dissatisfaction with the hospital emergency room. To be sure, these are still solidly in the "Good" category.

The Villages Trash services continued to share some of the highest ratings marks in the survey, close to the "Excellent" rating.

Neighborhood Watch services showed a drop into the "Just OK" category and this may be a reaction to the administration's decision to start charging for the service, a very unpopular move with residents.

<u>Villages Media Group</u>	<u>Ratings</u>	
	12/05	5/04
Villages Radio Station	6.9	7.0
Villages TV Station	5.7	6.2
Daily Sun Newspaper	5.8	5.9

The ratings for the Villages Media group are generally not exceptional. The radio station scored in the middle of the "Good" category; the TV station saw its rating fall into the "Just OK" category. Both of these need to better understand their customers so as to be more responsive. The TV station, especially, ought to investigate this declining score to see what remedies might be needed.

The Daily Sun newspaper in general scored in the "Just OK" category with a rating of 5.8, marginally down from 5.9 last year. For objectivity of reporting, the Sun scored a "Disastrous" rating of 3.9, down from 4.0 last year. This is an embarrassing showing for the Daily Sun. The Sun just doesn't get it - that Villagers want better and more objective reporting from the Sun. This objectivity issue has been a black mark on the Sun's credibility record for many years. The Daily Sun has an obligation to this community to do fair and balanced reporting of the news. Fortunately, Villagers see the biased and slanted stories for what they are.

<u>Golf Program</u>	<u>Ratings</u>	
	12/05	5/04
Exec. Course Conditions	7.1	6.9
Champ. Course Conditions	7.7	5.6
Championship Greens Fees	4.8	3.4

All golf scores show improvements since last year's survey.

Residents seem basically happy with the Executive Golf program and give a rating this year of 7.1, in the "Good" range, and slightly improved from last year.

Championship golf course conditions showed a large improvement into the middle of the "Good" category. Last year, residents were still smarting from the developer's autocratic increase in championship greens fees and were generally dissatisfied with the program. The ratings for greens fees and the Priority program show improvements this year, but still only into the "Poor" range.

The golf program should be a shining star in the recreational programs of The Villages. These ratings are an overall embarrassment and should not be tolerated. Both the developer and The Villages administrators should investigate this further to see what the specific complaints are and what can be done to improve the ratings for the next year.

<u>Owners' Associations</u>	<u>Ratings</u>	
	12/05	5/04
The POA in General	8.2	7.9
The POA Newsletter	8.3	7.9
The VHA in General	5.4	5.4
The VHA Newsletter	5.4	5.7
The CIC in General	5.4	5.4

The POA scored at the higher end of the "Good" range with scores of 8.2 and 8.3. These ratings are up slightly from a year ago. Perhaps these ratings reflect the POA efforts on: defeating the hospital tax, the rebuilding of the Paradise Center, the start of the hospital expansion, the opposition to the Nancy Lopez sinkhole repair cost for residents, etc.

The VHA scored in the "Just OK" category with scores of 5.4 and 5.4. It appears that many Villagers recognize that the VHA has a strong relationship with the developer and often speaks for and supports his positions. The VHA didn't score lower because Villagers apparently acknowledge that the organization has many worthwhile activities and services that are beneficial to our community. Now, if it just supported the POA concept of Residents' Rights.

The CIC is not well understood and scored in the "Just OK" category. The CIC should try to do something about its low visibility and lack of understanding about its function.

<u>Local Government</u>	<u>Ratings</u>	
	12/05	5/04
Pete Wahl	4.0	4.0
Monica Andersen	4.0	-
John Rohan	4.6	-

The VCCDD	4.0	4.0
The SLCDD	4.2	-
Residential CDDs	4.8	5.0
Lake County Government	4.4	-
Marion County Gov't	4.7	-
Sumter County. Gov't	4.8	-
City of Lady Lake Gov't	4.9	-

This category is especially disappointing. It is sad to see our local governments and administrative officials held in such low regard. All of these ratings are in the "Poor" category, and many are almost in the "Disastrous" category. This is unacceptable.

All of these local governments and officials should attempt to improve their images and raise these ratings. This would be good public relations as well as good government. This should be viewed as a mandatory requirement and not something that "might" be worked on.

<u>Miscellaneous</u>	<u>Ratings</u>	
	12/05	5/04
Developer - G. & M. Morse	4.0	-
Mail Delivery to Our Homes	4.4	-
Original Disclosure	3.9	-
Good Information Now	3.3	-
Hotel Behind Rialto	3.0	-
Chula Converted to Rec Ctr	2.6	-
Hospital Tax	2.2	-
Residents Pay For Sinkholes	1.4	-

This is a miscellaneous category that we included to get comments and reactions from residents on various topics.

The developer, Messrs. Gary and Mark Morse, faired about as well as Mr. Wahl and the district administration senior staff: at the very bottom of the "Poor" category, almost in the "Disastrous" category. It is also disappointing to see the developer held in such low regard. The developer needs to recognize that he has a public relations problem, in spite of the wonderful community that he has created here in The Villages. Perhaps this is due to the ever increasing and higher prices for everything here, the heavy-handed way in which he tried to force the Bob Evans restaurant location issue, the 20% off the top of the hospital tax that he tried to grab for a family foundation, the stonewall effort to stiff residents on the cost of the Nancy Lopez pond sinkhole, etc. The developer needs public relations help and also a change in attitude.

The mail-delivery-to-homes question has been around for some time. We found a small minority of people who strongly favored this idea; but, on balance, the low rating can be interpreted as a "no." We need to realize that some people, especially the elderly, can't always get to the postal stations on a regular basis and this presents a real hardship. Perhaps a new organization,

maybe called the "Postal Pony Express," or something like that, could focus on the mail just like the "Meals on Wheels" people focus on home delivery of meals.

People rated the information given to them, at the closing of their homes and also on an ongoing basis, as "Disastrous." Both the developer and the central district administrator need to seriously take this to heart and do a better job of providing information to residents. There are legal implications here.

People don't like the idea of the new hotel behind the Rialto. Parking is the main issue. But, also, people were never asked whether they approved of having a hotel there. Again, this is an example of the developer in a heavy handed way doing whatever he pleases in our community. This is our community. The developer should consult with residents before making major changes like this. And, there were alternatives to the placement of the hotel behind the Rialto.

People also don't like the idea of converting the Chula Vista club to a recreation center. The cry of the residents on this issue is loud and clear - why can't the developer listen and respect the wishes of residents in their own community?

The hospital tax idea scored one of the lowest ratings at 2.2 in the "Disastrous" category. This doesn't compare to the even lower rating of 1.4 for the developer's idea of having the residents pay for sinkhole repairs on the developer's property. These two ideas, pushed by the developer, are the most unpopular ideas ever identified in the POA Surveys. It is clear that the developer is out-of-touch with the feelings and attitudes of typical residents. The developer has a long way to go before trust and respect can be re-established in this community. But, the developer should work at trying to do just that.

Summary

The POA Survey is a valuable tool used to gauge the thoughts and opinions of Villagers. It will be a yearly feature of the POA Bulletin. Hopefully, it will identify issues that need to be addressed. Ultimately, the hope is that the insights and suggestions provided here will be used to make The Villages an even better place in which to live.

In addition to these rated factors, we provided room in the survey form for open-ended comments from respondents. We were almost overwhelmed by the volume of responses in this section. We plan to reprint many of the comments verbatim in the Bulletin in the coming months, probably over several issues.

Overall, the POA is pleased with the results of this survey. We are especially hopeful that when District Administration and the developer read these comments, they will try to address some of the issues and concerns identified here. Perhaps questions like these should be included in the annual survey conducted by District Administration. The POA would be happy to assist the District in preparing the questions.

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Comments on the POA Survey Technique

This article addresses the details and rationale for the sampling size and procedure used in The Annual POA Resident Survey. Specifically, this addresses the suitability of the 983-person sample size.

Surveys like the Annual POA Resident Survey are often done with a very low percentage sampling of the population. The U. S. Census Bureau, for example, routinely does national surveys with sample percentages in a range of 0.04% to 0.005%. Based on an estimated Villages population of 55,000, this would indicate a sample of no more than roughly 22 people compared to the 983 used in the Annual POA Resident Survey.

In another example, the Nielsen Media Research Company routinely studies households in major metropolitan markets for TV viewing. Sample sizes are usually about 800 homes in major city markets including New York and Los Angeles with populations in excess of 15 million. Sampling rates for these are usually around 0.016% of all households in those cities. Using this 0.016% sampling rate in The Villages would suggest a sample of 10 people for the Annual POA Resident Survey.

The Annual POA Resident Survey this year used a sample of 983 out of a population of about 55,000 for a sampling rate of 1.8%. That is a sufficient size when compared to these other studies just mentioned. We don't claim statistical accuracy - but, these results are representative for the subject matter surveyed based on adequate size and acceptable sampling techniques. Any suggestion that a larger sampling rate should have been used would be misleading.

Furthermore, the population in The Villages is rather homogeneous in terms of age, income, lifestyle, family situation, and other demographic factors. This substantially reduces the need for a larger sample size. And, everybody in The Villages had an equal opportunity to vote.

Also, the questions in the Annual POA Resident Survey were not complex and required a simple rating response to the questions. The survey would have been much more complex if we had asked, for example, about TV viewing in the 8 p.m. hour. Individual answers here could easily have numbered more than 50 for each question and would have required a much larger sample to be accurate. The Annual POA Resident Survey was fairly simple which suggested the suitability of a smaller sample size.

In summary, the Annual POA Resident Survey was not perfect and was not designed to be statistically accurate. But, it was representative of the thinking of Village residents.

Whether you liked the results or not, we hope that reporting this study will be helpful for everybody in the dialogue about good points and bad points in our community.

The POA Hall of Fame Award

Sadie Woollard is the 2005 inductee into the POA Hall of Fame.

Sadie was inducted into the Hall at the general membership meeting on December 21. She was given a plaque commemorating her induction as the fifth member of the POA Hall of Fame. Four members were inducted in 2004 in the inaugural year for the honor.

Sadie was honored for her tireless dedication to the POA for over 15 years as a member, director, and chaplain.

The annual Christmas party has been one of Sadie's favorite activities in the POA. It is fitting that her induction into the POA Hall of Fame happened at this year's Christmas party. Sadie has also spearheaded the effort to place Christmas decorations at the various entrances to the historic side of The Villages.

She has been an advocate for the rights of historic side residents. Sadie was one of the first members of the Paradise Center Renovation Focus Group selected by the district administration.

She is actively interested in the workings of the VCCDD and has been a regular attendee at the monthly meetings for years.

Another of Sadie's keen interests has been in the meetings of the Commissioners of the town of Lady Lake. Sadie has attended these meetings as often as possible.

Finally, Sadie has faithfully attended most of the POA Board meetings over the past 15 years. We often wish she would bring fresh batteries for her hearing aid - but, we always enjoy her happy attitude and sparkling smile.

Joe Gorman, president of the POA, has often said that Sadie is the soul of this organization. She embodies the best of what it means to be a concerned resident, a happy volunteer, a tireless worker, a wise counselor, an active participant, and a good friend. Sadie is the best!

Please join all POA members in congratulating Miss Sadie on this great personal honor of being inducted into the POA Hall of Fame.

On a related matter, a POA Hall of Fame Nominating Committee is being

formed.

The function of the committee is to review the past history of the POA and nominate any members, past or present, living or passed away, for induction into the Hall of Fame.

Members of the committee will meet soon in a kick-off meeting. A key qualification for serving on this committee is that the person have a knowledge of the POA membership covering many years and many people.

It is hoped that this perspective of our organization, over time, will enhance our selection procedures and allow a more knowledgeable nomination of past members.

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The VHA Corner

In reading the December issue of the VHA newspaper, we saw two articles on CDD#4 where the situation with the Nancy Lopez sinkhole could have been explained. This is the \$165,000 repair of a sinkhole in a pond on the developer's Nancy Lopez golf course for which the developer is sticking residents with about 90% of the repair costs.

Sorry to say, the VHA said nothing about this dispute. The reports on the CDD #4 monthly meeting and the VHA Region 4 activities completely ducked the issue.

This is one of the major problems with the VHA. It ducks the important issues that might offend the developer. And, as a consequence, it ignores the Rights of Residents.

The POA firmly believes that if the VHA joined with the POA in a united front in denouncing the developer's effort to stick residents with the bill, the developer might very well have changed his position and paid the additional \$100,000 that he should have paid on that repair bill. Because the VHA said nothing, the developer was able to stonewall the POA comments and evade the issue.

The developer did give \$100,000 through the VHA for the Hurricane Katrina relief effort. Maybe that is why the VHA said nothing about the Lopez sinkhole and sold out the residents of CDD#4.

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Pete's Corner

In the December 8th issue of the Villages Recreation News, Pete Wahl in his Pete's Place column wrote the following:

"The Sumter Landing Community Development District [SLCDD] has completed and closed its first purchase of the Contractual Amenities Division south of County Road 466. This action prompted a question from a resident at District Government School as to how much of that obligation is his. The easy, simple and honest answer to that is ZERO. The obligation is taken by the Sumter Landing Community Development District as a unit of local government ... the Sumter Landing District Board agreed to repay those bond obligations through its general revenues."

What Mr. Wahl neglected to mention is that the biggest portion, by far, of the general revenues of the SLCDD are our amenity fees. The developer takes most of the money from the bond sales, and the central districts have to use more than 60% of our amenity fees to repay these enormous bond obligations that benefit only the developer. That money is not available for maintenance of the facilities even though you probably were led to believe that the money would be used for that.

That's why the VCCDD had to take a mortgage to fund the renovation of the Paradise Center and why there are insufficient funds to repair defective golf cart paths or to fix sinkholes in the retention ponds on the developer's golf courses.

After selling the last home in The Villages, the developer will depart with all the money. As facilities age and deteriorate, residents will be left with huge special assessments to pay for the necessary repair and replacement.

Our amenity fees can only go up with the cost of living index (CPI), but there is no restriction on how much we can be billed for special assessments in our own CDDs to pay for these repairs and replacements. And, it may very well come to that assuming that the central districts will have no money for major renovations and repairs because its funds are fully committed to debt service to give all that money to the developer.

It is true that none of us are personally liable for these bond obligations. However, if we don't pay the amenity fees or future special assessments, our homes could be at risk.

So, is Mr. Wahl's answer True or False? You can be the judge and jury. Send your answers to the POA at poa@poa4us.org.

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A Resident's Reaction....

A RESIDENT'S REACTION TO THE VILLAGE COMMUNITY DEVELOPMENT DISTRICT ONLINE INFORMATION WEB SITE

There is now an official Village Community Development District online website.

You can get there using any of the following three addresses: vccdd.org, slcdd.org, or districtgov.org. The home page allows you to click on either VCCDD information or SLCDD information.

Each site includes general information about that central district as well as information on its watch program, recreation, utilities, public safety and executive golf. The sites also provide general information on the Architectural Review Committee, Deed Restrictions, CDD School, Facility Rental, etc. The site provides agendas and minutes for each of the Village CDDs. For example, if you click on the VCCDD logo you will be able to click on "your district" on the tool bar. If you then go to the right hand side of the page you can actually click on your specific district such as CDD 4.

Once on that site if you look at the left hand column you can click on names and telephone numbers of supervisors or Board Meetings. If you click on Board Meetings look at the left hand column and you can click on minutes or agenda.

This is a GREAT start.

However, there is some BAD NEWS!

We still have two MAJOR problems.

First, the agendas do not include any of the attachments and the items listed are often so vague that the reader has no idea what it is they will be discussing.

For example, the Agenda for the September 30th VCCDD meeting reads, "Approval of Policy on Special Activities Relating to District Activities." If the policy had been stated or attached, the residents would know that this was a policy being initiated to attempt to deny access to protesters on Village property. In fact, it is still disguised in the VCCDD September 30th minutes which read:

"Mr. Wahl stated that the intent of this policy is to provide a controlled safe environment for pedestrians, guests, vendors, entertainers, automobile and golf cart traffic in such a manner that a Special Activity does not inhibit the normal and usual flow of pedestrian or vehicular traffic, nor occupies any public area or building so as to prevent the use of said area by the general public or which requires an interruption or interference with the established use of said area or building."

Had the real intent of this policy (to deny anyone the right to assemble or protest on Village property) been known prior to the meeting, any number of

Village residents would have come to speak against it.

I LOVE THE VILLAGES, BUT I HATE DECEPTION!

Secondly, it would be VERY helpful if the minutes could be posted within ten days after each meeting - as UNAPPROVED. These could be replaced by APPROVED minutes after the next Board meeting where they were officially approved. Many times there are ongoing issues, i.e. gates, roads and sinkholes in CDD4, and it is important for residents to know where their supervisors stand on these issues and the status of each issue prior to the next scheduled meeting in the event they want to attend and comment.

Overall, this is a great start for better information from our governments. Hopefully, the suggested improvements listed here can be incorporated into the web site soon.

Elaine Dreidame

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Comcast

The only residents covered for the free cable TV promotion are those who purchased their homes by the qualification date of April 9, 1991, and continue to reside in the units 1 - 13. The benefit applies to residents, not their house, and can be transferred only to a family member and then only by will, sale, or as a gift.

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Letter to the Editor: Hazardous Trash

The article in the Daily Sun written in late Oct. by Mike Tucker, Public Safety Department Director, regarding trash disposal safety left me puzzled.

He presented an extensive list of hazardous products we use daily (household cleaners, paints, chemical fertilizer, spray cans, etc.), but there is no place or program in The Villages for their safe disposal. His suggestion: contact your

local landfill operation for specific directions. Do not place them in your regular trash as they can cause garbage truck fires.

We in Sumter County have one "free" day a year to bring our "dangerous" trash to the landfill drop-off which is 45 minutes away. Until our community has convenient places for drop-off on an on-going basis (not just once or twice a year), it's a given that "unsafe" waste will continue to show up in the regular trash!

I contacted Sumter Landfill recently (long distance) to find out how to dispose of my hazardous product after making several local calls to Village officials. No one was able to help me. I had no intention of driving 45 minutes to dispose of this product on the "one free" day which was months away anyhow!

With the huge Villages population, especially in Sumter County, why isn't a sensible system in place, with local drop off centers, for safety sake, as well as convenience?

Linda Rosenbaum

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Stonecrest

Congratulations in advance to the residents of Stonecrest, one of the nice residential housing developments close to The Villages.

Stonecrest is scheduled to be built-out in 2008. At that time, the residents will assume total operational control of the community. Residents will then take over from the representatives of the developer (their equivalent of our VCCDD) and be able to make all the important financial decisions on their own through an elected board of residents.

Gosh, that's a novel concept - full operational control by the residents! Wow!

Why can't we do that here in the built-out sections of The Villages north of highway 466?

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Paradise Center

Late June - that is the target date for opening of the new Paradise Center.

But, don't start counting your chickens yet. This is a "hoped for" date and any unforeseen problems could throw this date off.

So, keep your fingers crossed and maybe the center will be up and running by summer.

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Short Comments

They moved us again. The January 18th meeting will be in the Hacienda Center, Ricardo Montalban room. We should be in this room for at least a few months. But, there may be more changes, so stay tuned.

The sexual offender and predator website is http://www3.fdle.state.fl.us/sexual_predators/. We have the entire local database in a 3-ring binder for viewing at POA monthly meetings.

If you see Bulletins lying in the street or the gutter after delivery, or if you know a house is unoccupied, please pick up the Bulletins and either hold them for the resident's return, or discard them. This is especially important during windy or rainy weather.

If you need help on any elder healthcare issue or problem, please call the Shine Elder Help line at 1-800-963-5337. You can also call Harold Barnes, a Villages resident, at 753-8810. Or you can talk to Harold personally at any one of the POA monthly meetings. He has a table display and is ready to talk or help.

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Renew your POA Membership for 2006

It is time to renew your POA Membership for 2006, or to join for the first time,

with the form on page 11, upper right hand corner. Just clip the form and either mail it to us or bring it to a POA meeting.

Memberships run from January 1st thru December 31st. The dues are \$6.00 per household. And, we really need your support. Thanks in advance for any additional contributions you can make to your POA.

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For a full copy of the POA Bulletin via mail, please send a check for \$12.00 for a one year subscription to:

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