

The POA Bulletin

The Property Owners' Association of The Villages

Issue 35.04

Champions of Residents' Rights Since 1975

Free Copy



April, 2009

Investigation of Bonds by the IRS Continues

The president of the POA, Joe Gorman, recently posted comments on the Talk of The Villages resident Forum at the website: www.TalkOfTheVillages.com. His objective was to address some of the erroneous information in the recent Lauren Ritchie columns in the Orlando Sentinel and also to comment on the speculation about how this might affect residents in the future. Joe's comments, with some additional clarifications, follow:

My name is Joe Gorman and I am the president of the POA (The Property Owners' Association of The Villages, Inc.). I am responding to the many postings on local Forums that have voiced concern and questions about the recent Lauren Ritchie columns in the Orlando Sentinel about the IRS investigation of bonds issued by the Center District government here in The Villages.

Ms. Ritchie's recent columns are informative, but they contain several errors that may be unnecessarily alarming to our residents. These are a few of the errors:

First, the calculation of \$18,000 as being the average debt per person in The Villages is

a meaningless number. This is equivalent to listing the total US debt of \$10.9 trillion, dividing it by the US population, and then quoting the average per capita debt of \$37,875. We will not be asked to immediately pay either the \$37,875 in the US or the \$18,000 in The Villages. Any debt incurred to purchase common property from the developer is being paid off in an orderly manner as a part of our monthly amenity fees.

Second, the monthly amenity fee cannot be increased to an unreasonably high number because the amenity fee increase is capped at the increase in the Consumer Price Index in the previous 12 months on an individual basis.

Third, the Center Districts cannot impose any taxes or assessment on residents, because the Chapter 190 law that regulates Community Development Districts (CDDs) does not authorize any CDD to assess or tax anyone outside its geographic boundaries.

For any resident concerned about this IRS investigation, we would direct you to the article on page 4 of our March issue of the POA Bulletin (available on the POA website www.poa4us.org) which states the following:

"We have received numerous questions about the IRS investigation of the VCCDD tax-exempt bonds issued by it to finance the purchase of common property north of Hwy. 466 from the developer.

"This was written up in a two-part commentary by Lauren Ritchie in the Orlando Sentinel in September, 2008. These [older] Ritchie columns are still available on the Internet. [Two new columns have just been written by Ms. Ritchie and are what you have

read most recently.]

"Basically, the IRS questioned whether the bonds were issued properly, whether the valuations were correct, and whether the interest being paid qualified to be tax-exempt.

"The IRS investigation has thus far resulted in a preliminary summary of findings which questions the details of the bond issue.

(Continued on page 2)

AAC Comments on IRS - Bonds

At the March 11th AAC meeting, some of the comments made by AAC members are informative about this IRS/Bond investigation. Presented here is the verbatim transcript:

Audience Comment/Question – Re: Bond Issues - "The only info I have seen on this is through the Orlando paper and I was hoping with our closeness to the developer, perhaps we can get some information not slanted as to what's going on and be updated on this on a regular basis, or any similar issues.... That's why I am asking...."

Gary Moyer (AAC Supervisor, VCCDD Supervisor, and VP of Development of the Developer's Corp.) - Addressing Chairman Lambrecht: "Can you humor

(Continued on page 2)

It's Time to Renew your POA Membership for 2009.

Use the Form at the Top Right-Hand Corner of Page 15.

If You are Not Yet a Member of the POA, this is a Good Time to Join.

April 21, 2009
THE NEXT POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 p.m.
Laurel Manor Recreation Center
Learn about Lightning Strikes in The Villages and What you Need to do to Protect your Home. Also, Open Forum on the IRS Bond Investigation.
Coffee and Donuts
FOR ALL AFTER THE MEETING
ALL RESIDENTS WELCOME – COME AND JOIN US

IRS Investigation

(Continued from page 1)

The VCCDD has been asked to respond to the analysis. Thus, the whole matter is in the very early stages of review and it could be months before we hear anything definitive.

"Some of the inquiries to us questioned what effect an adverse ruling would have on us, on the developer, and on the bonds with the related interest. Again, it is just too early to give a definitive answer, much less even speculate on the outcome.

"We feel that if there is any potential adverse effect for us, the developer will exercise the same good judgment and concern for the residents that he exhibited in the lawsuit settlement in early 2008 and do what he can to protect this community and its residents. We are hopeful that, if the worst case scenario occurs, the developer will do the right thing for the residents. And, we encourage residents to support the efforts of the developer and the VCCDD to resolve any issues.

"As we hear more, we will report developments in future issues of the Bulletin."

In closing, it should also be noted that the IRS did investigate the bonds once before in 2003 and found no reason to change the tax status at that time. Also, the CDD financing technique in question is used regularly by many of the over 600 CDDs in the state, according to Gary Moyer, an AAC supervisor.

The IRS investigation is in a preliminary stage and has so far just asked for comment from our Center District on the initial assessment by an IRS investigator. Center District

The Next POA Meeting Is on Tues, April 21

The next POA General Membership Meeting will be on Tuesday, April 21, in the Laurel Manor Rec Center at 7:00 p.m.

Learn about Lightning Strikes in The Villages and What you Need to do to Protect your Home. Also, Open Forum Discussion About the IRS Bond Investigation.

Please join us for this important meeting and coffee and donuts afterward. The discussion and opportunity to meet fellow Villagers add up to a thought-provoking and interesting evening regarding your community. Non-members of the POA are always welcome. □

comments are due at the IRS on April 15 (the District's extension request was granted). An IRS response will come afterwards.

It is much too early to speculate on any outcome, and many of the speculative postings here, as well as Ms. Ritchie's columns, are unnecessarily alarmist. It is possible that a more careful consideration by the IRS will result in no significant financial impact on our community.

We would ask Villagers to stay informed, understand the issues, don't jump to conclusions, and wait until more definitive information is available.

And, as the POA Bulletin article pointed out, we expect that the developer of The Villages, who is the cash beneficiary of the financing that gave rise to this situation, will act to protect the residents of The Villages from any unfavorable impact. The developer wants to build-out The Villages and sell houses. He doesn't want a cloud of financial uncertainty hanging over the heads of residents or potential residents which would adversely impact the selling effort. So, we trust that the developer will do what is right to protect the residents. □

AAC Bond Comments

(Continued from page 1)

me for a comment or two on this issue?

Rich Lambrecht (AAC Chairman) -

"On the IRS issue? I guess that the most important thing is that residents are probably very scared having read the article in the Orlando Sentinel about the \$18,000 per person we are going to owe and it just doesn't jibe with the facts about how the government is set up. The Center District has two abilities to raise money - the one is amenity fees which are contractual and can only be increased by the CPI, which Janet has told me

(Continued on page 3)

13 Minutes

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POA Mission Statement

The Property Owners' Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local government is responsive to the needs and interests of residents.

Specific POA attention is focused on housing, community, neighborhood, and government issues. Special emphasis is directed at the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), and the Florida Chapter 190 law that regulates CDD operations here.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a "watchdog" organization overseeing the actions of the developer and our local governments.

The POA has no ties or obligations to the developer of The Villages that might compromise the POA position or its advocacy of Residents' Rights.

The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the developer and our local government officials.
2. Have decision-making authority for important issues in our community.
3. Elect the top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict-of-interest issues.
6. Be charged honest monthly fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, un-slanted news reporting from local news sources.
10. Be informed beforehand by the developer on any major change in our community. □

AAC Bond Comments

(Continued from page 2)

is not going up very much in the next few months, so your amenity fee is going to be what it is irrespective of anything else going on. The second point is that the Center District has no ability to tax anyone other than those landowners in the Village Center geographical area so there is no ability to collect \$18,000 or any [amount] from residents."

Moyer - "I think it's important for residents to have some understanding of the process. I think when you look at that article her [Lauren Ritchie's] conclusion is that the IRS has already made its findings and that's not the case. I mean that form 5701 would reference nothing more than a notice to the District that the IRS was looking at certain issues and will work with us - the District - over a period of time for us to answer those issues. For the press to take the 5701 and start drawing conclusions from it is simply not appropriate. Keep in mind that the Village Center CDD is one of about 600 CDDs in the State of Florida and the issues raised in this 5701 would go to all of those 600 districts. The vast majority of those 600 districts issued bonds just like the Village Center issued its bonds. As part of the bond process each one of those bond issues is reviewed by bond counsel, which are attorneys who school in the law as it relates to tax exempt bonds. We used one of those folks for the issue of our bonds. I can tell you that the other 600 used a variety of bond counsels to review these transactions all of which found that the Districts in fact had the authority to issue the bonds. In addition, in the Village Center, our bonds were validated as are all CDD bonds. But one of our bond issues was appealed to the Supreme Court of the State of Florida and the Supreme Court of the State of Florida found that what we were doing was

The POA Forum

The Forum is on the POA Website for your use. You can comment on anything going on in The Villages, respond to comments of others, and make your thoughts known. This is your Hometown now -- speak up!

Website at www.poa4us.org

appropriate. So, I feel pretty good about the legal basis that we stand on. Now, does that mean that we fully expect the IRS to just raise these issues and go away? No, we don't. We are going to have to work with them and we are going to have to get them to understand a little bit about Florida law and all of that will take place over a period of time. I think the problem with getting these 5701s and having to partially review them and doing a newspaper article on them unfortunately leads you to the wrong conclusion if you don't understand the totality of all the government systems in the State of Florida. Again, there are a bunch of these CDDs that do exactly the same thing that we're doing in even the municipalities and counties. To put it into perspective, we bought the recreational facilities here in The Villages based upon a business income approach. Both counties and cities buy utility companies all the time on a business income approach and issue tax municipal bonds to do that. So there's nothing unusual about the way we valued the assets that were acquired by the Village Center. So, we have a long way to go and we have got some good people working with us on it and I'm hopeful that we will be fine."

Audience Member - "I understand... but we are getting, as you indicated, misinformation from the press and I thought it would be useful to the community to receive the other side as you explained it and to keep us current ... and to mention in the local paper... to provide this information, hopefully on a regular basis."

Moyer - "The one thing we don't want to do is - we're not going to negotiate this deal in the press. I personally, as a Village Center Supervisor, don't agree with, you know, just like litigation, you don't negotiate in the newspaper. There is a process you follow in order to do that in the courts and, similarly, there is a process that we are following which is outlined by the service of the IRS to resolve these types of issues."

Audience Member - "So what information though should the residents receive because right now I am receiving like 10 copies of this particular article by email and there are a lot of copies and so the residents are concerned because they are not familiar with their responsibility and liability. This is why I made my request."

Moyer - "It's a good point."

Later in audience comments:

Audience Member - "...I imagine most of you, like most of us, receive questions every single day in addition to emails. There is much information and, unfortunately, much, including written misinformation that is out there on the issue. So Mr. Moyer's explanation of the background, and if there is anything additional with regard to the current status, we might see, Mr. Chairman, if Mr. Moyer wanted to elaborate on that, we'd appreciate it very much."

Lambrecht - "I guess I would like to just make one other comment and that is that the 1999 bonds were audited in a very similar fashion. The IRS raised exactly the same three issues and that was six years ago, so maybe that puts things in a little perspective too, I mean they had the identical issues."

Audience Member - "That's true, but in 1999 and 2003, I wasn't here, nor were half of the other residents, so it's a new issue for a lot of the residents here. So we appreciate that. And as we go through the maturing process maybe we can educate the IRS at the same time, so we support your efforts in protecting the residents and our amenities."

Moyer - "That's a good point that sometimes we, I, personally forget as we grow so fast, that there really probably aren't a lot of people here that go back to when the first amenity sale took place. I have heard there's a lot of residents that don't have a clue on why the VCCDD bought recreational amenities from the developer in the first place. The reason for that was that - there were really three alternatives. One, was that the developer continue to own the recreational amenities, collect the amenity fees - the contractual obligations - and to operate and maintain the rec centers. The other would be for the developer to sell those recreational amenities to

(Continued on page 4)



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AAC Bond Comments

(Continued from page 3)

other businesses, which was pretty popular in the mid 90's where selling golf courses was very lucrative and it happened on a regular basis. The third alternative was to transfer the assets to a government that is closest to the people in The Villages, and I feel pretty strongly about that because, for those of you that don't know me, I was the District Manager in the VCCDD when this took place. I was the gentleman, frankly, that either deserves the credit or the scorn for moving forward that acquisition. The reason simply was that when you do a community like The Villages, that will be here for generations, the concern of the developer and my concern back in the mid 90's was the sustainability issue. How were these things going to be operated into perpetuity for the benefit of the residents and to The Villages developer's credit, they had the same concern, and the best vehicle available for providing these recreational amenities was to put them in the VCCDD. Now, we could argue about the control issue and we have gone through some iterations on that. The developer recognized there was a concern about control in 2006, and most of you probably were here in 2006, we actually started what now ended up being the AAC. It wasn't necessarily pretty, I mean it was like making sausage, sometimes you don't want to know what goes into the process but the end result is today we sit here with a Board that has control over the discretionary funds which is made up of residents of The Villages and that will go on for a long time in the future. When we can understand why we did certain things, I think you start to realize that it is in the best interest of The Villages lifestyle that we all appreciate, living here in The Villages, and this is the best solution for making sure that lifestyle continues in the future. So, I thought it important sometimes, because we get so involved in what we are doing, that we forget why did we do it in the first place and I think it's important that you all understand why we did it...."

□

**Remember 9/11
September 11, 2001
We Must Be Vigilant**

POA Winding Down Its TVRH Reporting

As the POA Health Care Committee is winding down its reporting on the problems with the Emergency Room at TVRH, we compliment hospital management for the improvements in the ER and the basic hospital that it has instituted in the past year or so since the POA started reporting.

Contemporaneously with our investigation and reporting, it looks like The Central Florida Health Alliance has made a number of changes in the TVRH Emergency Room that should improve health care for all patients.

Some of the TVRH improvements include the following:

- A new director of the ER,
- Hiring of approximately 60 new nursing staff,
- New policies and procedures,
- Added facilities and beds for the ER,
- Added physician and nursing staff in the ER and on-call,
- Formation of a community advisory group to advise management on various issues,
- Formation of a new Board of Directors for the Health Care Alliance,
- Naming of at least one Villages resident to the newly formed Board of Directors,
- Focus on the quality of patient care,
- Creation of an Alliance with the VHA to create community involvement and feedback with the hospital,
- New plans to bring a more comprehensive level of cardiac care to TVRH,
- Made an effort to overcome the negative marks on several medical care areas given by the federal agency responsible for certifying hospitals.

Although TVRH and the Central Florida

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Kenny Patton
Representative

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Health Alliance are not going to acknowledge the contribution of the POA, we like to think that perhaps we made a difference and that patient care is better as a result.

A year ago, based on the complaints of a few Villages residents, the POA requested information from all residents concerning their health care experiences. We were deluged with letters and e-mails from residents describing shoddy, ineffective health care at The Villages Regional Hospital. The Health Care Committee was quickly formed and decided to concentrate on the complaints concerning the Emergency Room. We believe that prompt, effective Emergency Room care is the cornerstone to effective community health care.

To date, we have logged over 130 complaints concerning the Emergency Room. To keep confidentiality, all complaints were given a secure recording number and all information on these complaints is stored in a secure location. To further protect confidentiality, only the POA Board of Directors knows the identity of the Health Care Committee and only physicians and nurses were permitted on the committee although other Villagers offered to help.

When we realized the seriousness of the complaints, we contacted the administration of The Villages Regional Hospital and the Central Florida Health Alliance and wanted to share our information with them and avoid unwanted publicity on such a sensitive subject. Much to our surprise, both administrations refused all contact with the POA Health Care Committee. Thus our reporting of Emergency Room situations is not done to scandalize this tragic situation; this is the

(Continued on page 5)

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TVRH Reporting

(Continued from page 4)

only way we are able to inform them and you and prompt the needed improvements.

To study the most serious issues of the TVRH Emergency Room, 32 records that merited further investigation were chosen for further study. We divided the records among the Committee members, then contacted and interviewed the complainants for further information. We encouraged many complainants to order their Emergency Room records and see what had been done to them, and TVRH immediately slapped a \$1 per page copying fee on these people. Others told us of writing letters to TVRH and never getting an answer.

Based on this information, the POA Health Care Committee decided to look beyond the resources of The Villages community. After investigating various state and federal agencies, we felt that the Federal Center for Medicare and Medicaid Services, the Florida Agency for Healthcare Administration, and the Florida Department of Health offered the best opportunities for health care correction.

Every complainant was given a choice of further investigation and was assisted with their choice, if necessary. Some complainants also chose to not have any further investigation and some complainants chose to hire their own private attorney. Records were never released without the written consent of the individual complainant.

Only the complainant is informed of the actions of the state agencies so our follow-up on these situations is incomplete. Several in-

volved Villages residents have told us of the diligence of several state investigators. Other residents have reported that their complaints sent directly to hospital administration have been treated with respect. Other "repeat" customers of the Emergency Room say that the situation is improved. Several of the official state investigations are still underway. Several lawsuits have either been initiated or are being considered.

So we need to thank the many Villages residents who spent the time and money to obtain their records and prepare their complaints. Remember that many of the involved Villages residents were some of our most elderly citizens. Just arranging transportation

to get their medical records was a big job for them and their neighbors.

The POA Health Care Committee will continue to watch health care in The Villages. We rely on the reports of Villages residents so don't hesitate to contact the POA if you see health care situations that should be investigated. We will work with you for better health care for all of us.

The POA Hospital Committee □

All That is Necessary For the Triumph of Evil Is For Good Men to Do Nothing.

Edmund Burke

ATTENTION SNOWBIRDS

Question for Snowbirds: What is worse than going through probate?

Answer: Going through TWO probates!

Did you know that if you own real estate in Florida, your estate may have to go through probate, even if you have a Will? Furthermore, if you own real estate up north as well, your estate may have to go through a *second* probate.

Andrew Curtis

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Villages Resident

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 - A JD at Georgetown University Law School 1983
 - An MBA at the University of Michigan 1978
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Thursday, April 16, 2009

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Conflict of Interest Water Utility Sale

After the story in the Bulletin last month about the Conflict of Interest in the proposed \$175 million sale of the Water Utilities by the developer to the Sumter Landing CDD (the SLCDD), we have not seen any action, comment, or response from either the developer or the Center Districts.

The only comments given to the POA over the article have been outrage from residents that our governments could have been so compromised by what looks like the blatant Conflict of Interest displayed by the supervisors and employees of the CDDs.

So, perhaps it is worthwhile to re-state the suggested reforms and policies summarized in the Bulletin article last month:

- CDD board members should be advised that their decisions must recognize a fiduciary responsibility to the residents of their district, or more broadly, our entire community.

- CDD board members and employees should file an annual disclosure statement revealing any past or future financial gains from the developer or his controlled CDDs.

- Any current CDD employee, with a financial interest flowing from the developer, should either disavow the financial interest or transfer his/her employment to the developer to avoid any hint of a Conflict of Interest or acceptance of what may look like a bribe.

- Current CDD board members should carefully examine the decisions made early in the life of their CDDs by developer-elected boards to identify any decisions that compromised the fiduciary responsibilities to resi-

dents and may need to be changed.

- When a CDD board has a majority of supervisors elected by residents, the remaining developer-elected supervisors should resign and allow the resident-elected supervisors to select residents as replacements or have a resident election for new supervisors.

- Finally, we ask that residents talk to their elected state and county officials to ask for a change in the Conflict of Interest exemption that now condones this kind of behavior. A correction in the Chapter 190 law is long overdue. (We direct the reader's interest to the POA website, www.poa4us.org, where a listing of the POA-suggested Chapter 190 Disclosure Reform proposal is shown.)

In summary, residents need to be informed and concerned about this basic and widespread dysfunction in our governments.

We are looking into this further and plan to explain some of the more troubling examples of this problem in the next Bulletin. The reader might want to review the examples we cited in the previous issue of the Bulletin available on the POA website at www.poa4us.org.

Our community is for the benefit of residents – not the developer. We need to assert our legitimate interests and demand recognition of our Residents' Rights. □

maintain the current fee structure for the remainder of the fiscal year, due to the recent CPI trend. Further consideration to cap fees will be included during the 2009/2010 budget discussions that will begin shortly.

New Business:

- Indoor Pool Facility – Due to ongoing discussions at this time between private parties regarding the opportunity of continuing the operation of the existing pool, staff recommended the Board not pursue any discussions or business relationship with the owner of the facility. The board approved this recommendation.

- 'Resident Only' Golf Course Policy – Since recent revisions made to the tee time system have made distribution of tee times more equitable for residents, staff recommended a change in status for the three "Resident Only" golf courses (Silver Lake, Mira Mesa and De La Vista) to be the same as the other executive courses. The board approved the recommendation which will be presented to the VCCDD Board at their March 20, 2009 meeting.

- Dog Park Development Program – Staff advised that it will be forming a committee of residents to review and discuss options and alternatives for dog parks. John Wilcox was appointed AAC member for the group.

Audience Comments:

Board member Gary Moyer provided background information as well as an update on the IRS audit, in response to a request for information from an audience member.

The meeting was followed by an AAC Workshop where the board reviewed the Community Watch organization, which will now report to Chief Tucker of the Public Safety Department.

Please go to the www.districtgov.org website for the official minutes, agendas and meeting schedule.

Next AAC meeting – April 8, 1:30 p.m. at the Savannah Center. □

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- La Hacienda Catering Services Agreement Alternative – board approved the latest staff recommendation which will allow residents broad flexibility for catering alternatives at recreation centers. For Resident Council and resident rental activities, any caterer can be used. La Hacienda will have exclusive use of the Savannah kitchen, but any caterer can utilize the kitchen in any other rec center north of CR466.

- Guest ID Focus Group - staff presented a PowerPoint presentation of the alternatives to the Guest ID policies that were provided by the focus group. The board directed Marty Rothbard to work with staff to provide a concise summary of the alternatives for the board's review at the April 8th meeting.

- Amenity Fee Adjustment – the board concurred with the staff recommendation to

Please Participate in this POA Survey

This is the last time this year that the POA Survey form is printed here in the Bulletin. We need as wide a participation in the Survey as possible. So, if you haven't yet completed it, or someone else took the form from an earlier Bulletin and you haven't filled out this form yourself, now is the time. This Survey is not limited to one per household; it is one per person. Thanks in advance for participating in this Survey. □

Letter to the Editor:

Better Police Protection

I'm a retired police officer. I find it very alarming that the POA Bulletin and the Village Daily Sun only address what the resident's can do. The population of the Villages is estimated at about 72,000 and should dictate the amount of police presence we deserve. I live in Virginia Trace on the same block where one of the burglaries occurred. Never before that time did I ever see a patrol car in my area. Routine patrols are nonexistent [but] would be the biggest deterrent in all areas of The Villages. I understand that the Police Department may be understaffed but with the growing population its time to hire more officers. We the population demand it just for safety reasons. Of course we will hear that there are no monies for that, but I disagree. The revenue from taxes should dispel that argument. If there was more activity and presence of the police crime may be deterred otherwise its open season. The criminals know there is less of a chance that they will get arrested because there is no one around, period. The Villages are very easy prey to these individuals and believe me they know it. Yes we the people can do a lot, but not alone.

rjc@thevillages.net □

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Fifth POA Resident Survey

Below is the Fifth POA Residents' Survey. **All** residents, whether a member of the POA or not, are asked to please take a few minutes to fill out this form. **PLEASE**, just do it once per person. We hope to see record participation and your help will be greatly appreciated. Thanks in advance.

Please rate each statement below with your opinion on a scale of 1 to 10. A rating of 10 would be your highest, best, or most positive response. A rating of 1 would be your lowest, worst, or least positive re-

sponse. A rating of 5 would be an average, or middle-of-the-road, answer. If you have no opinion or no information about a statement, or it does not apply to you, please put in "NR" (No Rating) for that statement.

Then, either bring this completed form to the next POA meeting or mail it to: The POA Survey, P.O.Box 1657, Lady Lake, FL 32158.

Thanks in advance for your help on this survey. Results and commentary will be published in a future issue of the POA Bulletin. □

Rating

1. _____ Entertainment Programs on the Town Squares
2. _____ Overall Safety & Security in The Villages
3. _____ Traffic in The Villages
4. _____ The Cleanliness of Villages Streets & Common Areas
5. _____ Landscaping in Common Areas throughout The Villages
6. _____ The Villages Regional Hospital, in general
7. _____ The Lifelong Learning Center
8. _____ The Driving Situation on the Traffic Roundabout Circles
9. _____ Initial Construction Quality of Villages homes
10. _____ Dance Clubs being Charged for Use of Amenity Facilities
11. _____ The Overall Level of Security at Entrance Gates
12. _____ The Emergency Room at the Villages Regional Hospital
13. _____ Need for a Bowling Alley Somewhere In Sumter Landing area
14. _____ The Community Watch Services
15. _____ Emergency Fire Services (EFS)
16. _____ Emergency Medical Services (EMS)
17. _____ The Trash Recycling Program in the Villages
18. _____ Fairness of the Guest Pass System
19. _____ Food Quality and Service of the Hacienda Catering Service
20. _____ Urgent Care Medical Facilities in our community
21. _____ Guest passes (1 or 2) for single guests from adjacent counties
22. _____ The Daily Sun Newspaper, in General
23. _____ The Daily Sun Newspaper, Objectivity of Reporting
24. _____ The Villages TV Station, in General
25. _____ The Villages Radio Station, in General

*****See Other Side for More Questions*****

*****Resident Survey Continued*****

- 26. _____ The Property Owners' Association (POA), in General
- 27. _____ The POA Newsletter, The Bulletin
- 28. _____ The Villages Homeowners' Association (VHA), in General
- 29. _____ The VHA Newspaper, The Villages Voice
- 30. _____ Performance of the AAC (Amenity Authority Committee)
- 31. _____ The Customer Service Center
- 32. _____ The VCCDD District Manager, Ms. Janet Tutt
- 33. _____ The VCCDD Assistant District Manager, Mr. John Rohan
- 34. _____ Overall Executive Golf Program
- 35. _____ Overall Championship Golf Program
- 36. _____ The Operation of the Golf Tee Time System
- 37. _____ Suitability and Reasonableness of the Covenants and Restrictions
- 38. _____ Maintenance & Cleanliness of Recreation Facilities & Centers
- 39. _____ Entertainment Department Productions at the Savannah Center
- 40. _____ Need for Katie Belle's type Dance Facility in Lake Sumter Square
- 41. _____ Bring back the Buffalo IF safe-viewing areas can be established
- 42. _____ The Developer of The Villages, Messrs. Gary or Mark Morse
- 43. _____ The Monthly Amenity Fee
- 44. _____ Allowing Old Fronds on Common Area Palms to go Untrimmed
- 45. _____ Disclosure Information Given When You Bought Your House Here
- 46. _____ Performance and Service of the Home Warranty Department
- 47. _____ Use of Villages Facilities by the Charter Schools
- 48. _____ The Need for an Indoor, All-Weather Swimming Pool
- 49. _____ Use of Radar to Ticket **Regular** Golf Carts Traveling over 20 mph
- 50. _____ Resident Control of Decision Making in Our Community

The next 4 questions are about the background of participants. These can be answered by a "check mark" or an "X" for a "yes" response. Please leave blank for a "no" response:

- 51. ____ Are you a POA Member? 52. ____ Are you a VHA Member?
- 53. ____ Are you a Renter? 54. ____ Are you a Full time Resident?

General Comments:

**Please Return this Completed Form to:
The POA Survey, P.O. Box 1657, Lady Lake, FL 32158-1657
Thank You! Please, Vote Just Once.**

Golf Clubs Stolen In Parking Lots

We have heard that golf clubs are being stolen from golf carts in the parking lots of various country clubs including Havana, Glenview, Nancy Lopez, and Cane Garden. Residents need to be very careful. And the developer should consider installing cameras in the parking lots at the pro shops and restaurants as a deterrent to theft.

Furthermore, residents should not advertise expensive clubs. Consider camouflaging any of your expensive clubs with common-looking head covers. Also, report any suspicious behavior or actual theft to the country club officials and also to the local police. □

Recycling Bags, Days

Some residents are not placing their recyclables out on the correct day, and these bags are thrown in with the regular garbage.

Also, some people are NOT putting their recyclables in the CLEAR PLASTIC BAG. This is the only bag that will get onto the recycling truck. It is also best to use a dark bag for the regular garbage -- it is easier to distinguish from the clear plastic bag in the poor light of the early morning. Gary Moyer from the developer reported this after a study was done about these problems.

Recyclables are taken to the recycling plant where they are emptied. The plastic bag is thrown into the land fill. The recyclables are separated and sold....recycled.

Please check the day your recyclables are to be picked up in your area. We can eliminate problems with some cooperation.

As far as changing over to bins or biodegradable bags... no word yet.

Sue Michalson Village Greens □

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The Wellness Center And the Indoor Pool

There has been some discussion recently that the VCCDD and/or the Developer are considering asking that the expense of an indoor aquatic wellness facility and program be handled by the recreational amenities budget of The Villages.

The March issue of The VHA newspaper, The Voice, had a Q&A article, and one of the questions was:

"...the Wellness Center will be moving At that time, the only indoor pool in The Villages will be closed. Are there any plans to build another indoor pool?"

The answer was: "No indoor pool is planned. Discussion of another indoor pool is a matter to take up with the AAC."

We think that the developer should consider providing the indoor pool as a part of the Wellness Program, which he sponsors.

The Developer's Sales Staff used to stop at the Wellness Center, and some of the first things pointed out were the heated indoor pool, the sauna and the hot tub, all of which were provided for individuals who, because

of health reasons, could not use the outdoor recreation pools.

However, the Wellness Program, sponsored by the developer, is not part of the recreation program and facilities of The Villages. As such, it was not designed to be paid for by amenity fees. The Wellness program is based on a paid membership for facilities and services beyond those provided by our recreational amenities.

It is not appropriate for the AAC to take on the expense of the heated indoor pool, sauna, hot tub, locker rooms and special instructors which are being requested by concerned members of the Wellness Center. This sales incentive was used by the developer and he should maintain any expenses of continuing the Wellness Program's pool.

In thinking that this might be another expense paid for by amenities, we can't forget the clause in our Covenants and Restrictions providing that: "Each [owner/resident] agrees that as additional facilities are requested by the [residents] (i.e., indoor pool, indoor gymnasium, performing arts center, etc.), and the erection of such additional facilities is agreed to by the Developer, that upon a vote of one-half of the [residents] approving such additional facilities and commensurate charges

therefore, the monthly Amenities Fee ... shall be increased accordingly without limitations ... of the percentage increase or decrease in the Consumer Price Index."

The POA doesn't think that a majority of residents would vote to assume the expense of erecting and operating such a facility, much less be willing to give up the CPI cap on their annual amenity fee increases to have it built.

We also know that the Wellness Center is part of The Villages Regional Medical Center which is aligned with the Leesburg Regional Medical Center which also provides wellness services and includes an indoor heated pool which is kept at 84-86 degrees based on arthritis guidelines. It would seem reasonable that if it is an important part of the Leesburg program it certainly should be offered as a part of The Villages Wellness program for interested residents to join.

In summary, if anyone should set up and pay for the indoor pool facility, we believe that the developer is in the best position to pay for it and also benefit from its attraction as a selling tool. This has not and should not be part of the recreation facilities that all residents pay for through their monthly amenity fee.

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Actual FertiGator Zoysia lawn in Bridgeport, The Villages

Suggestions for TVRH Improvements

During this year, the POA Health Care Committee learned a lot about The Villages Regional Hospital (TVRH) by talking with patients of its Emergency Room and viewing their examination records. We have several suggestions for improvement. We would prefer to meet with TVRH management to discuss these ideas. But, management refuses to meet with us, and we thus have no choice but to present these suggestions in this paper.

At a recent meeting Lee Huntley, CEO of the Central Florida Health Alliance, boasted that The Villages Regional Hospital Emergency Room had reduced its wait time to three hours. Three hours is too long to wait if a patient has an impending heart attack or stroke. We encourage TVRH to have enough staff and facilities so that these highly urgent patients can be seen immediately.

We urge The Villages Regional Hospital Emergency Room to use the time the patient records on the Emergency Room sign-in sheet as the official time the patient enters the Emergency Room area. At present, TVRH uses the time that the Business Office enters the patient record on the computer system. We noted, especially at night, that many hours may have elapsed between the time the patient arrived at the Emergency Room and the time of the Business Office admission. This may account for the wide discrepancies between TVRH's record of admission and the patient's recall of wait times. This is a serious mis-statement of the official hospital/patient records.

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Prompt Courteous Service - Ray Calnen

We urge the hospital to monitor the competency of all professional personnel, including the medical staff. Like Villages residents, physicians and staff have come to The Villages from many places and may not have the advantage of up-dated health care knowledge. The POA Health Care Committee is comprised of physicians and nurses – we know how hard it is to keep current in medical treatment practices. On the other hand – we'd like to compliment those physicians and staff who obviously knew the best treatment practices and were dedicated to the welfare of their patients.

In allocating your budget for the coming year, please increase the budget for the Emergency Room and patient care areas and decrease the budget for advertising. Any hospital that can afford splashy ads on CNN ought to be able to afford an adequately staffed Emergency Room and other patient care areas. We estimate that TVRH annually spends \$300,000-\$500,000 on glitz advertising and these funds should be re-directed at increasing the quality of patient care.

Computerized medical records with a computerized Information System link-up to all physician's offices and labs is an absolute necessity for our situation in The Villages. A lot of time and money is wasted by repeating tests in the Emergency Room that had been done a few hours earlier in a lab – but the lab is closed. Remember that some Villages residents do not have Medicare supplement insurance and have to pay for these costs out-of-pocket.

Make sure the Emergency Room is completely staffed at all hours with "on call" specialty physicians. We noted that many Emergency Room patients developed complications because no "on call" specialists were available to assist them.

Don't confuse hospital ambiance with hospital quality. To be sure, we love the piano playing in the hospital lobby and the friendly helpfulness of the volunteers. But these pleasant touches do not substitute for prompt high-quality health care. □

**People Who Don't
Like Cats
Were Probably Mice
In an Earlier Life**

Get Your Hospital Records ASAP

The POA suggests that any person receiving treatment at the Villages Hospital, who is unhappy with the services or care received during their ER visit or subsequent hospital stay, make sure they receive a copy of their medical records of their stay before leaving the hospital or shortly thereafter.

In the event that the patient should later realize that the hospital was negligent in their care, if the medical records were with the patient, the hospital would no longer be able to change or alter the records before the State of Florida can conduct a complaint survey.

We have received comment from at least one Villager that after filing a complaint the hospital records were altered before being given to the state in its investigation of a formally filed complaint. □

Golf Tee Time System

Comcast users are scheduled to pay \$8.00 per month to use the developer's Tee Time System on computers starting June 1, 2009.

Out of about 30,000 homes, there probably are close to 20,000 subscribers that use the computer Tee Time System. This would yield \$160,000 a month to run the Tee Time System at \$8.00 per month per account, or \$1.9 million a year.

Something is funny here. A fee of \$8.00 a month and \$1.9 million a year seems unusually high just to make golf reservations. We get the feeling that the developer is trying to take advantage of the residents on this issue.

As an alternative, why not charge residents \$1.00 per month (billed annually) to access the Villages.net system for only the tee time system? This seems more reasonable and would generate \$240,000 annually to pay for operating the system. Surely, the developer can operate the system for less than that.

We think the Amenity Authority Committee should research the feasibility of having our amenity fees pay for the Tee Time System. If there are no funds for that, then \$240,000 a year is a reasonable compromise that should be able to keep everybody happy. We would ask the AAC to take the lead in negotiating an arrangement. □

The VHA and Transparency

We noticed in the most recent issue of the VHA newspaper that it has published its "Mission, Vision and Guiding Principles."

We applaud the VHA for spelling out its position. The listing appears comprehensive. And, we hope that the VHA can live up to the ideals mentioned.

We did notice that a VHA guiding principle is to "Act in the interests of the residents...." We are happy to see that the VHA is picking up on this idea which has been part of the POA Mission and Objectives for our 35 years (see our Mission Statement on page 2 of this and every Bulletin).

We hope the VHA realizes that commitment to this ideal means that the residents are first and the developer is not first.

To practice this ideal recently, the VHA should have spoken out in support of residents on the Vinyl Siding problem. It didn't.

It should have spoken out on the shoddy workmanship of newly-built homes south of Hwy. 466. It didn't.

It should have spoken out on the problems in the hospital Emergency Room. It didn't and actually took the opposite position to avoid saying anything potentially embarrassing for the developer.

It should have spoken out on the banning of the Buffalo by the developer. It didn't.

It should have spoken out on the developer's refusal to pay for repair of the sink-hole on his Nancy Lopez golf course rather than trying to stick the residents with the bill. The VHA didn't support the residents on that

one and did nothing.

It should have said the idea for the Sumter County Hospital tax and the 20% off the top to be paid to the developer was a bad idea. The VHA actually supported the hospital tax idea which was defeated in a November, 2004, referendum by a 74% to 26% vote.

On another part of the VHA's new "Mission and Vision" statement, the VHA promises to "conduct open and transparent operations and administration of the VHA."

If this is so, why does the VHA Board "appoint" its president behind closed doors rather than allow the membership to vote in an open election?

If the VHA wants to be "open and transparent" then it should allow its membership to elect its officers and directors in an open election. □

We Need Your Help For Discount Partners

We need your help again.

The POA Discount Partner Program has grown to the point where we need a person to direct those activities. Someone has to periodically update the listings we show monthly in the Bulletin and continuously on the POA website. Businesses around The Villages need to be contacted to see if they would like to participate. Interested companies need someone to help them prepare the Discount Partner listing for publication.

So, if you would like more information, please contact Joe Gorman at 259-0999. This could be fun and it would be a big help to the POA. Thanks in advance. □

Edward Jones

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11950 County Rd 101; (352)-391-5200
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Vinyl Siding Repair Firms

We have found that the following companies have done acceptable if not good work for residents in the repair of their vinyl siding problems, etc.

We cannot guarantee their work, but we have heard from residents that they are pleased with the results.

So, if you need vinyl siding repairs, consider these companies. And, please let us know how they performed for you.

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The Village Greens

On March 12th, Progress Energy (PE) held a Savannah Center hearing about its proposal to build a nuclear plant 50 miles from The Villages. The facility is close to the Withlacoochee River, near Rainbow Springs.

Progress Energy is required to hold hearings to allow citizens to voice their opinions or concerns. It is also required to gain approval from the Environmental Protection Agency (EPA) before they start building.

Progress Energy serves parts of Marion and Lake County. Customer bills have already been increased by 25% in anticipation of the added financial burden of building this facility: it is called "advance price recovery." Put another way, the retirees who are a large segment of Florida's population are now burdened with paying up-front for a nuclear plant which they will most likely never see.

The damage done by years of unrestricted spewing of fossil fuels from the burning of coal into our atmosphere is probably beyond total reversal. There will be a cost in changing over from coal and oil based energy.

However, nothing will come close to the 25% Progress Energy is demanding and is already charging, to organize and construct a nuclear plant that will take at least 9 years to complete.

There are many reasons that this plant should be reconsidered:

Nuclear plants consume large amounts of

water that is in short supply.

There is no clear, definitive solution to disposal of nuclear waste. Nuclear plants and nuclear wastes are vulnerable targets for terrorists, hostile governments and natural disasters and, according to the EPA, remain toxic for at least 10,000 years.

International studies have revealed that even the minor radiation emitted by nuclear facilities is enough to cause cancers and other forms of disease. In Germany, it has been shown that children in the immediate vicinity of nuclear plants develop cancers 60% and leukemia 117% more frequently than those who live outside this area.

The 2008 Energy and Economic Development Legislation requires the Florida Public Service Commission (FPSC) to adopt rules to require that electrical utilities supply a percentage of their energy from renewable resources. "Nuclear power" is excluded from the list of renewable resources.

Small and large companies are focused on inventing, developing, and propelling onto the market new products that will produce efficient and clean renewable energy: solar, wind, and water, biomass. These are already developed or are only a few years away.

Solar energy, which is ideal for Florida, is coming down in cost while the cost of building a nuclear plant is astronomical and going up. Wind power and harnessing the tides in the oceans and rivers has become a tremendous source of potential energy.

It is interesting to note that there was only one small public notice entered into the Daily Sun and the Sumter Times on February 11th about the hearing on March 12th. Did you see it? I didn't and I think it was irresponsible for Progress Energy to have not informed the public about this hearing since it impacts the lives of so many people in this area.

The hearing coverage in the Daily Sun on March 13, cited only three people as having made comments, all were proponents of the nuclear plant. Strange. I was there and protested along with at least 4 others ... our names and the fact that citizens spoke against the nuclear plant were never mentioned.

One alternative to nuclear power is right in our neighborhood, in Gainesville.

On March 1st, a plan was implemented to bring solar energy to Gainesville. The concept is called Renewable Energy Dividends.

In Europe, especially Germany, it is referred to as Feed In Tariffs. This concept helped create the widespread success in Germany supplanting the need for nuclear plants.

The idea is simple: Gainesville Regional Utilities (GRU) agrees to pay 32 cents a kilo-watt-hour for a period of 20 years to its customers who install solar panels on their homes and sell their home-generated power back to the grid.

A local bank, Capitol City Bank, has agreed to loan homeowners 90% of the cost of solar panels. The bank sees it as a no risk investment because the income to the homeowner is guaranteed from GRU.

With energy being generated by individuals all over the city, there is less chance of an attack on our electrical system.

People are generating income by selling electricity back to the grid. A man in Gainesville running a print shop has a huge roof facing east. He has put solar panels on his roof and estimates he will draw in approximately \$14,000 this year from his panels.

Customers who have no solar panels will not find their power bills skyrocketing.

This program will create many new jobs, and fossil fuels will no longer go into our atmosphere. This has proven to promote the fastest, cheapest and most widespread growth of renewable energy anywhere in the world.

We need to consider this alternative here for our own hometown.

Sue Michalson,
Chair, The Village Greens □



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Your CDD Meetings

The Villages CDDs meet at the Laurel Manor district offices:

Second Friday of the month:

- SLCDD at 8:00 a.m.
- CDD # 2 at 9:30 a.m.
- CDD # 4 at 11:00 a.m.
- CDD # 1 at 1:30 p.m.
- CDD # 3 at 3:00 p.m.

Third Friday of the month:

- VCCDD at 8:00 a.m.
- CDD # 5 at 9:30 a.m.
- CDD # 6 at 11:00 a.m.
- CDD # 7 at 1:00 p.m.
- CDD # 8 at 2:00 p.m. as needed
- CDD # 9 at 2:30 p.m. as needed
- CDD # 10 at 3:00 p.m. as needed

The AAC meets on the Wednesday before the second Friday of the month at 1:30 p.m., usually in the Savannah Center.

These meeting days and times will change in May, so watch the Daily Sun, the district governments' websites, or the Our Place column on Thursdays, for notices of date and place changes.

All Villagers are welcome at any of these worthwhile meetings which show our local governments in action. Residents wanting to know what's going on with their governments should attend, watch, listen, ask questions.

Also, the District Administrator's office conducts a two-hour CDD Orientation program once a week at 10:00 a.m. on Thursdays. Call 753-4508 for details.

CDD Orientation is informative and provides a good basic overview of how CDDs work and are organized. The POA recommends the program for all residents.

However, the POA also recommends that, after attending the Orientation, you come to a POA general membership meeting for the rest of the story. You will not get the whole story at CDD Orientation. □

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iGive.com is a Valuable POA Revenue Source

The POA has established a relationship with the iGive.com group that makes donations to organizations like the POA whenever you shop on line. All you have to do is register for your account, name the POA as the recipient of your donated funds, and purchase items on line from merchants who in turn will donate a percentage of the price of the items you buy to your favorite organization. The iGive.com organization does all the work. The POA will then receive a check for the donated proceeds periodically.

This will cost you nothing – the participating sellers make the donation in your name to the POA. This is a great way to donate to the POA. You just have to register and then buy items from the special retailers and stores.

Just go online to the website at: www.iGive.com/POATV and fill out your account information. It is easy.

Order your item and an e-mail notice will arrive stating that the POA has been credited for a donation check in your name.

Thanks in advance for your consideration in setting this up for the benefit of your POA. The funds donated to the POA by the iGive.com organization will be a big help to the POA in paying our operating expenses. □

It's Time to Renew Your POA Membership

Our new membership year for 2009 has started. Household memberships run annually from January 1 to December 31.

So, this is a good time to renew your 2009 annual POA membership. Our dues are \$10.00 per household per year.

If you want to renew now, it would be a big help to us. Just use the membership form on the top right edge of page 15 in this Bulletin. If you mail in the form with your check and a self-addressed, stamped envelope, we will mail your membership card back to you. If you don't enclose a stamped envelope, we will hold your card for pickup at a meeting.

If you are not yet a member of the POA, this is a good time to join. Just use that same form on the top right corner of page 15 in every Bulletin. □

Bulletin Pick-Up

If the Bulletin is not delivered to your driveway within the first ten days of the month, you can get copies at the locations listed below. Please take the time to thank the manager or customer service staff for stocking the Bulletin for pick-up. This would be a big help to us.

Plaza Grande Shopping Center

- Ace (Sweets) Hardware
- Publix Supermarket
- Winn-Dixie Supermarket

Spanish Plains Shopping Center

- Publix (formerly Albertsons)
- Ollie's Frozen Custard Store
- Walgreens Drug Store

Mulberry Grove Shopping Center

- Publix Supermarket
- Walgreens Drug Store

Southern Trace Shopping Center

- CVS Drug Store
- Publix Supermarket

Colony Plaza Shopping Plaza

- Publix Supermarket

Seniors Vs. Crime

If you have a problem related to financial losses due to scams by dishonest vendors, salespeople, or contractors consider contacting the Senior Sleuths for help:

Sumter and North Lake Counties

- Sheriff's Annex -- Sumter County
- 8035 E. County Road 466
- The Villages, FL 32162
- 352-753-2799, ext. 4253

Marion County

- Sheriff's Annex
- 8230 SE 165th Street -- CR 42
- The Villages, FL 32162
- 352-753-7775

The hours and open days vary by location. So call for details. Wednesdays are best, 10 a.m. to 2 p.m. □

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Our Monthly Gardening Column:

Awesome April in The Villages

by Anne Lambrecht

The winter freezes certainly set us back and made my usually springtime cheery chores a back-breaking challenge. It's not easy chopping, digging, bundling, bagging. I've got a mountain of debris for the yard waste collectors. This is not good. Somehow we must replace all this tropical stuff with hardier, more adaptable plants.

April is a good time to amend your soil and this can be done for free with oak leaves and catkins, the long, thin little flowers on the oaks that are little fluffy precursors to leaves and sprinkle down and clog up gutters. They are great for mixing in with your soil.

One time a neighbor called and the husband told her I was down at the cul-de-sac getting catkins. Pretty soon there was a little gathering of neighbors watching me rake and sweep gutter debris into buckets and load them onto the golf cart. In the bottom of a container these help the soil while making the container lighter. Leaves and catkins mixed in with your dirt when planting a new plant makes the soil rich. Leaves and catkins used as mulch add nutrients into the soil.

It would be hard to choose five beautiful and easy plants for the landscape. Keep in mind texture, color, the bloom time, maintenance, growth habit and sun and water requirements. Generally, the following perennial plants do well in the sun. All have beautiful color and sleep in the winter, changing the landscape again and again. They are fine in our slightly alkaline soil as long as they have moderate water and the soil drains well. Planted properly, all are relatively pest free.

Here are five nice, easy landscape plants:

Firebush (Hamelia patens). A Florida native shrub growing to about 4x4 has beautiful tubular red-orange flowers that attract hummingbirds and butterflies. The flowers are followed by purple-black berries that are eaten by a number of birds. I tried them-tart and tangy! In fall and winter, before the frost, the foliage turns a beautiful orange color. Firebush is not cold tolerant and will die back in winter or with frosts or freezes.

Muhly Grass (Muhlenbergia capillaris). An eastern US native grass which blooms in

late September/October. It's the fluffy pink patches you see in the fall all around the landscape that give the appearance of a pinkish/purplish haze. Muhly grass is nice mixed in with a sunny flower garden and can be used as a background plant or to help retain the ground around retention ponds. Once established, Muhly can stand drought conditions in almost any kind of soil.

Penta (Pentas lanceolata). from South Africa, is a cute flowering plant growing from 18" to 2' high and as wide. Called "penta" because of its five-petaled flowers. Pentas come in a variety of colors: red, pink, lilac, white, and bloom year round if protected. They attract butterflies and hummingbirds but the taller red variety is more attractive than some of the others.

Agapanthus (Lily of the Nile) Evergreen, strap-shaped leaves look nice all year. Forms rounded, clumping foliage to about 2 feet and balls of trumpet-like flowers on a stalk to about 3 feet in blue, lavender and white. Blooms late spring, summer and early fall. To get the best blooms they like to be crowded. You can divide these once they stop blooming and share them with friends.

Salvias or sages No Florida garden should be without a salvia. They come in all colors and sizes and textures. Generally drought tolerant but occasional water during dry times will increase flowering and vigor. Some bloom all year round and some when the night temps are cooler. Should be pruned

to maintain shape. Several culinary salvias grow in Florida and many are attractive to hummers and butterflies. Mexican Sage (*Salvia leucantha*) likes sunny and dry conditions. It blooms in the fall and has pretty, fuzzy and soft purple flowers. Tropical Sage (*Salvia coccinea*) is native to Florida. Most will re-seed or re-sprout from the roots as they will die back in winter.

We have another glorious month ahead: Did you have a chance to go to the plant festivals? Here are the awesome April shows which you should consider visiting:

Epcot Flower & Garden Festival. March 18-May 31 Lake Buena Vista 407-934-7639. www.disneyworld.com/flower

McIntosh Spring Plant Festival, Van Ness Park Saturday April 4th 9-3. McIntosh is on 441 just north of Ocala. 352-591-0579.

Crone's Cradle Conserve Ecological Preserve 6.4 miles east of Citra, FL on Hwy 31. Admission: \$1 Info call: 352-595-3377. www.cronescradleconserve.com. April 4th, from 9-3.

Native Plant Sale. Morningside Nature Center, 3540 E. University Ave, Gainesville, FL 32602. 352-334-2170 April 11th 10-4.

PEAR Park Native Plant Sale at Earth Day April 18th 8-3 12325 University Ave, Leesburg, FL 34748 (south of the city on 27).

Sumter County Master Gardener Plant Sale April 18th 9-2 Oxford Community Center, 4027 County Road 466, Oxford, FL Info call: 352-793-2728. □



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The Recreation Centers and the Customer Service Center have the Roundabout Brochure available. This shows how to drive through those often confusing Roundabouts in The Villages. You can pick up your copy now.

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Villagers -- Please tell an advertiser in the Bulletin that you saw their ad here. That will help us a lot at ad renewal time.



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The POA Discount Partner Program

The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year POA Membership card when ordering the product or service listed here. And, please say "thanks" to our Discount Partners for participating in this program.

All Things Fine - 1171 Main St., Spanish Springs, 352-257-7384. 10% off all regularly priced merchandise. Excludes sale items. Not valid with any other offer.

Away From Home Pet Sitting Service in The Villages, 352-454-2623. 25% off first day service of pet sitting while you are away.

Bonne Chimie Custom Skin Care - 990 Alvarez Ave., Spanish Springs. 352-391-9600. 20% discount. Not valid with other promotions.

Bravo Pizza - 1080 Lake Sumter Landing, 352-430-2394. 10% off dine in & take out (whole meal). Not valid with any other discount offer.

Caribongo - 1041 Canal St., Lake Sumter Landing, 352-750-6147. Free color changing Tote Bag (retail value \$9.99) with the purchase of \$30.00 or more at the time of purchase. Offer not valid with any other offer or promotion. Sale items excluded. Limit one Tote per family.

Chick-fil-A—730 Hwy 441, N. Rolling Acres Plaza, 352-430-0223. Value Size any meal and get a free chicken sandwich.

Cingular (Spectrum Global Network) - 972 Del Mar Drive, Spanish Springs, 352-205-7513. 10% off all phones with activation.

The Club Golf Cart Security System for Villagers, email at yunk38@comcast.net, 352-391-5077. \$3.00 discount (apx. 10%) for the Club Golf Cart Security device for POA members showing their membership card.

Colonial Medical Supplies - 724 S US Hwy 441, Plaza One north of Oakwood Grill, 352-391-5169. Your One Stop Medical Shop. 10% item discount with your POA membership card.

Comfort Suites - 1202 Avenida Central, 352-259-6578. 25% discount, November 2, 2008 through April 30, 2009. Not valid Leesburg Race Weekend. All reservations are based on availability. Must call hotel directly in advance for individual reservations.

Coral's Casual Patio and Fireplace Shoppe, U.S.Hwy 441/27, across from Wal-Mart, 352-307-8522. Free bottle of "Dew Not" with the purchase of \$300.00 or more. One per customer.

Cozco Handcrafts - 1121 Main St., Spanish Springs, 352-430-0386. 10% off - excludes sale items.

Custom Apparel & Gifts - 920 Bichara Blvd, La Plaza Grande, 352-750-1600. 10% off any

item in stock in store; 25% off custom framing.

Edible Arrangements - 11962 CR 101 - Palm Ridge Plaza, 352-391-1334. \$4.00 off purchases over \$25.00.

Enterprise Rent-A-Car - In The Villages at 1076 Lake Sumter Landing. 352-751-2417. Special rates for POA members. A pick-up service is available. One-way rentals to Orlando and Sanford airports are also available.

Flags & Flag Poles - 845 CR 25 across from Lady Lake Post Office. 352-751-1876. \$4.00 off flag pole order of \$119 or more for POA members showing their current year membership card. Discount on "check and cash orders" only.

Funeral Planners Inc. - For the POA, 10% off regularly priced funeral planning package or 15% off deceased identity theft protection service. Visit <http://www.FuneralPlannersInc.com>

Gourmet Go Go - A delivery service for dinner menus from local restaurants. POA members receive a \$1.00 discount off regular delivery fees. For details call 352-205-0829.

Great Day on the Water Boat Tours - Discounts of \$5.00, \$7.00 or \$10.00 per person on various boat tours. Call toll free at (866) 269-6584 for details and reservations.

Haagen Dazs - 1001 Lake Shore Drive, Lake Sumter Landing, 352-751-0261. 10% discount for POA members.

Island Images - 1112 Main Street, Spanish Springs, 352-259-7623. 10% Discount on Mondays. Excludes sales items.

Johnny Rockets - 976 Old Mill Run, Lake Sumter Landing, 352-259-0051. 10% off your meal when you show your membership card.

Kilwin's Chocolate and Ice Cream - 1108 Main Street, Spanish Springs, 352-430-3600. Buy one, get 50% off on any ice cream menu item. One offer per family membership.

Marie's Home Hair Care - 352-223-8306. In the comfort of your own home, hair cuts, perms, colors, etc. \$5.00 off to POA members.

MOE'S Southwest Grill - US Hwy. 441 North, Rolling Acres Plaza, 352-430-3610. Buy 1 Get 1 Free every Saturday with the purchase of two medium drinks! Not valid with any other offer. One benefit offer per family membership.

Odd's & Errands by Paula. Your affordable Personal Assistant. 352-430-0764. 10% discount for POA members with current membership card.

Ollie's Frozen Custard - Next to Blockbuster in the Spanish Plains Shopping Center. Use the Ollie's Coupon in the Bulletin or get a 10% discount by showing your POA membership card.

Panda Express - 869 North Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% off, not valid with coupons or specials.

Plaza Jewelers - 16770 S. Hwy. 441, Baylee Plaza, Summerfield, 352-307-3846. 20 to 40% saving off the already low retail price, & all

watch batteries \$3.00.

Quality Hearing Center - 16850 S. Hwy. 441, Suite 306, Baylee Plaza, Summerfield. Call 352-307-7377 for an appointment. 10% discount for any product or service.

ScentSational Candles and Gifts - 994 Alvarez Avenue, Spanish Springs, 352-753-1604. 20% off any one non-sale item.

SmartSafe Tornado Shelters - One day installation in garage floor or carport. Call Pat Tripp at 352-702-6386. See actual installation. 5-10% off selected models for POA members.

Sonic Drive-In - 11211 SE 178 Pl., Wal-Mart Shopping Center, 352-347-2860. Tuesday Nights: 5 single patty burgers for \$5 after 5 PM. Add-on at extra charge. Wednesday Nights: 1/2 price single patty burgers; 99¢ single topping sundaes. Valid at the Summerfield location only.

Southern Image Photography - 97 Del Mar Drive, Spanish Springs, 352-430-2056. 10% off the Special of the Month.

Stewart Lawn & Landscape Maintenance - 352-245-0214. 20% discount to POA members.

Sunshine Hair & Nail Spa - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-307-0099. 10% off on retail products or nail services.

Vic's Embers - 7940 US Hwy. 441, Leesburg, 352-728-8989. Complimentary after-dinner cocktail or dessert for each person in the party. Not valid with other special offers.

Villages Car Wash and Lube - Bichara Blvd., La Plaza Grande Center, 352-753-1306. \$1.00 off the regular price of a silver or gold wash package.

Villages 24/7 Kart Aide - Triple A Rescue Service for golf carts. 10% discount on yearly membership. Call 352-409-5853 for details.

Villages Paw Spa - Villages Largest Premier Country Club for Pets. Call 352-751-5711. 10% discount on grooming or boarding.

Village Spa and Salon - 13940 Hwy 441, Suite 802, Oakland Hills Plaza, 352-205-7081. \$15 off Spa Pedicure.

Wholesale Computer Components - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15.00 off on any computer repair by showing your current year POA membership card. □

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