

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 36.01

Champions of Residents' Rights Since 1975

January, 2010

Bonds and Bonds - ?? Which are Which - ??

We have noticed that some residents are unsure which bonds we are talking about when we refer to the IRS/Bond investigation that is ongoing now. Here's our attempt to shed some light on these "bonds."

Basically, there are two different bonds about which residents should be aware:

First, all new houses in the residential CDD portions of The Villages have a bond attached which is what we refer to as the "Initial Construction Bond." This covers the early work which has to be done in a CDD before there are any residents in the CDD. This includes preparation of the land, removal of trees, contouring of the land, placement of roads and utilities, etc. Rather than adding these sizeable expenses on a pro-rated basis to the purchase price of each home, the developer is permitted by the Chapter 190 law that regulates CDDs to roll these into a bond which is divided among all the homes in a CDD and assumed at closing by the initial owner. Developers like this because it allows them to offer what may appear on first notice to be a lower home price. These bonds are now averaging about \$12,000 for patio villas and about \$48,000 for premier homes. The term is typically 30 years at about 5-7% interest. Residents can pay off the bonds early or pay an annual charge on their county property tax statement.

Second, the other bonds are issued by either of our center district CDDs (the VCCDD or the SLCDD) to purchase common property back from the developer. Common property includes the recreation centers, the executive golf courses, tennis courts, swimming pools, postal offices, water treatment facilities, entrance facilities, storm water run-

off areas, etc. The center districts issue bonds to raise the money to purchase these common properties from the developer. The districts then pay off the principal and interest out of our monthly amenity fees. These bonds have thus far totaled over \$300 million and were issued as tax-free bonds at interest rates of about 4-6% payable over periods of 15-33 years.

It is this second class of bonds which are being reviewed by the IRS. The bonds were issued as tax-free to the buyer. However, the IRS contends that the bonds should not be tax-free. We are waiting for a determination by the IRS. Center district management and the POA are reporting on the developments in this IRS review as information is made available.

Most of these bonds were issued in the VCCDD administrative area north of Hwy. 466. However, a single recreation bond issue was completed in December, 2005, for property south of Hwy. 466.

To understand how these "Common Property" bond issues work, below is a summary of this most recent issue.

The Sumter Landing center district (the SLCDD) purchased common properties and related financial assets from the developer for \$60.7 million.

This was the first, and thus far only, purchase of common recreational property in the SLCDD administration area south of highway 466. More purchases may be expected in the years ahead as the developer sells additional recreation facilities and utilities to the SLCDD in similar transactions.

The technique used then was equivalent to that used for the transactions north of Hwy.

466.

Bonds were issued to raise the money to immediately pay the purchase price to the developer. The bonds were scheduled for payment over 33 years out of the monthly amenity fees. The bond's effective interest rate was pegged at approximately 5.3% on a tax-free basis. The principal amount was be-

(Continued on page 2)

Cancer Center Disappointment

We are greatly encouraged by the decision to build a cancer center in Leesburg. We are greatly disappointed that the cancer center will not be built in or near The Villages.

Any cancer survivor can tell you how important it is to live close to the cancer center that is providing treatment.

That is why many of our residents share our dismay that the new \$25 million cancer center, a joint venture between Central Florida Health Alliance and the Moffit Cancer Center, will not be built in The Villages.

This decision doesn't make sense. If the Alliance were truly interested in serving all of the residents of this area, it would locate a cancer center in The Villages where the population is more likely to need cancer treatment services. We are at a loss as to why

(Continued on page 2)

January 19, 2010

**THE NEXT POA
GENERAL MEMBERSHIP MEETING**

**Third Tuesday of the Month – 7:00 p.m.
Laurel Manor Recreation Center**

**The POA President's "State of the POA" Annual
Report Summarizing 2009 Activities (postponed
from December meeting). Plus Town Hall Talk.**

**Coffee and Donuts
FOR ALL AFTER THE MEETING
ALL RESIDENTS WELCOME – COME AND JOIN US**

Which Bonds Are Those?

(Continued from page 1)

fore the interest which could double the total payments over the 33 year term.

In the VCCDD administration area north of highway 466, developer sales of common property like this have numbered about half-a-dozen transactions over the previous 15 years of the VCCDD's existence. Debt service there now accounts for just over 50% of the monthly amenity fee.

The physical assets in the SLCDD transaction include: 13 recreation centers, eight postal stations, five security facilities, three miscellaneous facilities, and the three executive golf courses at the Belvedere facility. The value of the transferred assets was estimated at a then-current value of roughly \$12-\$15 million on the books of the developer.

The financial assets in this transaction included the 6,603 amenity fee contracts from homes closed through October, 2005. The developer agreed to assign these to the SLCDD for collection in the years ahead. These amenity fee contracts were identified by the Fishkind & Associates consulting group using the income-approach appraisal technique as having a net present value of approximately \$63.0 million.

The total transaction value of the deal was based on the net present value of the amenity fee contracts, i.e., the financial assets. The physical assets justify the amenity fee contracts and were included in the deal as part of the overall asset transfer.

The total transaction price was finally pegged at \$60.7 million. Thus, the SLCDD received a slight discount of \$2.3 million to the appraised valuation of \$63.0 million.

The rationale for this deal at the time was to keep the recreational facilities under the management of the SLCDD government which is charged with managing these facili-

ties for the benefit of residents. This avoids having these facilities in the hands of some unrelated company which may not have the mission of managing the facilities for the benefit of residents.

This is also a "Way Out" or "Exit" for the developer that allows him to harvest profit for his development efforts to build attractive facilities in The Villages. If an "Exit" opportunity for the developer were not available, or if he were stuck with the facilities forever, he would be reluctant to invest in building these great Villages facilities for us.

The purchase is paid for out of the amenity fees which we all agreed to pay when we moved here. No additional assessments were or will be required to accomplish this transaction. □

Cancer Center

(Continued from page 1)

the Central Florida Health Alliance is so unwilling to locate expanded health care facilities like this in The Villages.

Despite the sales pitch of hospital administrators, the new cancer center will not be located in "our back yard" -- just "minutes away." The distance between The Villages Regional Hospital and the Leesburg Hospital is 14 miles and takes over 20 minutes when Highway 441 is not congested, over a half-hour from the northern areas of The Villages, and about 45 minutes in rush hour traffic.

It is grossly misleading to say that the new center will be "just minutes away" from The Villages.

Hospital administrators also promise us a "door-to-door transportation system." We have already received complaints on the present transportation system for cardiac patients and sincerely question if the cancer transportation system will be appropriate for

(Continued on page 3)

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 governments are responsive to the needs and interests of residents.

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 our developer and our local governments.

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

The POA has no ties or obligations to the developer of The Villages which 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 our 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 amenity 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. □

The POA Bulletin is published monthly by the Property Owners' Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor or Forum postings represent the opinions of the writers. Care is taken to insure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

Village Paw Spa
352-751-5711

A Country Club For Pets

**Villages Largest
Premier Facility:
Grooming/Boarding/Daycare
Private Suites/Infant Beds
Stereo and T.V.s
40 yrs. Experience**

Master Groomer and Vet Tech



Cancer Center

(Continued from page 2)

cancer patients in all stages of treatment. Cancer survivors remind us that effective transportation is crucial to cancer therapy -- you don't want to be waiting for hospital transportation when you are tired, sore, and nauseated and further treatments are time-critical.

Villages residents have already started to complain, but Alliance states "there is not enough room on The Villages Regional Hospital property." This doesn't make sense given the large close-by tracts of land off Hwy. 466A or Hwy. 42. We are sure that the developer would make some of the abundant land around The Villages available for use by the cancer center. Why doesn't the Alliance work with the developer to utilize more of The Villages land for hospital/health care purposes?

We are fearful that the Central Florida Health Alliance will always use the excuse of "not enough land" to avoid giving us expanded comprehensive hospital facilities. This "not enough land" argument is bogus.

The Villages will be a community of 100,000 soon and needs full service health care facilities. The population of Leesburg and close-by communities is less than that of The Villages, and we are willing to bet that the average age of residents there is a good

ten years younger than in The Villages. Given that, there will be many more customers in The Villages, and the cancer hospital should be located where the population centers and the customers reside.

We noticed that a representative for the planned cancer center said that the new facility would be 60,000 sq. ft and no suitable land was available in The Villages area for a facility of that size.

Thus, it is aggravating that LRMC and the Alliance have again forgotten about the facility on the east side of Hwy. 441/27, across from the Sharon Morse building, that was built by LRMC in the early 1990s as its satellite hospital in our area. That building has about 67,000 sq ft and would be ideal for the cancer center. Using that building (which is

currently greatly underutilized) could bring the cancer center to operational status a full year or so earlier than would be the case in the proposed new building facility. Why not use it now for the cancer center?

Not locating the new cancer center in The Villages will be a severe limitation for our future health care. Cancer physicians are more likely to locate their services in Leesburg, not in The Villages, since most doctors prefer to practice near a full service hospital, or, in this case, an important cancer center.

Our developer has done a great job of attracting stores, restaurants, and commercial services to be used by Villages residents. We ask the developer to work with Alliance to locate a suitable cancer center property. If

(Continued on page 4)



Edward Jones

Serving Individual Investors since 1871
Member SIPC

352-750-2800

10935 SE 177th. Place, Suite 204
Summerfield, FL 34491

Bill Garner
Financial Advisor

Angelotti's Italian Restaurant

352-748-0446



EVERYDAY SPECIALS

- Italian Dinners
- Calzones
- Hand-Tossed Pizza
- Special Homemade Sauce

10% Discount
Free Delivery to Villagers
in Sumter County

Proudly Serving Sumter County for 23 Years!

Mon-Sat 10:30am-9:00pm

Fri 10:30am-10:00pm • Closed Sun

WILDWOOD SHOPPING CENTER
East Side OF Hwy 301, North OF Hwy 44

Membership is
NOW OPEN
to all
residents
of Lake,
Marion
& Sumter
counties!¹

Free Checking Account with
electronic monthly statements²

Better than Bank Rates on Deposits & Loans

Deposits insured up to \$350,000³

Free online banking with free bill pay

CAMPUS
USA
CREDIT UNION



¹ Credit approval and \$5 initial opening deposit required. Mention this ad and we'll waive the \$15 New Member Fee. ² There is no monthly fee for the free CAMPUS checking account when you sign up to receive free electronic monthly statements. ³ Deposits are insured to at least \$100,000 by the National Credit Union Administration, a US Government Agency, and privately up to \$250,000 by Excess Share Insurance. Excess Share Insurance Corporation is a subsidiary of American Share Insurance the nation's largest private insurer of credit unions.

Cancer Center

(Continued from page 3)

the developer can help out farmers by providing land for cattle grazing, we suspect that he would also be able to help Central Florida Health Alliance for their building needs. If he has land on which to graze his buffalo, he has land for the cancer center.

As a final note, we have to point out that the three VHA members of the Alliance Board of Directors have not said a word

about the decision to locate the cancer center away from The Villages. These VHA Board members were supposed to be independent voices who could speak out for the best interests of Villagers. Why haven't they spoken out about the need to locate the cancer center in our community? We are afraid that the VHA people are just "window dressing" for the hospital and our developer and seem to be ineffective in their roles. What a shame – they could have been a force speaking for the best interests of Villagers. Instead, they just are not as helpful as they should be. □

POA Emails

We will be sending out 2010 membership renewals emails in January to the many members who have given us their email address and are up for renewal.

But, we have noticed that many of these emails sometimes do not get through to you because they are often intercepted by your spam filter and automatically discarded.

So, to avoid this, it would help us if you could add the email address, poa@poa4us.org, to your email address list. This will allow your spam filter to recognize us as "friends" and not classify us as spam. Then our email should get through to you.

Of course, if you have already renewed your membership, you would not be on our list to receive the renewal email.

But, if you have not yet renewed and we have your email address, then you should get the email by the end of January. If you don't, then something is blocking our email to you.

Bottom line: one way or another, we hope you join our growing ranks of our dedicated members who have renewed for 2010. Please do it soon; we need your help. Thanks in advance. □



PARADISE FLOORING

**"GO VISIT THE REST...THEN COME AND SHOP THE BEST."
WE WILL NOT LOSE YOUR BUSINESS DUE TO PRICE!
VILLAGERS' #1 FAVORITE FLOORING STORE**

12 MONTHS SAME AS CASH
*See store for details

<p>VILLAGES BUFFALO RIDGE Next to Bone Fish 3612 Wedgewood Lane 352-674-9316</p>	<p>LADY LAKE STORE 740 S. US Hwy 441/27 Just North of Microtel 352-751-4752</p>
--	---





Store Hours:
Mon-Fri 9am-5pm
Saturday 9am-3pm

BRAND NAME ENGINEERED HARDWOODS
ITALIAN PORCELAIN TILE – CERAMIC TILE
4 COLORS LAMINATE BEVELED-EDGE
CARPET FRIEZE FRENZY
TEXTURED, MIRROR, MATTE LAMINATE

Village Movers

Old Fashion Quality Moving Experience



We Sell All Moving Supplies!
• Packing • Paper • Boxes
352-751-2750
611 North Dixie Ave.
Fruitland Park, FL 34731



KIA of Leesburg

8644 US 441,
Leesburg, FL
888-349-3581

10

YEAR

100,000 MILE

WARRANTY

- 10-year/100,000-mile limited powertrain warranty
- 5-year/60,000-mile limited basic warranty
- 5-year/100,000-mile limited anti-perforation warranty
- 5-year/60,000-mile 24-hour roadside assistance*

*24-hour Roadside Assistance service plan provided Kia Motors America, Inc.

**Announcing
GREAT SAVINGS
SPECIALS
especially for our
Villager customers.
Call us TODAY!**

13 Minutes
By R. Blaine Jorg
**Loyal Cop Used as Sacrificial Lamb
Suspect's Family Received \$7.5 million
A True Story: One Suspect Dead
Two Cops Indicted
Three Families Changed Forever
Price of the Book is \$14.95
To Order Call 753-8856**

AAC Marks a First Year of Great Progress For Resident Amenity Issues

One of the major accomplishments of the lawsuit settlement between the developer and POA members finalized in March, 2008, was the creation of the Amenity Authority Committee (AAC).

This moved control of amenity services from the VCCDD board which is “elected” by the commercial property owners (i.e., the developer), to a resident committee (the AAC) elected by amenity-paying resident landowners.

The first election of committee members was held among resident landowners north of CR466 in November, 2008. These elected resident committee members just finished their first year of operation.

It was obvious why there was a need for resident control. Residents often found it dif-

ficult, if not impossible, to be heard or to have some influence in decisions affecting the amenities we pay for and are entitled to because of our agreeing to pay amenity fees.

The AAC now holds a monthly public committee meeting and usually has a public workshop session each month as well. The meetings are typically long (3 hours or

more), for two main reasons:

First, due to Florida Government in the Sunshine statutes, the committee members can only discuss issues with one another at the public meeting, so nothing can be agreed to ahead of time outside the public meeting.

Second, and equally as important, the Committee allows residents to participate in the agenda item discussions as well as bring up non-agenda items of concern to them during the “Audience Comments” section.

Since the AAC has discretion over all

(Continued on page 6)

Spa Kingdom Inc

Model Year Closeout Event!



FREE Spa Steps
with purchase of any new spa
With this coupon. Must present coupon at time of purchase.
Not valid with other offers or prior purchases. Exp. 1/29/10.

10% OFF
All In-Stock
Chemicals & Filters
FREE WATER TESTING
With this coupon. Must present coupon at time of purchase.
Not valid with other offers or prior purchases. Exp. 1/29/10.

Come Early for the Best Selection & Deal!

Across from Lake Griffin State Park
3050 US Hwy 441/27, Fruitland Park
(800) 369-0772 • (352) 728-0772



Massage Therapy

Susan Cervo LMT MA53841

352-638-7649

At My Office or Your Home

Villages Resident & POA Member



EAST COAST FLOORING

Hardwood & Laminate Flooring Specialists

“The Villages” #1 Source for Hardwood & Laminate Flooring”



Tarkett 8mm
LAMINATE
13 colors, 25 yr. warranty

\$3.99
Sq. Ft. Installed

Includes: Basic installation, material, 3N1 underlayment, and removal and disposal of carpet.

FREE ESTIMATES

Visit our store or we will bring it to you!

FREE

Upgraded Silent Underlayment!

Premium Beveled Edge
LAMINATE
8 colors

\$4.99
Sq. Ft. Installed

Includes: Basic installation, material, 3N1 underlayment, and removal and disposal of carpet.

PERGO Armstrong Bruce
QUICK-STEP Axelro
Shaw
Tarkett
Scandian
BR-III

3” Anderson Strip
HARDWOOD
3 colors

\$5.99
Sq. Ft. Installed

Includes: Basic installation, material, premium adhesive, and removal and disposal of carpet.

Scandian Exotic
HARDWOOD
Bamboo, Braz Cherry, Santos Mahogany, Tigerwood & Timborana

\$6.99
Sq. Ft. Installed

Includes: Basic installation, material, premium adhesive, and removal and disposal of carpet.

Anderson Hand-Scraped
HARDWOOD
6 colors

\$7.99
Sq. Ft. Installed

Includes: Basic installation, material, premium adhesive, and removal and disposal of carpet.

Visit our showroom at 9180 US Hwy. 441 or shop at home!

Open Mon. - Sat. 9 am - 5 pm • Closed Sunday
Appointments can be made for any day and time.

352-307-9995

BEEF 'O' BRADY'S

Est. 1985

Family Sports Pubs

LEESBURG
24705 US Highway 27 Suite 109
728-3233

The VILLAGES
353 Colony Plaza Suite 100
750-5975

The VILLAGES
3539 Wedgewood Lane
751-7169

Coupon Required

Buy One

SANDWICH or SALAD

Get the 2nd One

HALF PRICE

With Purchase of Two Beverages.
Dine In Only.

Not valid with any other coupons or offers. EXPIRES 1/31/10

AAC First Year

(Continued from page 5)

non-bond required amenity funds, the Committee does a monthly review of the latest financial reports and reviews all purchasing requests and contracts for approval. Once the AAC has recommended approval, the VCCDD Board at its next meeting must enter into those contracts and disburse those funds approved by the AAC.

During the first year of its existence the AAC has covered the following topics of interest to the residents:

- Recreation Trail refurbishment and maintenance. Barring last minute issues with permitting and interlocal agreements, construction should start this summer.
- Guest ID Policy. More than eight months was spent by a resident focus group and the AAC to improve our guest ID policy. An enhanced application form was adopted with new penalties for fraudulently obtaining a guest ID and broader requirements for who must obtain a guest ID card.
- Additional scanners have been purchased to enhance ID checking at amenity facilities.
- Emphasis was placed on reviewing all contracts and this has yielded several instances of new contracts coming in significantly lower than what previous contracts called for even with substantial increases in minimum wage, gasoline and cost of living during the intervening years.

- Substantial effort was expended on reviews of the proposed budget, department by department, to assure the best possible use of amenity funds.

- The AAC caused a review of the compensating balances required at Citizens First Bank, which resulted in a significant reduction in the amount of money required on deposit at little or no interest.

- A major renovation was done at the La Hacienda Recreation Center.

- A dog park in Marion County was developed to complement the original one located in Lady Lake.

- Broad, “resident friendly” catering rules were put in place at all AAC recreation centers.

- A framework for agreements with the

Lifelong Learning College and The Villages Charter School, that will benefit all parties, was established.

- A pilot solar energy project is being implemented at the Chatham pool.

- The committee has an ongoing project with Community Watch to determine the appropriate policies for our gates.

- The AAC continues to monitor the IRS review of the VCCDD bonds to protect resident interests.

There were many other areas of interest and concern to individual residents and small groups, which the AAC discussed and provided a response. With a community the size of The Villages, there will always be suggestions that seem good to some residents, but

(Continued on page 7)

Now Accepting Patients

\$65.00

New Patient Exams/Cleanings

(Patients must qualify for basic x-rays and cleanings to get this rate)

A Complete Dental Care Center
590 S. Main Street -- Wildwood, FL 34785

 **352-748-1880**
Call to Schedule Your Appointment

KMK CLEANING SERVICE

“White Glove Care”

Weekly—Bi-Weekly—Monthly

Serving The Villages Since 2003

352-406-9932

Home Office

 **BAYLEE DENTAL**

Agatha M. Cayia, D.M.D.
Anibal F. Castro, D.M.D.

Personalized Service in a Relaxed Atmosphere

**Non-Metal Ceramic Crowns
Made While You Watch**

No Impressions - No Temporary Crowns
CEREC: Single-Visit Dentistry

\$10 Gas	Receive a \$10 Gas Card*	\$10 Gas
NEW PATIENTS ONLY		

After your Exam (D0150) and X-Rays (D0210)
Or, bring in current X-Rays (D0210) from a previous office.

352-307-3006

*not redeemable for cash

16850 S. Hwy.441 Baylee Plaza Suite 301
Summerfield, Florida

www.bayleedental.com

A COMMON-SENSE APPROACH TO TV

GET OVER 120 TOP CHANNELS
INCLUDES LOCAL CHANNELS (where available)

\$24.99 Reg. Price \$39.99/mo
FOR 12 MONTHS (with Agreement)

LOCK IN YOUR SAVINGS FOR A YEAR

WHY WOULD YOU EVER PAY MORE FOR TV?

TOBIN SATELLITE
Your Local Satellite Professional
Call: 352-288-4787

See us & our Live Signal HD DVR display Fri-Sat-Sun, 9-3
The Market of Marion, Center - Row G, Park in side lot

SPECIAL LIMITED-TIME OFFER!

FREE HBO & SHOWTIME
8 CHANNELS 10 CHANNELS
FOR 3 MONTHS
(with Agreement)

FREE DVR
UPGRADE
(\$0.99/mo DVR Service fee applies)

FREE STANDARD PROFESSIONAL INSTALLATION
IN UP TO 4 ROOMS


AUTHORIZED RETAILER

Digital Home Advantage offer requires 24-month commitment to qualifying promotion and credit qualification. Customer receives credits for each of the first 12 months. If service is terminated before the end of 24 months, a cancellation fee of \$15 per month remaining will be charged. Additional monthly fees apply for each receiver added beyond the first. HBO/Showtime: After 3 months customer must call or use website to downgrade or then-current price will apply. Cerec: Requires Auto Pay with Paperless Billing. Offer ends 1/31/10; first-time DISH Network customers only. All prices, packages and programming subject to change without notice. Local channels are only available in certain areas. Other restrictions and fees may apply. HBO® and related channels and service marks are the property of Home Box Office, Inc. SHOWTIME and related marks are trademarks of Showtime Networks Inc., a CBS company.

SLICKS172503

AAC First Year

(Continued from page 6)

may not be appropriate when the whole community is considered.

The point is residents now have a place to go to and not only be heard, but be listened to and their ideas and/or concerns will be discussed by the AAC.

We thank the AAC members for their hard work and best efforts to consider all the input we give them. We hope their second year will be as productive and meaningful as the first. □

AAC Meeting December 9, 2009

The members of the AAC re-elected Rich Lambrecht and Carl Bell as Chairman and Vice Chairman respectively, for 2010.

Old Business:

- Staff provided an analysis of the medical support groups, tracking non-resident participation for the seven month period (ending November 2009) that the exception has been in place. Six AMA recognized medical sup-

port groups have utilized the exception. The average for all these meetings is about 3 non-residents per meeting, with non-residents representing less than 5% of the meeting participants. The Committee decided to continue the exception for another year and review quarterly reports on participation.

- The Committee recommended approval of the Memorandum of Agreement with The Villages of Lake-Sumter, Inc. to bring about deed compliance within the Lady Lake portion of The Villages.

- The AAC discussed the proposed feasi-

bility study of permanent seating in the Scarlett O'Hara Theater and reduced the preliminary study to simply determine the range of likely expense for the project. If the result of the study is favorable, the Committee will consider a complete feasibility study.

- Approval was given to an amendment to the Guest ID policy to require one year old and older guests to have Guest ID cards. Previously, the IDs were only used for ten-year-olds and above, which made it difficult for staff to determine if the younger children

(Continued on page 8)



Your Pain Stops Here Compton Chiropractic

<p>Treating</p> <p>Sports Injuries Arthritis Pain Headaches/Migraines Back Pain Neck Pain Extremity Pain Numbness/Weakness Carpel Tunnel Muscle Pain/Spasm School Physicals \$25</p>	<p>Therapies</p> <p>Physical Therapy Cold Laser Hydro Therapy Traction Electric Muscle Stim Interferential/Russian TENS Ultrasound Massage Therapy Lmt MM 20098</p>
---	--

SPECIAL OFFER
First 1 Hr. Massage \$39.95

For Appointment Call 352-391-9467

Dr. Brett Compton D.C. is a Palmer graduate and is trained and skilled at many chiropractic techniques aimed at relieving pain and restoring function. Set up an appointment today to see if chiropractic care can help you with your pain.

Village Resident Coupon

Sullivan Cadillac

CHECK OUT THE NEW 2010 MODELS TODAY!
4040 SW College Rd
(State Road 200)
Ocala, Fl. 34476



**888-449-9890 or
(352) 732-4700**

\$59.95 Service Special!
Synthetic Oil Change...

Expiration Date: **06/30/2010**

*New and pre-owned vehicle specialist!
Home of the Certified Pre-Owned Cadillac!*

Bring this ad with you for your special

“Sell Your Stuff”


VillagesBuySell.com

A FREE SERVICE FOR VILLAGES RESIDENTS

register@villagesbuysell.com

RescueCare

A Prepaid Limited Health Services Organization
Licensed under Chapter 636, Florida Statutes
Ambulance Membership Plan Since 1993



Peace of Mind for Pennies a Day

Why do I need an Ambulance Membership Plan?
I have Medicare and a supplemental insurance from a major insurance company.

- Most insurance, including Medicare, doesn't cover all the costs of emergency ambulance service. Some pay a flat amount or a percent of the total charges; deductibles are often higher than our annual membership fee.
- The RescueCare Ambulance Membership Plan eliminates or reduces your out-of-pocket expense on qualified ambulance service.
- Your household will be protected through February 28, 2011 for \$49; Individual plans are just \$39.

For details, call the membership office at:
1-800-858-9831

PLEASE COMPLETE ALL MEMBER INFORMATION ON THIS APPLICATION. Sign the Membership Agreement, and return the application with your payment made payable to *RescueCare*.

\$39 Individual Membership

\$49 Household Membership

Alternate Address:

PLEASE PRINT

Name _____ Date of Birth _____ Social Security # **XXX . XX .** _____

Mailing Address _____ PHONE _____

City _____ State _____ Zip _____ COUNTY _____

By signing this form, the *RescueCare* Member Authorizes Lake, Sumter, Marion, Orange, Citrus and Hernando County EMS providers to release to *RescueCare* billing information pertinent to fulfilling the obligations of membership noted herein. This information will be obtained for appropriate benefit payment information only & will not be requested for any other reason.

Signature: _____

Date: _____

Household Membership Information:

List Household Members:

#	Name	Relationship	Birthdate	(last 4 digits) Social Security #
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
4	_____	_____	_____	_____

RescueCare* – 10 N. Park Ave., Apopka, Florida 32703-4273
*a d/b/a of Bull Dolphin Enterprises, Inc.

AAC Meeting

(Continued from page 7)

qualified as guests.

- Consideration of a request to provide a solution to the Wisteria Pond drainage issue was tabled pending a review by Mr. Rothbard.

- Defective bulbs in three light fixtures at the Paradise parking lot were replaced. Residents were asked to check out the result to see if that now provides sufficient lighting in the parking lot.

- The Committee recommended approval of the reciprocal use agreement with The Villages of Lake-Sumter Inc., regarding the use of the Polo Fields (owned by VLS) and the ticket booth (owned by VCCDD).

New Business:

- Staff will request "test" microphones to determine if a different type will improve sound quality for AAC meetings in the Savannah Center.

- The AAC approved a recommendation to declare single/sole source to Florida Irrigation for replacement irrigation equipment needed for the executive golf courses (only distributor in our region of the needed brand).

Staff Reports:

- Staff will remove signage near some entry gates that states "Resident Only" and replace with "Resident Entrance" signage.

- Staff attorney expressed an opinion that any changes to the Interlocal Agreement that created the AAC will require the approval in writing of the parties to the Interlocal Agreement and lawsuit.

Other:

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

The next AAC meeting will be on Wednesday, January 6th, 1:30 p.m., at the Savannah Center. □

Shop Year-Around With iGive.com

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. In 2009 we received over \$130.00 from purchases made by residents specifying the POA as the recipient.

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 on-line from the special retailers and stores.

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

Order items on-line - an e-mail notice will be sent to you stating that the POA has been credited for a donation check in your name.

Some of the on-line stores participating in this program include: Sears, JC Penny, Avon, Bass Pro Shops, BestBuy.com, Chico's, Ann Taylor, Macy's, American Eagle Outfitters, Netflix, Office Depot, Old Navy, The Golf Warehouse, Zales.com, and over 680 total retailers who participate in this program on-line.

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. □

Largest Selection of Futons and Barstools

Futons Barstools & More

720 S. Hwy 27/441 • Plaza One • Lady Lake

352-205-7484

**Great Styles and Prices
Mon - Fri 10 to 5 • Sat 10 to 4**

**GOLD - DIAMONDS - REMOUNTS
JEWELRY REPAIR**

Michael's

352-265-9999

**305 E. Fountain St & 27/441
Fruitland Park, FL**

When your car needs
Body Work
experience the
difference this family
run business can make!

Lifetime Warranty

on all Repairs

www.therecoveryroom.com

Free Detail with every repair (\$100 Value)

The Recovery Room of Central Florida, Inc

2325 E. Main Street (Hwy 441), Leesburg, FL 34748



Creating Beautiful Rooms Since 1969

Decorating Den
INTERIORS

In The Villages: 787-4603

10% Discount When You Mention This Ad

POA Hall of Fame Honors Palmisano and Morehouse

Two people were honored by the POA at the December membership meeting as new members of the POA Hall of Fame. Both were key leaders during the 1989-1991 controversy when the developer of The Villages was restricting access to promised recreation facilities, imposing new fees, and reneged on contractually offered incentives and benefits offered to residents.

Vincent (Vinnie) Palmisano served the POA during this time with distinction in a variety of important capacities, eventually becoming the vice president of the POA and a member of the POA Negotiating Committee.

Vinnie was put in charge of the picketing process by POA president Eva Hawkins. A parade permit was promptly and legally obtained. Materials were purchased to support the picketing efforts from the contributions

of concerned residents. Signs were painted that expressed the grievances of the residents. Vinnie supervised over 100 volunteers who became involved in the picketing process. The picketing went on for two months, and although there were many provocations by representatives of the developer, “Vinnie’s troops” prevailed through organization and determination.

Much of the credit for the success of the

(Continued on page 10)

ALL ABOUT CARTS, LLC

Electric or Gas Golf Carts
Service, Repairs, Parts, Accessories
All Work Done at Your Home
When You Want it Done Right



Call for Appointment
(352) 409-2702

Serving The Villages since 2004
Licensed and Insured



Vintage Pharmacy & Specialty Compounding



352-751-6895

725 COUNTY ROAD 466, THE VILLAGES
“An Old-Fashioned Approach To Modern Medicine”



Kiley & Sons Inc.

352-753-5301

In Lady Lake, Serving The Villages since 1985
Advertiser in The POA Bulletin since 2004

Professional Plumbing Service Contractor
Remodels/Alterations - Service & Repair
Irrigation Systems Maintenance & Repair
Showroom/Parts & Sales
Prompt Courteous Service
24 Hr Emergency Service - Never an Overtime Charge
Licensed, Bonded & Insured

License # CFC1426882

THE VILLAGES

AVAILABLE FOR IN-HOME
CONSULTATION OR APPOINTMENTS
IN OUR VILLAGES OFFICE
LOCATED NEAR CR 466



**JOHN OLDHAM
GREGORY SMITH**

Serving Central Florida for Over 20 Years.
OFFICE: TAVARES

LOCAL REPRESENTATION *Convenient Villages Location*

Call us for a **FREE CONSULTATION.**

**AUTOMOBILE, TRUCKING, MOTORCYCLE AND GOLF CAR ACCIDENTS
PERSONAL INJURY - WRONGFUL DEATH - TRIAL PRACTICE**

OLDHAM SMITH
ATTORNEYS AT LAW

TOLL-FREE
800-887-5895

Visit us online at www.OLDHAMSMITH.COM
Or call us at **352-ATTORNEY** (352-288-6763)

Hall of Fame

(Continued from page 9)

picketing belongs to Vinnie for his careful and informed organizing and his leadership under fire.

Vinnie has served the POA with courage, wisdom, and distinction. He is truly deserving of induction into the Hall of Fame of the Property Owners Association of the Villages.

The second person to be inducted into the POA Hall of fame is Dorothy Morehouse Beeney. She died earlier in 2009, so she will become a member of the POA Hall of Fame posthumously.

Dorothy served as treasurer of the POA, also during the tumultuous period, from 1988 through 1991.

When the POA membership voted to seek the services of an attorney in the legal action against the developer, almost all members came forward with cash contributions to cover the estimated costs. Dorothy managed all the funds and recorded all donations which ranged from \$4 to \$125. At the same time, she was one of the leaders in the picketing effort by the POA to restore the promised benefits that had been arbitrarily canceled by the developer.

As an officer, Dorothy was one of the signers of the 1991 agreement with the developer that restored the benefits and promises that management had tried to avoid. The de-

veloper also reimbursed the POA for legal costs. Dorothy then wrote checks to all the donors to reimburse their donations. She was meticulous in keeping POA financial records and faithful to the principles and purposes of the POA.

Dorothy is richly deserving of being awarded membership into the POA Hall of Fame, and members of her family will be pleased to know just how much the POA appreciates her efforts during the crucial period from 1989 through 1991.

Please join with all of us in honoring these two POA members who went before and helped to make the POA the champion of Residents’ Rights and the vibrant and active organization that it is today. □

PARAMOUNT URGENT CARE
352-674-9218
 Open Daily 8am-10pm

XRAYs, Labs & EKGs • Cuts & Scrapes • Minor Surgery
 Cold & Flu • Earaches • Sore Throats
 School/Sports Physicals
 Migraines & Acute Pain • Sprains & Fractures
 Acute Asthma • COPD Exacerbation

*An alternative to long waits in Emergency Rooms
 Now accepting all insurances*

Santa Fe Crossing Plaza
 8640 East CR 466, Ste A • 1/2 mile east of Morse Blvd, The Villages
"Serving you when you need it the most."

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

MOM & DAD'S
Italian Restaurant



Dine In & Take Out
 Family Owned and Operated Since 1962
 Tues - Fri
 11:00 am - 9:00 pm
 Sat 4:00 pm - 9:00 pm
 Closed Sun & Mon

We Bake Our Own Bread

304 S. Hwy 27/441
Lady Lake
753-2722

MasterCard www.MomAndDads.Net VISA

Rx CARE PHARMACY

★★★★★★★★★ 13733 US Hwy. 441 Lady Lake, FL 32159
 ★★★★★★★★★★ (Located close to Lowe's, Bealls and Takis Restaurant)
 ★★★★★★★★★★ We Have Pet Medications ★★★★★★★★★★
 ★★★★★★★★★★ Phone: 352-391-5533 Fax: 352-391-5531
 ★★★★★★★★★★ Only Local Pharmacy with
 ★★★★★★★★★★ FREE Prescription Pick Up and Delivery (Monday - Saturday)
 ★★★★★★★★★★ Compounding Services - Medical Supplies Available
 EMAIL: dev@therxcarepharmacy.com WEBSITE: www.therxcarepharmacy.com



**WE OFFER TO YOU:
 THE LOWEST PRICE**
 If not, We'll beat competitor's price
 We take Most Insurance Companies
 Including Medicare & Medicaid
**FREE DELIVERY
 NO WAIT GUARANTEED**

CALL US OR VISIT:
www.therxcarepharmacy.com for:
 \$3.50 for 30 days/ \$9.99 for 90 days SPECIALS &
 \$5.00 for 30 days/ \$13.50 for 90 days PET MEDICATIONS
10% CASH BACK Gift Card



Start the New Year with FREE time!

Call Mr. Handyman to take care of everything on YOUR New Year to-do list.

Buy 4 hrs. get 1 additional hr. FREE*

352-435-4568

www.mrhandyman.com * Offer good on labor only. One offer per household. Call for details.

VISA MasterCard DISCOVER

Lightning Matters

By Len Hathaway

For those of you who were not present at the November 17, 2009, POA monthly meeting, the main topic of discussion was residential lightning protection. As has been pointed out in previous articles the installation of a lightning protection system (LPS) i.e., lightning rods, it is “buyer beware” when selecting an installer.

LPS installers are not regulated in our three county area. The Study Group on Lightning suggests that if you elect to install a LPS that you consider those firms that meet the quality criteria of either the Lightning Protection Institute (LPI) and/or Underwriters Laboratories (UL). Firms listed by the aforementioned will give you greater assurance that the completed installation will be designed and installed according to the national standard on lightning.

One of the two LPI and UL listed installers known to be working in The Villages addressed the November meeting. Jeff Lewis, owner, A-1 Lightning Protection Services, Inc. of Dunnellon, discussed his credentials that includes 29 years installing LPS

for residential, commercial, and industrial properties. Members of his staff are Certified Master Installer/Designers. His firm has installed over 1,500 residential LPS in The Villages.

Mr. Lewis displayed the hardware components of a LPS including rods, conductors, fasteners, and copper-clad steel grounding rods. He stressed the importance of a common ground that includes all utilities (electric, telephone, cable/satellite, and CSST gas lines) with the LPS to prevent potentially damaging lightning side flashes. A system

installed according to the national standard includes connections to the furnace roof vent, hot water heater roof vent, clothes dryer roof vent, roof mounted gravity vents, gutters, and the aluminum fascia found on most Village homes. Not to be overlooked is the need to protect pool/birdcage enclosures and satellite dishes.

A well-protected home includes surge protection as spelled out in the national standard on lightning. Mr. Lewis pointed out the need for primary surge protection on the

(Continued on page 12)

Blinds Plus Shutters
 “QUALITY FOR LESS”
(352) 430-7200
GRABER
 EVERY HOME A GALLERY. EVERY WINDOW A CANVAS

Up to 20% Discount
 On Custom
 Plantation Shutters
 and Window Treatments

Villages Resident

Mosley Carpet Cleaning and Upholstery
 Owner/Operator since 1988

Integrity + Reliability = A+ Service

Carpet, Upholstery, Tile, Grout and Wool Rugs
 Odor Control and Stain Removal
 Residential and Commercial

Just ask for Mark
 Office: 352-314-2200
 Cell: 407-925-6912

“We Love Pets” 



ORECK

**Now Open In
The Villages**

990 Alverez Ave.
 Across from McCall's Tavern
 In Spanish Springs

**Please Stop In and Pick
Up Your Free Gift
(No Purchase Necessary)**

Mon-Sat 10-9; Sun 12-5

352-259-3800



David Oreck, Founder



Visit Your Hometown Wendy's at:

Lady Lake -- 1011 Bichara Blvd.

Belleview -- 10410 SE Hwy. 441

FREE
**1/4 lb. Single
 Hamburger**

*With the purchase of a
 1/4 lb. Single Hamburger*

Coupon Expires Jan 31, 2010

**1/4 lb. Single
 Hamburger
 Combo \$2.99**

Coupon Expires Jan 31, 2010

**Chicken
 Sandwich
 Combo \$4.99**

Coupon Expires Jan 31, 2010

Lightning Matters

(Continued from page 11)

electric meter or electric panel for hardwired appliances (furnace, air conditioning, dishwasher, etc.) and secondary surge protection for electronic equipment (TVs, computers, sound systems, security systems, microwave ovens, refrigerators, irrigation systems, garage door operators, telephone answering machines and any other electronic equipment susceptible to relatively minor surges). □

We Need Your Help

If you are a snowbird or seasonal resident, please let us know the months you are gone, and we will stop delivery of the Bulletin during that time. Just email our distribution manager at delivery@poa4us.org with your name, village, address, and the months you will be away, and we will add you to our "No Throw" list for that time. If we inadvertently deliver to an unoccupied house, thanks in advance if you can pick up the Bulletin and either keep or discard it. □

Harold Barnes

We mourn the passing of Harold Barnes, the long-time Shine advisor at our meetings. Harold was a dedicated and helpful person who never avoided an opportunity to help someone with the complexities of health insurance, Medicare, or issues like that. He was a true friend to all Villagers and we will miss him. □

POA Says "Thanks" For Membership Renewals and Donations

We would like to say "thank you" for the tremendous response of members renewing their 2010 POA memberships and also for the many new members who joined with us as a way of supporting Residents' Rights for all Villagers. United We Stand -- this is our hometown now and we are all Villagers.

So, if you haven't yet joined with us or renewed your membership, now is a good time to fill out that Membership Form on page 15 of this Bulletin. By doing so you will be part of the only true homeowners' organization in The Villages speaking up for you and your rights in our hometown.

And, you will be helping us pay our expenses -- The Bulletin alone costs over \$65,000 annually to print and distribute.

Please also drop by one of our monthly meetings to pick up a copy of the current POA Brochure. This is a great explanation of what the POA stands for and some of our accomplishments. Thanks again. □



HOLIDAY SAVINGS
FREE* Island on Wheels
 with purchase of
kitchen cabinetry
(10 Cabinet Minimum)

\$39⁰⁰ sq ft
GRANITE SALE*

Visit our
 10,000 sq-ft.
 showroom! www.wkandb.com

WILDWOOD KITCHEN & BATHS
(352) 539-0220

*See store for details.
 368 Shopping Center Drive, Wildwood Shopping Plaza
 4.5 Miles South of CR 466 on Hwy 301
 Hours: MWF 9am-5pm • Tu&Th 9am-7pm
 Sat 9am-4pm • Sun 10am-2pm



Providing families with comfortable homes for over 30 years.

- Quality trained technicians
- Licensed and Insured
- Computerized Dispatching
- GPS tracked technicians

Energy Stimulus Program

**Air Conditioning/Heating Service,
Energy and Predictive Maintenance Plan**

Participating members enjoy:

- Energy Savings
- Increased longevity of equipment
- **NO Hidden Costs**
- Priority scheduling over non-participating members
- REDUCED rates on emergency calls
- DISCOUNTED PARTS on emergency calls
- DISCOUNT on equipment upgrade or changeout
- ONE YEAR WARRANTY on parts and labor on service calls
- AUTOMATIC filter change notification



CLIMATE CONTROL
MECHANICAL SERVICES, INC.
OCALA, FLORIDA

Call today and ask how you can get FREE FILTERS

(352) 291-0185
 Serving Central Florida

Central Florida's Premier
LENNOX Dealer

ALL TRADES PARTNERS

www.AskJWA.com



- * Roof Cleaning (7 yr Warranty)
- * Painting (Interior and Exterior)
- * Roof Thermal Coatings
- * Seamless 6" Alum. Gutters
- * Handyman Specialties
- * Deck & Patio Cleaning
- * Mold and Mildew Removal
- * Pool Deck & Cage Cleaning
- * Screen Rooms New & Repair
- * Hot & Cold Pressure Washing

Fall
Specials

SERVING ALL THE VILLAGES
 POA Discount Partner for Add'l 10% Off

352-628-4391

The Sexual Offender Database Binder

The POA now has the updated Sexual Offender Database 3-ring binder available for review at our monthly meetings.

The updated binder shows sections for The Villages (20 individuals), Lady Lake (21), Oxford (5), and Summerfield (40).

This material was taken from a website (<http://offender.fdle.state.fl.us/>) on the internet.

Another website shows a map of any area in the U.S. and pictures of these sexual offenders by location. This website is at: <http://www.familywatchdog.us/> and is a good interactive view of sexual offenders in our community.

If you have friends or family visiting you who may not be familiar with our area, it is important for you to review this material so that you can take any appropriate actions to advise and protect your family members.

So, come to the next POA meeting and take a moment to review the binder. □

- Comprehensive financial and retirement planning
- Estate planning services
- College planning
- Money management and asset consulting services
- Stocks, bonds and mutual funds
- Annuities



For all your financial needs

Morgan Keegan

Morgan Keegan

Morgan Keegan & Company, Inc.
Member FINRA, SIPC

Not FDIC Insured | May Lose Value | No Bank Guarantee
Not a Deposit | Not Insured by Any Government Agency

Patricia Conrad

Vice President, Financial Advisor
17820 SE 112th Court Road
Summerfield, Florida 34491
352.307.2281 • 800.309.5297

JOIN US FOR A FREE REVERSE MORTGAGE SEMINAR



MARK TIMMINGTON

SEMINARS ARE
OFFERED WEEKLY.
LEARN HOW MUCH EQUITY
IS AVAILABLE TO YOU.

SPACE IS LIMITED.
CALL TO RSVP
(352) 307-5590.

*AVAILABLE TO HOMEOWNERS AGE 62 OR BETTER.



Discount Partners Continued from Page 16

(Continued from page 16)

Plaza, Summerfield, 352-307-3846. 20 to 40% saving off retail price; all watch batteries \$3.00.

Premier Tower, Inc. - Electric contractor, quality safe installation. Free estimates. 10% POA discount. Michael. 352-978-7015.

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

Radech Home Improvement, remodeling & repair, 10% off, 563-271-1296.

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. 5-10% off selected models.

* **Snowbird Home Watch** - Watch your home while you're away. \$40.00 per month; 10% discount to POA. 352-259-1143 or www.bikinbob36@aol.com

Sonic Drive-In - 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 352-347-3792. 20% discount to POA members.

Tip Top Tree Experts - All tree work, landscaping, paving, pressure wash, auto body & paint. 10% discount. Call 352-516-8820.

Tri-County Landscaping - 25% off first 2 months of lawn care, 10% all other services, 352-693-3202.

Ultimate Handyman Svcs. - Drywall, trim/crowns, paint/remodel. Insured. 10% POA discount. John Sainiak, 352-516-2976.

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 reg. price of silver or gold wash.

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

Villagers Home Watch - call us at 352-753-6545. 10% discount off reg. price of \$40 for first three months of service for POA members.

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

Weed Getter Landscaping & Lawn Maintenance. Trim Hedges, Mulch, Planting, Etc. 10% Discount for New POA Members 352-361-2854.

Wholesale Computer Components - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15.00 off on any computer repair. □

Our Monthly Gardening Column:

The Handsome and Elegant Cedar Waxwing

by Anne Lambrecht
Master Gardener

Have you noticed the many migrating birds in the Villages? These are our fine feathered friends, not our fine seasonal Villager friends!

Cute little finches, starlings, wrens and even flocks of robins can be seen wintering in north central Florida at this time of year. One of the principals of Florida Friendly Landscaping is to attract wildlife. This could mean as little as having a plant that produces flowers or berries which provides food for insects or birds. Many of our landscapes already have hollies, a great little tree or shrub that does very well here with a big bonus: many birds just love the berries. A personal berry-eating favorite bird of mine is the handsome and sleek Cedar Waxwing. The first time I observed them in my garden was in winter. I was sitting near my East Palatka holly which was laden with berries, when a flock of maybe 20 light brown birds wearing black masks (and looking very much like a female cardinal), boiled through the tree, up and down and all around, fluttering and zooming in and out as if vacuuming the tree, devouring hundreds of the berries. Then, as a group, they rested on the top of the tree and flew off. I was absolutely awestruck. I ran in to tell the Husband and all he could do was look at my muddy shoes. Keep your eyes peeled for these birds later in the month. You will love them!

Cedar Waxwings are social birds almost always seen in flocks. They are sleek, medium sized crested birds with brownish gray feathers and a cute yellow belly. They wear sharp black face masks edged with white. Their tail is square with a distinct yellow band at the tip. Male and female differ little. Cedar Waxwings often fly in formation, the whole group turning and looping in synchronized motion. An assemblage of waxwings is called an aristocracy.

Cedar Waxwings got their name for their

strong attraction to the red cedar tree (actually a juniper) with its sweet blue fruits. The name "waxwing" comes from some waxy looking red feathers found on the ends of their secondary wings.

Their diet is about 80% fruit. As the supply of red cedars dwindled due to their value as fence posts (resistant to rot), storage chests (repellent to insects) and the main wood for pencils, waxwing diets became more varied. They typically feed near the tips of fruit bearing branches, often hanging upside down to pluck favorites such as mulberries, hollies, crabapples and hawthorn fruits which are high in sugar content. Waxwings are vulnerable to alcohol intoxication after eating fermented fruit. There are numerous records of these birds flying out of control from the effects of alcohol but no actual DUIs have been reported!!

Sometimes when waxwings are lined up on a branch, the bird nearest the fruit cluster will pass fruit to its neighbor, which in turn, may pass it on down the line. Don't you wish you could see that! Sometimes during mating they will pass a berry back and forth: "You have the berry, dear."

"Oh, no, you may have it".

"Oh, no, really, I insist"!

They are late nesters, probably because of their dietary reliance on summer-ripening fruits.

The Village Birders club really knows their birds and go to see them in the wild a couple of times each month. On February 9, 2007, they did a bird count, just in the Villages alone. From before daylight for ten hours they counted 16,097 birds--11 different species! At

Tierra del Sol golf course, there were clouds of cedar waxwings: 4,847! I sure hope I am able to see some of these birds. For more information contact Barbara Gay at 751-6069.

Last month the Husband was golfing where some tree work was being done. As the cut limbs of cedar, oak and pine were being fed into a chipper, the Husband mentioned to his buds that if Anne were here, she'd have the truck follow us home so she could use those chips for mulch in her garden. Coincidentally, that same day that same tree company was chipping right down the street and I had them come on down and dump four cubic yards of their chips right on our driveway. Well, you never in your life saw a more sulky or disagreeable Husband. Cranky and whining, he hauled and I spread that mulch until we got every last chip off the driveway when at last he happily was able to go back inside and compute on his computer. You can bet he'll be crazy cranky when he finds out he's got to move some shrubs next month!

Sources: www.wild-bird-watching.com

Upcoming events:

Village Birders monthly meeting Jan 23 9:00 am Paradise Rec Center. Speaker is Norm Lanz Subject is Romance in the Life of Birds. www.VillageBirders.org

Southwest Florida Nature Festival Jan 15-17 www.rookerybay.org

Camellia Show and Sale Leu Gardens Orlando January 16-17 www.leugardens.org

Tillandsia (air plants) Celebration Bok Tower Gardens Jan 1-Feb 28 www.boktowergardens.org

Kumquat Festival Jan 30 Dade City. □

DIRT CHEAP

13265 SE 441 Summerfield
Mulch ~ River Rock ~ Boulders
Lime ~ Granites ~ Sand ~ Top Soil
Rail Ties ~ Stone ~ Rocks
Most Items in Several Colors & Sizes
Call for *Dirt Cheap* Delivery

245-7900

Visa

MasterCard



ACCURSO
AUTOMOBILE REPAIR
COMPLETE PERSONAL AUTO SERVICE




11615 CR 108 • Oxford, FL 34484
(located behind Bargains and Treasures)
Phone: (352) 748-9004 • Fax: (352) 748-9005
www.accursoauto.com

The Property Owners' Association
P. O. Box 1657
Lady Lake, FL 32158-1657

Officers

President	Joe Gorman	259-0999
VP	Elaine Dreidame	753-5069
Treasurer	Dean Nicholson	350-2397
Secretary	Carolyn Reichel	205-8199

Directors

Ken Copp	751-0086
Myron Henry	205-8849
Bill Garner	753-7494
Ron Husted	350-6384
Shirley Turgeon	205-7581

POA Volunteers

Sgt At Arms	Chuck Lorenz	750-2098
Environment	Sue Michalson	259-1426
Hall of Fame	Frank Renner	750-0306
Advertising	Joe Gorman	259-0999
Shine	Harold Barnes	753-8810
Discount Partners	Nancy Spreng	391-5700
Bulletin Editor	Joe Gorman	259-0999
Bulletin Delivery	Shelley Pfaff	259-3611
Webmaster	John Donahue	750-3093
Membership	Shirley Turgeon	205-7581
50/50	Mike Kope	750-0394

POA e-mails

poa4us@gmail.com
poa@poa4us.org

Web Site

www.poa4us.org

Bulletin Delivery

delivery@poa4us.org

Membership

poamembership@thevillages.net

Irrigation Maintenance & Repair

352-409-3163

System tune-up. Check and adjust Entire system and provide written estimate to fix problems.

\$35.00

(Before Discount)

25% discount to POA members (Including fixing problems).

Get the most for your irrigation dollar and help preserve our water resources.

Advertisers
Your Ad Here
Call Joe Gorman
for Details
259-0999

BABY BUNDLES ON THE GO

Renting all your baby needs
 Fully Sanitized Quality Equipment
 Cribs - Strollers - High Chairs
 Car Seats and More



Call: Belinda
 Villages Resident

352-406-4754



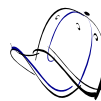
www.babybundlesonthego.com

Audrey Ann Originals
Embroidery • Heat Transfers

Creative Logos for your Club, Village,
 Business or Special Events
 Golf Shirts Tee Shirts Hats Towels



Call Audrey Ann
 352-259-0131



Members of the POA Hall of Fame

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeney Vinnie Palmisano

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.

2010 MEMBERSHIP FORM
PROPERTY OWNERS' ASSOCIATION
P. O. Box 1657, Lady Lake, FL 32158

NAME(S) _____

ADDRESS _____

VILLAGE _____

COUNTY _____ ZIP _____

PHONE _____

E-MAIL _____

NEW _____ RENEWAL _____ DATE _____

ANNUAL DUES: \$10.00 _____

EXTRA DONATION: \$ _____

Please return this form with your membership dues. Memberships are for households and run annually from Jan 1st to Dec 31st. Please include a stamped, self-addressed envelope for return of your membership card by mail. If an envelope is not included, your card will be held at our monthly meetings for you to pick-up. Thanks for your continuing financial support.

PEEPERS

EYE CARE AND VISION CENTER

301 Colony Plaza, The Villages • 259-1621

Comprehensive Eye Exams
 Treatment & Management of Eye Disease
 Full Service Optical w/ On-Site 1 Hour Lab

\$50 EYEGLASS OFF FRAMES
Coupon Required
 with purchase of complete pair of glasses.



Ollie's Frozen Custard

"If you like Ice Cream-you'll love Ollie's"

\$1.79 Single Cones/Cups
Limit 2 With Coupon
Offer Expires 1/31/10

Next to BLOCKBUSTER in The Spanish Plaines Center
 Open Noon-10 pm Daily Phone 259-3568

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. (* = new this issue)

AAA Golf Carts Inc. - Your "Mobile" Golf Cart Guy, we do repairs, 10% POA discount, Larry 352-572-3090 or 288-1192.

A & H Cleaning Services - Affordable, reliable. Also, property caretakers. 15 yrs family business. Free estimates. 10% POA discount. 352-250-3173.

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

All Trades Partners - 352-628-4391 - Additional 10% discount after bid on any jobs our contractors perform for you.

Alpha & Omega Insurance Group - Auto, home, health, life, mobile homes. Any POA policy written receives a \$25 gift card. Anna, 352-245-0267.

Ameriprise Financial, 3507 Wedgewood Lane, The Villages - 50% off on plans and 25% off on all fees 352-350-2397.

Andrew's Air Conditioning, \$25 off reg. \$75 service call, Free 2nd opinions; 352-552-4174.

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

* **Basile Drywall Repair** - All phases of drywall repair. Licensed and insured. Call for free estimates. 10% POA discount. 352-274-2396.

Beauty Consultant, Mary Kay - Cosmetics & Skin Care. Free Delivery. Any Size Order & 10% discount to POA members. 570-947-9017.

Big City Grill #1 - 994 Delmar, Spanish Springs downtown. 10% POA discount. 352-259-7500

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

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. Offer not valid with any other offer or promotion. Sale items excluded. Limit one Tote per family.

Charley Bars By Jack - Secure your sliding glass door from break-ins. Install CHARLEY BAR W/Key. 10% Discount to POA. 259-7637.

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, email at junk38@comcast.net, 352-391-5077. \$3.00 POA discount (apx. 10%) for Club Golf Cart Security device.

Colonial Medical Supplies - 724 S US Hwy 441, Plaza One north of Oakwood Grill, 352-391-5169. 10% item discount to the POA.

Comfort Suites - 1202 Avenida Central, 352-259-6578. 25% discount through April 30, 2010, excluding Leesburg Bike Days, Apr 22, 23, 24. All reservations based on availability. Must call directly in advance for individual reservations.

Copy Depot - Color copies, fax service, social cards, 10% discount, call 352-561-4100.

Coral's Casual Patio & Fireplace - Across from Sam's Club. Free bottle of "Dew Not" with \$300 purchase or more. One per customer. 352-430-0115.

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

Crews Family Lawn Care & General Maintenance, 10% discount; 352-502-7346 or 873-1628.

Custom Apparel & Gifts - 920 Bichara Blvd, La Plaza Grande, 352-750-1600. 10% off any item in stock in store; 25% off custom framing.

Custom Screens - All Repairs-10% Discount, POA Members, Kenny 352-680-1836.

East Coast Flooring - 9180 S. Hwy 441, 352-307-9995, free gift w/ purchase. \$100 credit for any referral (Purchaser must state referral by a POA member).

Easv-Go Painting & Maintenance - Interior and Exterior; and Power Washing, 10% discount starting at \$50, 352-753-6877.

Edible Arrangements-11962 CR101, Palm Ridge Plaza, 352-391-1334. \$4.00 off sale over \$25.00.

Enterprise Rent-A-Car - 1076 Lake Sumter Landing. 352-751-2417. Special rates for POA members. A pick-up service and one-way rentals to Orlando and Sanford airports are 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. Discount on "check and cash orders" only.

Friar Tax Preparation Service - Barney Madden - 10% POA Discount. 1544 Hillcrest Dr. Villages resident. 352-751-4435.

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

Funtime Piano or Keyboard Lessons - Call Nancy. Beginners to Advanced; All Types of Music. POA Special \$12 per 1/2 hour weekly lesson (\$3 off regular \$15 price). 352-750-6475.

Global Village Women - Custom ACEO prints of women with sweet words on the print. Free newsletter to POA members. www.arracmeart.com

Golf Clubs & Bag Lock, Gator Jaws, \$30 each or 10% off for 2 or more, 352-750-0488.

Grandma's Crafts & Treasures - Personalized gifts & custom embroidery, specializing in baby gifts. 10% POA discount, myshopping14@comcast.net, Rosemary, 352-350-7124.

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

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

Henry's Golf Carts, Rent, Buy or Sell, 20% discount; 352-750-0904 or 352-454-8515.

Home Power Washing, Villages resident, 10% off, call Bob at 352-350-4746.

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

I. Stern & Co., High Quality Golf Clothing, #200 Highway 484 Ocala FL 352-307-4878 - 10% off.

J & S Fitness - Full gym/group classes on demand, Senior Discount & 10% POA Discount, 301 Rainey Trail, 352-748-4154.

Johnny Rockets - 976 Old Mill Run, Lake Sumter Landing, 352-259-0051. 10% discount.

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.

LaFlamme, Steven & Gary - Flooring, Carpentry, Painting, Light Plumbing, Free Estimates, 10% discount, call 352-391-0424.

L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, By Appointment only, 10% discount, call 352-430-2991.

Massage Therapy - In your home or my office. 10% discount from normal \$50 per hour. Call Susan at 352-638-7649

Minami Granite Designs Inc., 1806 N.E. 2nd Avenue, Ocala FL. Free stainless steel sink with kitchen counter do-over. 352-671-9800.

Mobility Express of Fruitland Park - US Hwy. 441/27, Fruitland Park Plaza. 352-365-2055. Walkers, wheelchairs, lift chairs, etc. 12% discount to POA.

MOE'S Southwest Grill - Rolling Acres Plaza, 352-430-3610. Buy 1 get 1 free every Saturday with purchase of two medium drinks! Not valid with any other offer. One benefit offer per family membership.

Ocala Lincoln Mercury, 407 So. Magnolia Street, Ocala FL 34470 352-732-2866 -- 3% over dealer cost on all new cars.

Odd's & Errands by Paula. Your affordable Personal Assistant. 352-430-0764. 10% discount.

Ollie's Frozen Custard - Next to Blockbuster in the Spanish Plains Shopping Center. Use the Ollie's Coupon in the Bulletin or get 10% off.

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

(Continued on page 13)

POA Members !!!
When taking advantage of the POA Discount Partner program, please mention that you saw their listing here in the POA Bulletin.

Advertisers !!!
Contact Nancy Spreng
at 391-5700
for a FREE listing as a
POA Discount Partner