

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 38.01

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

January, 2012

QUESTIONS & ANSWERS

From November POA General Meeting Forum

1) What is the large building down by CR 44 and Buena Vista? A: Janet Tutt responded that the only reason she knew the answer was because her Fire Chief had told her because the plans and inspections for fire have to go through him. It is a new theater which will be the third theater in The Villages.

2) Are there any regulations on the multi-modal paths, speed limits, etc.? If there are regulations who enforces them and if there are no regulations, why not? A: This is a complicated issue and the attorney for the numbered districts actually prepared a report that is on the district website (districtgov.org) that goes into what can and cannot be controlled by the District on the recreation trails. As far as any reckless behavior on recreation trails, if they are observed by law enforcement they can ticket reckless use of the golf cart. However, they cannot enforce speed limits on the recreation trails, nor can the District. It is important that residents and their guests remember that golf carts are motor vehicles and NOT toys.

3) What happened to the ambulance that was stationed at the fire station on Parr Drive? A: The ambulance service is provided through Sumter County. It used to be provided through a cooperative arrangement between Lake and Sumter Counties which was Lake Sumter EMS which were the white and orange ambulances. You now see blue and yellow ambulances which are operated by Sumter County Rural-Metro. They have a different positioning system. They position based on where they anticipate calls coming from. They have reviewed the information and have set their ambulances to respond accordingly. So, it is not that they have left the area uncovered, they have just repositioned the ambulances.

4) Who is responsible for the payment of the repair costs for the tunnel under CR 101? A: District 3 will not be paying anything toward the tunnel repair. In fact, the manufacturer is paying for the total repair along with the reconfiguration of the path into the tunnel. They are also picking up all of Sumter County's costs for the traffic signalization and all fees for District 3, except for legal fees. The manufacturer is also providing an extended warranty on the new tunnel.

5) I saw in the paper that they are going to reline the roundabouts with new signage. I heard a rumor that each of the roundabouts is going to cost about \$10,000. Who will pay for that, Sumter County or The Villages? A: Sumter County is responsible for those expenses.

6) It is unclear to me as to what is the current agreement for the use of the squares, Market Square and Spanish Springs. Who owns the property? Who owns the hospitality stations? Who owns the audio, etc.?

A: The squares are each owned by their respective commercial districts. There is a lease of each square to the Developer for entertainment from 3 to 10 PM for 365 days a year. There is also a land lease for the hospi-

talities stations and those are owned by the Developer. However, there is a reversion clause that at the end of the contract the hospitality stations will revert to the commercial district. Our amenity fees are not paying anything. Our amenity program has nothing to do with what goes on at the squares.

7) I have heard recently that someone received a \$116.00 ticket for having an open

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IRS UPDATE Issue No. 2

You will recall that back in 2009, the original **IRS Agent had stated** in his report that it was his opinion that, "...The Opinions of Value (Fishkind and Public Resources Management Group-PRMG- appraisals) do not support the price paid by the District to the Developer - facilities were purchased from a related party, the Developer, who has controlling ownership of the property within the District and thereby maintains control of the governing board of the District... The proceeds of the Bonds exceeded the amount necessary for the governmental purpose of the issue by more than 5% of such amount. This is considered an 'overissuance' and therefore interest is not excludable... The payment of the \$59+M sales price to the Developer by the District is the payment of gross proceeds of the Bonds to a related party and therefore not a governmental use of those Proceeds... Using tax-exempt bond proceeds to provide private golf courses not available for use to the general public on the same basis as the residents of a private gated community is not an essential government function. Therefore, these Bonds are taxable bonds..."

The **District challenged** his finding and when the second Agent was assigned, that Agent requested a separate Appraisal Review be done and assigned Alice Price, an engineer of the IRS, the task of providing an Ap-

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January 17, 2012
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

Scott Cottrell
Director of Sumter County
Public Works Department
"New Signage for Roundabouts and New
Speed Limits in The Villages"
Presentation followed by Question/Answer Session

Coffee and Donuts for All After the Meeting
All Residents Welcome, Come and Join Us

Questions & Answers

(Continued from page 1)

container of beer while sitting in his golf cart in the square. What are the rules regarding open containers containing alcohol in the downtown square areas and while just sitting in a golf cart? A: It is against the law to have an open container of alcohol in any motor vehicle, whether it is parked or stationary if it is situated on a road which is defined by the Florida Statutes as, "...a way open to travel, including, but not limited to, a street, highway or alley. The term includes associated sidewalks, the roadbed, the right-of-way, and all culverts..." You can also get an open container citation if you are operating a golf cart (moving vehicle anywhere in Florida) on the cart path. This applies to both cart drivers and passengers.

8) What about tailgate parties at the Polo Fields? If you are parked, can you legally have an open container of alcohol while sitting in your golf cart watching the polo game? A: This property is owned by the Developer, not the District and does not appear to meet the statute's requirement to be a 'road' (See question 7 above). Since we were not positive that this was correct, we followed up by contacting Lt. Wolfe with the following question: If you are tailgating at the POLO FIELD, can you sit in your golf cart with an open beer? Lt. Wolfe's response was, "...Yes, as long as the golf cart is not operational." (If the golf cart is moving on Polo Field associated property you can be cited.)

9) Can you walk around the square with an alcoholic beverage in your hand? If so, are there limitations as to where you can walk? A: Janet Tutt responded that you can walk anywhere in the downtown area with an open container. The alcohol license that has been issued to The Villages of Lake-Sumter (the Developer) for that area is for

the entire downtown area so if you walk over to the water or you walk toward Ruby Tuesday's in Spanish Springs, you are not breaking the law. However, you cannot, if you are in an establishment, walk off of the establishment's property with an alcoholic beverage. The licenses held by the businesses in the downtown area of the squares are for consumption on the premise only, which is what you will find in 99% of the cases. The alcoholic license which was applied for and approved for The Villages of Lake-Sumter has to do with a Tourist Alcohol license, which allows you to walk anywhere in the downtown area with an open container of alcohol. □

IRS Update

(Continued from page 1)

praisal Review with Opinion of Value of the Village Center Community Development District (Center District) March 2003 Real Estate Assets and Resident Amenity Fees Acquisition which was received by the District in June of 2011 (the Appraisal Review).

The following are highlights of the November 14, 2011, Center District's response to Ms. Price's Appraisal Review:

In summary, the **VCCDD (Center District) Attorney's position** is that "The Appraisal Review properly recognizes that the purchase resulted in the transfer of a significant revenue stream to the Center District as well as the tangible assets purchased. The Center District also agrees with the Appraisal Review (and the two valuations prepared for the Center District in 2003) that the best way to value the revenue stream is a capitalization of the net revenue stream acquired by the Center District in the transaction. However, the Appraisal Review makes a number of errors as described below in calculating the net revenue stream which result in a substantial understatement of the fair

(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 ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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IRS Update

(Continued from page 2)

market value of the Amenities Fees.

1. **Expenses applicable to 2003 Amenities Fees:** Summary: The Appraisal Review presents a decreased valuation by calculating a significantly reduced level of net operating income derived from the 2003 Amenity Fees by improperly taking into account operating expenses that are not associated with the assets purchased with the 2003 Bonds...

2. **Period of Capitalization:** Summary: The 2003 Amenities Fees constitute fees required to be paid by homeowners into perpetuity and represent a lien on the homeowners' properties second only to any purchase money mortgage. Accordingly, the 2003 Amenities Fees are more appropriately capitalized over at least a 30-year period, rather than the 15-year period adopted by the Appraisal Review...

3. **Capitalization rate:** Summary: The Appraisal Review applies an inappropriately low capitalization rate for determining the current value of the 2003 Amenities Fees...

4. **Inflation of Base Level of Amenities Fees:** Summary: The Appraisal Review starts with the wrong base level of Amenities Fees determined by the Center District in 2003 for purposes of projecting future Amenities Fees adjusted for inflation...

5. **Conclusion:** As shown in the appraiser's calculations, the errors cited above result in a substantial understatement of the value of the 2003 Amenities Fees as of the March 2003 purchase. Once these errors have been corrected, the value of the 2003 Amenities Fees becomes substantially greater and more than supports the values shown in the two appraisals prepared for Center District and the amount paid by the Center District for the 2003 Amenities Fees and tangible property as financed by the 2003 Bonds. Accordingly, the Appraisal Review should be corrected to eliminate those errors and it will then properly reflect that the value of the property acquired was at least equal to the price paid by the Center District for that property."

The entire June, 2011, Agent's Appraisal Review and the November 14, 2011, Center District's response, with all attachments, can be found on the District website: districtgov.org; related POA articles can be found on poa4us.org, current issues link. □

IT'S TIME TO RENEW YOUR POA MEMBERSHIP

On behalf of the Officers and Directors of your POA, we would like to say "thank you" for the tremendous response of members renewing their 2011 POA memberships and also for the many, many new members who have joined with us in 2011 as a way of supporting Residents' Rights for all Villagers. Our desire is to keep each of you informed of facts about issues which may not have been clearly or fully presented in other media.

Our membership year runs from January 1 through December 31. We are now accepting **2012** POA memberships. Please use the form below or go to poa4us.org and fill out and print the form. POA members will have access to discounts provided by our Discount Partners listed on pages 21-23 and POA members who have provided us with an e-mail address will receive our monthly POA Email Newsletter reminding them of the speaker and date of the upcoming monthly POA membership meeting, as well as informing them of any matters that

we believe they should be aware of on a timelier basis than what our monthly Bulletin can provide.

We would also like to cordially invite you to attend one of our monthly meetings, which is where we are alerted to possible problems that residents are experiencing, i.e. vinyl siding failures, roofing issues, air conditioning failures, etc. The POA meeting is held the third Tuesday of each month at 7PM at Laurel Manor. A typical meeting consists of about 30 minutes of organization business, reports from SHINE, cash raffle, updates on the IRS, progress of The PALMS, etc.; 30 minutes of an open forum where attendees can **ask any questions they want** us to find answers to, or present problems they are facing; and a guest speaker who will talk for approximately 15 minutes and answer questions for 15 minutes, which concludes the formal part of the meeting. Attendees are then invited to join us in some social time where the POA provides free coffee and donuts. □

POA 2012 Membership – New / Renewal and Contribution Form

Please complete each section and return to: **The POA, P.O. Box 1657, Lady Lake, FL 32158**

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
(Same Last Name)

NAME(S)(2) _____
(Different Last Name)

ADDRESS _____

VILLAGE _____

CITY/STATE/ZIP CODE _____

PHONE _____

E-MAIL _____

(We respect your privacy: Your E-mail address is for POA Official use ONLY)

1. Membership New/Renewal: Please enroll my membership in the POA for 2012 at the Annual Rate of \$10 per household. A check payable to POA is enclosed. Memberships are for Households and run annually from Jan 1st to Dec 31st. (check the box that applies)

Please mail my Membership Card to me at the address above. I will include a stamped, self-addressed envelope with this form and my check. Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. Additional Contribution: Please accept my additional contribution to the POA in the following amount:

\$ _____ (Please indicate amount)

Total Amount Due: _____

THANK YOU FOR YOUR SUPPORT OF THE POA AND YOUR GENEROUS CONTRIBUTION

Dues Paid Date _____ (Office Use Only)

POA Hall of Fame Inductees for 2011

A POA member is nominated for the POA Hall of Fame by POA colleagues. To be inducted into the POA Hall of Fame is testimony that the nominee has made notable contributions to the POA and to residents of The Villages over an extended period of time. The first POA induction ceremony was held in December of 2004, and there have been fifteen inductees into the POA Hall of Fame through 2010. Two more distinguished POA members, Pete Cacioppo and Betty Cunningham, were inducted into the POA Hall of Fame at the December 20, 2011, POA membership meeting. Sketches of the Contributions of the Newest POA Hall of Fame Members:

Pete Cacioppo was a POA director (2002-2004) at a time when the POA *Bulletin* delivery was in immediate need of re-energizing. Two important areas in The Villages (villages located west of Buena Vista Blvd. and/or in Marion County) were without *Bulletin* delivery. Pete volunteered to be responsible for the delivery of the *Bulletin* in these areas.

Shortly thereafter, Pete agreed to be responsible for the delivery of the *Bulletin* to all of The Villages, an enormous undertaking. He recruited additional carriers and helped to build a home delivery staff for the *Bulletin*. He became responsible for organizing carriers so that they would pick up the *Bulletins* for timely delivery. Pete sought permission from selected retail managers to place *Bulletin* copies on available store racks (currently *Bulletin* copies are available at Publix S/M, Winn Dixie S/M and Walgreen Pharmacies within The Villages community). Pete also incorporated record keeping innovations so that *Bulletin* carriers would know which of the homes in The Villages were not occupied over extended periods (such as in the summer). He continued his Herculean efforts in the delivery of the *Bulletin* for several more years before family health issues forced him to relinquish his *Bulletin* delivery responsibilities. But it was Pete's thoughtfulness, hard work, and leadership at a time of uncertainty that laid the foundation for the wide spread home delivery of the *Bulletin* that presently occurs.

Pete was responsible for recruiting new volunteers to handle the home delivery of the *Bulletin* as well as manage other distributions (e.g., retail outlets). Even now, Pete helps out with *Bulletin* distribution when key *Bulletin* people are on vacation. Pete continues to give advice on matters related to current

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Meet the POA Board of Directors

The POA is proud to introduce you to the other members of the 2012 Board of Directors (you met the officers in the December issue). As you can see from the resumes below, we have a very talented group of volunteers. We all look forward to working together to carry out the mission of our organization.

Director (Assistant Treasurer): Frank Carr - A native of Staten Island, NY, Frank moved to the Village of Piedmont with his wife Diane in 2003, after a 33-year career with UBS in accounting, budget, financial analysis and financial systems.

Frank served as POA treasurer from 2005 until the summer of 2010. In 2011, he agreed to come back on the Board as a Director and took on the responsibilities of assistant treasurer.

Director (Information Technology -IT): Ken Copp - Ken and his wife Joyce moved from Michigan to the Village of Duval in Dec. 2007. Ken was a Production Coordinator & Business Analyst for Steelcase Inc. for 35 years. He is a 2003 M.O.S. Certified (Microsoft Office Specialist) and has extensive experience developing Microsoft Access Databases and Excel spreadsheet programs. His Degree is in Architectural Drafting and

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Some treatment facilities have only one physicist or one dosimetrist on staff. In contrast, we have sixteen; three are PhDs. In other facilities, contact between these specialized experts and you may never occur; in fact, regardless of their number, a distant computer plan may be as close as their contact will ever get. The further one is removed from the patient ... the less one sees or hears. What does this mean for you?

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Hall of Fame

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Bulletins, and he has stated how proud he is about the way the *Bulletin* has grown and “matured.”

Betty Cunningham and her husband Bill became full time residents of The Villages in June of 2001. Betty contacted POA President Joe Gorman about helping the POA, and she soon became a member of the POA Board of Directors and Treasurer. During her fourteen months as a POA officer, Betty often remarked how much she enjoyed working as a member of the POA Board and how amazed and impressed she was with the way the POA met significant challenges “head on.”

At POA meetings, Harold Barnes, Area Coordinator for the organization SHINE (*Serving Health Insurance Needs of Elders*), discussed how SHINE helped seniors better understand Medicare and health insurance options. Betty concluded that she could serve seniors in notable ways through SHINE. She soon became a SHINE volunteer, but remained committed to the POA and informed about its efforts and accomplishments on behalf of Villagers.

Betty is now director of the area SHINE

and has eighteen volunteers under her tutorage. Among her many duties, Betty schedules quarterly meetings, health fairs, and community outreach programs. She makes presentations, especially on Medicare updates, to many groups. Through her commitment to seniors, Betty continues to make notable contributions to the membership of the POA.

Betty continues to be an active POA member and particularly enjoys giving monthly updates and responding to questions at POA meetings on health insurance topics of importance to seniors. Betty has stated repeatedly that “Helping people has been and still is a very important part of my life and something I really enjoy doing.” □

Board of Directors

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Construction and he was a Licensed Residential Builder in Michigan for over 30 years. His career also includes 21 years in the U.S. Navy and he is a Vietnam Veteran. Ken has held numerous offices in both the N.E.R.A. (Naval Enlisted Reserve Association) and the Knights of Columbus.

Director (Special Projects): Myron Henry - Myron is a native of Peru, Indiana. He received a BS from Ball State University and the MS and Ph.D. from Colorado State University. Myron has served as a mathematics professor and administrator at Montana State University, Central Michigan University, Old Dominion University (VA), Kent State University (OH) and the University of Southern Mississippi. He was also a visiting professor at North Carolina State University. An Eagle Scout, Myron has served on the Great Trails (OH) and Tidewater (VA) Councils of the BSA. He and his wife Mary moved to the Village of Hadley in July 2008.

Director (Special Assignments): Ron Husted - Ron and his wife Kathleen moved to The Villages from Hutchinson Island in south Florida. They were originally from the Mid Hudson Valley in New York. Prior to relocating to The Villages, Ron had served as Treasurer and President of his Condominium Association during its \$2.5M reconstruction

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Board of Directors

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from the 3 hurricanes. Ron retired from the IBM Corporation after 36 years where he held a number of Senior Financial Management positions, including pricing management responsibilities both in the US and Europe. Among his responsibilities he served as Business Manager for an IBM Senior Corporate Vice President, and as Senior Marketing Development Representative for Wall Street Traders. In addition, Ron taught at IBM Pricing Schools at Pace University and at some European Pricing schools. After retiring in 1990, Ron returned to IBM as a Financial Consultant in a Corporate Development Organization. He left this position in 2008 to enjoy his retirement.

Ron has served on a number of Boards and Organizations. Among them were President of the Dutchess County YMCA, District President and NY State Chairman of the NY State Jaycee's, Past Membership Chairman of the Dutchess County United Way, Past President of the McCann-Caven Golf Club and he founded the Dutchess County Women's Amateur Golf Tournament which has raised thousands of dollars for the American Cancer Society. He received an outstanding NY State Citizens award from the NY State Citizens Council and Governor Rockefeller for his community service work.

Director (Special Assignments): Sal Torname - Sal is a new member of the

Board, was born and raised in Massachusetts and became a full time resident of The Villages in 2011. He worked in the telecommunications industry for nearly 40 years starting with New England Telephone, now Verizon, and ending his career with General Service Administration, a Federal Agency providing communication services to other Federal Agencies. His assignments involved routinely working with large and small telephone companies and acting as a liaison between those companies and agencies to negotiate a variety of telephone agreements and contracts. While employed, Sal became active in many civic and charitable organizations including service on Conservation Commission and was elected to his town's Planning Board. He served as a Massachusetts Quality Baldrige Award Examiner for several years. Sal received a BS Degree from Salem State College in Business Administration and an MS Degree from Anna Maria Collage in Quality Management. He now lives in St. James Village with his wife Kathleen and has two daughters and four grandchildren.

Director (Membership): Jerry Vicenti - Jerry was born and raised in Staten Island, NY. He retired from The Port Authority of NY & NJ after 35 years. Jerry worked in the Procurement Department as a Buyer and Contract Administrator and supervised the Uniform Services Department, and the construction, operation and security of the Brooklyn Cruise Ship Terminal. He served as Trustee on the Supervisor's Union Executive

Board, worked in the World Trade Center Recovery Unit in 1993 & 9/11 and also worked with Secret Service and Homeland Security Department. Jerry received Special Citation awards for his work in the WTC Recovery Unit. Jerry and his wife Annette moved to the Village of Hemingway in June of 2008. In November 2010, Jerry was a candidate for Community Development District 7 Board of Supervisors in The Villages. He joined the POA board in February 2011, and in June of 2011, Jerry was elected to the duties of POA Membership Director. □

Is Your Dryer a Fire Hazard?

• If your clothes dryer takes longer than one cycle to dry a load, you may have a fire hazard in your home.

• Appliance manufacturers recommend an annual professional cleaning.

• There are 15,000 fires associated with clothes dryers annually, causing an average of 10 deaths, 310 injuries and over \$84 million in property damage.

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Deed Compliance

Excerpts From Presentation by
Diane Tucker,

VCDD Administrative Operations Manager,
at Nov 15th POA Meeting

The mission of the Community Standards Department is to ASSIST residents in upholding the aesthetic value of their property. The Department has two divisions, deed compliance and architectural review. The Deed Compliance Division (DCD) is to assure that the standards set forth in the deed restrictions are adhered to by the residents. Your Declaration of Restricted Covenants is a legal document between you and the Developer - the property owner and the Developer. You have the right to enforce the deed restriction, the Developer has the right and the District assists in that enforcement. The Deed Compliance Division (DCD) is NOW COMPLAINT driven and its stated goal is to never have to write a violation or impose a fine.

(Editor's Note - in years past Community Watch did much of the enforcement without the necessity of a complaint being filed.) This changed when FL. Statute 190 was revised in 2009 to allow the CDDs to adopt by Rule the necessity to enforce certain external deed restrictions. (The restrictions are for external areas only, they do not cover anything internal but that does not take away the right of the residents or the Developer to enforce internal restrictions.) The District Supervisors for CDDs 1, 2, 3, 4, and 5 and the VCCDD for Lady Lake/Lake County residents, have adopted the Rule that includes the standards, the procedures, and a schedule of fines to enforce external deed restrictions. It was the various Boards of Supervisors that voted to make it a COMPLAINT DRIVEN system, so if you are not happy with this change to a complaint driven system, you need to voice your concerns to the Boards of Supervisors of CDD 1, 2, 3, 4, and 5 and the VCCDD. The rationale provided by staff when this issue was taken to CDDs 1 thru 5,

and previously, even under the Developer's process, was the concern of the DCD that it not be looked at as the 'police'. If a resident in an area that does not allow lawn ornaments, puts one out, why should the DCD staff go in and tell the resident they cannot have that lawn ornament if all the residents in that community are satisfied with it and do not take offense to it? That is the reason stated as to why the CDD supervisors voted to adopt the complaint driven system. (CDDs 6, 7, 8, 9 and 10 will have this same opportunity to adopt a Rule in the future when the majority of the Board of Supervisors are elected by qualified electors.)

Procedures for deed compliance are as follows:

1) Communication of a possible violation - the complaint is submitted by a resident or anyone else - this can be done by fax, in person, telephone (which can be anonymous). Whenever you call in, the first statement is going to be what is the complaint - you will not be asked your name or phone number.

a) The complaint is logged in and you are advised that if you give your name and phone number, it becomes a public record and the department will have to give it out if someone asks.

b) Staff inspects the property within three business days of receiving the complaint; and upon verification that the complaint is a violation, staff takes pictures (if appropriate) and the property owner is noti-

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Deed Compliance

(Continued from page 8)

fied in writing. The deed compliance officer goes to the front door and hands down a notice of violation. If the property owner is not home, the notice is left on the door. All of the notifications include what needs to be done to correct the violation. (This is when, in almost 99% of the cases, the residents say, I'm so sorry, I did not know that was a violation...)

c) If no contact is made, staff will send a letter and attempt to reach property owner by telephone.

d) After the first notification they are given 3-15 days to come into compliance, depending on the violation.

2) After the allotted time, if still in non-compliance, a second notification will be given granting 15 more days to correct the violation and notify the office that it has been corrected.

For CDDs 1 - 5 and the VCCDD this step also includes notice that a fine may be imposed if the violation is not corrected. For example, if the grass needs to be maintained the fine that has been adopted by the Boards is a \$250 fine. That usually gets their attention.

3) If a third notification is necessary, in CDDs 1 - 5 and the VCCDD, it contains the date of a public hearing before the respective Board of Supervisors where the property is located. If there is still a violation at the

time of the hearing, the Board has the ability to turn it over to legal counsel and seek injunctive relief or other legal remedies, give the property owner additional time to comply, or to dismiss the case after reviewing all of the documentation. In CDD 6 - 10, the District will go in and maintain the property and submit the invoice to the Developer for payment. The Developer then has the ability to put a lien on the property for reimbursement, if such becomes necessary.

Ms. Tucker noted that from October 1, 2010, through September 30, 2011, there were 3,944 complaints, 1,218 actual violation notices written, only 40 went to public hearing. (The majority of the public hearings are for foreclosed properties). □

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Questions & Answers

From Diane Tucker's Deed Compliance Presentation

1) Is it permissible for residents to have their entire front yard in plants without any grass? A: There are many differences in the restrictive covenants throughout The Villages, so what may be legal in one unit, may not be legal in another. An example of this is the requirement in some covenants that at least 51% of the front yard have sod. However, Florida Statute 383 identifies that the State has put into place a 'Drought Tolerant Florida Friendly Landscaping' law that provides that no restrictive covenants and no deed restrictions can prohibit homeowners from doing 'Florida Friendly Drought Tolerant' planting. Therefore, if their plantings are drought tolerant plants, the homeowners are not required to meet the 51% sod requirement. The deed compliance office has a listing of drought tolerant plants, but they also

(Continued on page 10)

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Deed Q&A

(Continued from page 9)

recommend that residents go to their County Extension office where their representatives will work with them to determine drought tolerant plantings, regardless of whether you just want several of them or a yard full of them. The State enacted this legislation because of the water restrictions mandated by the Florida Water Management Districts.

2) In regard to yards and landscaping, how does your office make a judgment on what is a violation – for example, when is a lawn too sparse? A: If we receive a complaint regarding dead grass or whatever the situation is, we go out, review it and then talk with the property owner. Many times we are in a situation where the home is in foreclosure, or the residents are away. If they are not here, we contact them at their away number if we can locate that, or if the resident is deceased we try to contact the family members to try to communicate about maintaining

the property. As a process we go out and maintain it if it's high weeds or high grass and try to bring it into compliance. If it's dead grass and in foreclosure this is one thing the banks cannot do anything about. They cannot water the lawn because the utilities have been turned off. Over time, our staff continues to try to work with the bank or the property owner until the home is sold which will enable the utilities to be turned back on so watering can take place.

3) What can residents do about neighboring pool pump equipment which is loud and unsightly if you do not have a cooperative neighbor who will address the issue? Perhaps there should be some type of process when residents are doing the Architectural Review that this becomes part of it and that the contractor installing the equipment would have to comply with sound barriers and aesthetics. A: At the present time there are no specific deed restrictions addressing this problem.

4) There is visual and noise pollution, but

how about the neighbor who has two or three dogs that howl continuously? To whom do you turn to for assistance? A: Whenever the deed compliance staff gets calls on barking dogs they go out and try to talk to the neighbor and let them know that they have received a complaint about the noise. If the dogs continue to bark, it is their recommendation to the complainant that they call Animal Control for their respective County and have them come as Animal Control has enforcement processes.

5) Suppose there is a dog inside a house that is barking or crying. Is there any ordinance about that? A: That would be considered internal and the Deed Compliance Department does not have anything to do with internal. The restrictive covenants that we enforce are strictly external.

6) Are the invisible fences that keep dogs in the yard allowed in The Villages and if so, are the dogs allowed to run loose inside those fences? A: Ms. Tucker responded that the restrictive covenants say no fences, so fences are not allowed. However, no resident has ever come to the Architectural Review Committee with a request for permission to install an invisible fence. Because there was some question as to how a 'fence' should be defined, Ms. Tucker requested that both the District and Developer attorneys review the matter. They determined that the prohibition against fences does NOT APPLY to invis-

(Continued on page 11)



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Deed Q&A

(Continued from page 10)

ble fences, so they are legal throughout all areas of The Villages.

7) If a dog is inside that invisible fence and without a leash, do the restrictive covenants that state that your dog must be on a leash make this a violation? A: No. This is not an area that the Boards have adopted to enforce because this is an animal control issue of the different counties.

8) My deed restrictions are dated 2000. My declaration states that the developer shall have the right to amend the covenants and restrictions in the declaration from time to time by duly recording an instrument in the County in the public records. How do I know if my deed restrictions have been amended? A: Go to the District website (districtgov.org). If they have been amended they would be recorded in the County and the District office would have a copy of them. □

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Project-Wide Agreement Issues Follow-Up

In recent months, the POA Bulletin has put forth a series of articles which explore the history and nature of the Project-Wide Agreement (PWA) in which the SLCCD and residential districts 5 – 10 all participate. (These can be found at poa4us.org; click on current issues, click on Project-Wide.) The Agreement covers a sharing of expenses for certain improvements and facilities constructed within The Villages Development of Regional Impact (DRI) and will extend beyond the geographic boundaries of those districts to benefit all residents. The importance of the Project-Wide Agreement is that it continues to be a high-priced ticket item in CDD 5, 6, 7, 8 and 9's budgets and in some Districts comprises over 50% percent of the annual District budget expenditures.

At the residential District meetings of November 18, 2011, Ms. Janet Tutt, The Villages Community Development District Manager, presented a synopsis of her findings and current sentiments about this Agreement, which was originally crafted in 2003, prior to her tenure. The following are some of the points that she made, as well as some of the responses presented by Elaine Dreidame, President of the POA, at the CDD 5, 6, and 7 meetings.

In regard to the use of the formula cur-

rently being used (based on assessable acreage), Ms. Tutt indicated that, "...there can be different viewpoints as to how to develop and apply the methodology. As with all methodologies, one can argue the benefits and drawbacks of each and there are different ways of developing a methodology. That does not mean one is right and the other is wrong..." "...In the case of the Project-Wide Funds (PWF), the methodology used is assessable acreage. Why use this methodology? It is the same methodology used for the annual maintenance assessments for each District's budget. It is a logical progression that if the Districts methodology for maintenance is based on assessable acreage, then that portion of maintenance of infrastructure funded through the Districts would be based on assessable acreage..."

Ms. Dreidame advised that in its August issue the POA concluded that based on the CURRENT assessment methodology (assessable acreage) used for evaluating each district's share of expenses to the Project-Wide Agreement (PWA), that the residential districts collectively paid 98.36% and the SLCCD paid only 1.64% of the annual cost. This is due to the fact that within a CDD, certain lands are considered "assessable", meaning they are part of the tax assessment base such as homes and yards and commercial buildings, while other lands within the CDD, such as nature preserves, road right-of-ways, and storm water retention areas are not as-

(Continued on page 12)

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Project-Wide Issues

(Continued from page 11)

sessable for tax purposes, but their operating costs are assessed via the annual maintenance fee on each home site or business.

1) In CDDs 5 – 8, approximately 92% of their acreage is assessable meaning only 8% of their land mass is not maintained by the residents individually. The costs of maintaining this 8% is covered by the annual CDD maintenance fee assessed against each home site. 2) For the SLCDD however, less than 18% of the acreage (commercial properties) is assessable, meaning that the cost of maintaining 82% of the property in the SLCDD is covered by their annual CDD maintenance fee assessment.

The chart to the right demonstrates the financial impact of three different possible methodologies: a) use of assessable acreage in each district; b) use of total acreage in each district; and c) use of non-assessable acreage in each district.

Dreidame reminded the Supervisors that the Florida Statute that enables the PWA requires “**equitable**” sharing of maintenance expenses for the listed improvements, based on “**mutual advantage**”. This Agreement was written by representatives of the SLCDD and agreed to by the residential districts 5, 6, 7, 8, 9, and 10 at a time when there were no qualified electors (a resident of the district) eligible to serve on the Boards and it was too early in the process to see the financial impact variances on the residential vs. the commercial districts. With data now available it appears that the use of **total acreage**, as opposed to total assessable acreage or total non-assessable acreage **may be a more equitable, mutually advantageous**, allocation tool in this situation. The POA urges the SLCDD and CDDs 5 thru 10 to consider a more equitable methodology for funding the PWA among the various districts. The premise put forth by Ms. Tutt that assessable acreage is a logical progression for determining the PWA funding by the Districts may be the best one, but the POA believes an outside, independent consultant should be hired on behalf of the residential districts to make this determination.

Ms. Tutt responded to the POA’s concern that the inclusion of Lake Sumter Landing Market Square, the Lighthouse and the Land-

District	ASSESSED ACREAGE	Percent of Total	2010-11 Charge	TOTAL ACREAGE	Percent of Total	2010-11 Charge	NON-ASSESSABLE ACREAGE	Percent of Total	2010-11 Charge
5	1297.57	27.2	\$1,647,034	1406	26	\$1,571,908	108.43	16.8	\$1,014,099
6	1441.73	30.3	\$1,829,992	1496	27.7	\$1,672,528	54.72	8.5	\$511,773
7	917.72	19.3	\$1,164,865	976	18	\$1,091,168	58.28	9	\$545,068
8	1030.51	21.7	\$1,309,297	1098	20.3	\$1,227,564	67.49	10.4	\$631,205
SLCDD	74.5	1.6	\$94,498	432	8	\$482,976	357.5	55.3	\$3,341,673
TOTAL	4,762	Per Acre \$1,269.57	\$6,045,686	5,408	Per Acre \$1,118.00	\$6,045,686	646.42	Per Acre \$9,352.57	\$6,045,686
						<i>approximate</i>			<i>approximate</i>

ing in the PWF appears to more appropriately be the responsibility of the commercial property owners in Lake Sumter Landing. She advised that, “...Over the last year and a half, District staff have been working to achieve a re-platting of the Sumter Landing area. The purpose of the re-platting is to allow for better control over parking and the use of certain areas and the sustainability of the downtown area under the Sumter Landing District. While working on the re-platting, staff began a review of the PWF. At that time, staff discovered some issues with the Lake Sumter Landing (LSL) Assessment Methodology as

it relates to the District’s ‘Downtown’ property (Market Square, the Lighthouse and the Landing) that needs further review.” The POA urges the Districts to remove those three items from the PWF. Ms. Tutt also addressed the issue raised by the POA of whether the PWF should be paying the LSL annual maintenance assessment for Market Square. She stated that, “...It appears the Rule establishing the Assessments to the LSL property owners has resulted in unintended consequences in the funding of the SLCDD’s portion of the assessment. We have been in the

(Continued on page 13)

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Project –Wide

(Continued from page 12)

process of analyzing this and will be addressing it with the SLCDD Board and a possible Rule change in advance of Budget discussions for next fiscal year...

Ms. Tutt concluded stating that "...Over the coming year, staff will complete the Capital Improvement Program (CIP) for the PWF. It will provide a more in-depth analysis of the infrastructure involved and better provide the Boards with a handle on the reserves..." She also advised that, "...Staff will also be revisiting the Lake Sumter Landing Rule as it applies to the Sumter Landing Community Development District Property to address the issue of payment to and from the PWF."

In conclusion, we applaud Ms. Tutt for taking the initiative to review various aspects of the PWA and hope that the residential district boards, as well as the SLCDD, will also take a good hard look at some of the issues that have been raised. The POA supports the theory of the PWF, not only for the sharing of all infrastructure maintenance costs, but also the provision of a uniform set of maintenance standards and, just as important, a sharing of risk. Our concerns are that the determination of properties to be included and the methodology of assessment be equitable for all participants, as required by the Florida Statutes. □

AAC Meeting Summary December 7, 2011

Old Business Topics Included:

- Carl Bell was re-elected Chairman and John Wilcox was elected Vice-Chairman for the coming year.
- Staff reported that additional reflectors have been added to the multi-modal path in the vicinity of the Belle Aire gate.
- Staff also reported that the Paige Place roadway, between the intersection with the circle at the north end of Morse Boulevard and Avenida Central, would be closed to rework the paver brick path and asphalt road adjacent to the path

from Monday December 12th to Wednesday December 14th, weather permitting.

- Scott Wilder of Community Watch showed photos taken with a new camera tested at the Chatham gate. This camera picked up license plate tag numbers from moving vehicles even in the dark. These better cameras will increase the camera expense by approximately 10% per gate and should be on site very soon.

Consent Agenda:

- The consent agenda approved included Amendment Three to the Agreement with The Shepherd's Landscaping LLC to correct some discrepancies in the irrigation zones to be maintained via the contract and a mathematical error correc-

(Continued on page 14)

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AAC Meeting

(Continued from page 13)

tion to Amendment #6 to the Agreement with Operations Management International, Inc. for operations, maintenance and management services for VCCDD Pump Stations and Miscellaneous Facilities.

New Business:

- The AAC recommended adoption of Resolution 12-03 approving \$984,323 of “carry forwards” from Fiscal Year 2010/2011 to payment in Fiscal Year 2011/2012 for previously approved projects such as the replacement of banquet chairs in the Savannah Center, Multimodal path renovations, Chula Vista/Mira Mesa golf course renovations, Savannah Center repairs to the shade structure, Chula Vista Center chairs and a number of landscape replacement projects.

- Based on a field assessment of the District’s compliance with the Americans with Disability Act (ADA), the AAC approved spending approximately \$2,020 to modify the pool lift at the Calumet Grove pool and approximately \$30,575 to modify the Rio Grande Lawn Bowling access route and parking lot, to achieve compliance with current ADA standards.
- A further discussion was held regarding handicapped residents needs and the AAC directed staff to do an analysis of the parking lots at regional recreation centers to see if additional handicapped parking spaces (above and beyond ADA requirements) are needed and can be accommodated within overall parking requirements at the centers.
- The AAC recommended approval of staff recommended modifications to the Architectural Review Manual with regard to permitting full and partial canvas roof covers on screen rooms and birdcages.

Informational Items:

- The Committee reviewed the staff proposed Capital Project Work Plan. A discussion followed regarding the planned construction of pickleball courts on the eastside of Highway 441 near the Paradise Recreation Center. Staff had placed the project on hold to consider any input from nearby residents. Residents are asked to make their opinions known both regarding the need for courts in that area as well as any concerns with noise.

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

NEXT AAC MEETING – WEDNESDAY January 11th, 1:30 P.M. AT THE SAVANNAH CENTER. □

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HVAC Warranty Follow-Up Info

As we follow up on the issue of leaking underground copper line sets, we're pleased to hear of more homeowners who have obtained reimbursement for the replacement of their underground copper line sets and related costs. For the most part the claim process is being handled efficiently by the Home Warranty Department, although there are still some residents' claims which we believe have been unfairly denied. We hope those claims are being reevaluated and have an outcome in keeping with the intent of the Extended Service Plan, "solving all the issues related to the leaking refrigerant lines."

Homeowners who experience loss of cooling which may be related to leaking underground copper line sets are urged to contact the Warranty Office as soon as this problem is suspected. Familiarize yourselves with the conditions of the Extended Service Plan, which can be found in the October and November POA Bulletins (in our archives at poa4us.org), in the event that this occurs in your home in the future. If you have already experienced failure of the underground copper refrigerant lines and had to pay for replacement out-of-pocket, the request for reimbursement form can also be found in those issues, as well as through the Warranty Of-

fice. In order to comply with the terms of the Plan, Home Warranty advises, "Residents should always **contact the Warranty Office first**. If a problem arises after regular business hours, the recording at the Warranty Office business number will refer them to an after hours emergency number. That number is active 24 hours a day if the Warranty Office is not open."

We would like to take this opportunity to reaffirm our thanks to Dave Gott for all he has done to help the POA regarding the copper line set failures. Without Dave's assistance in understanding the nature of the problem we would still be learning about air conditioning. We were able to work toward a resolution by having an accurate understanding and making the facts and extent of the problem clear to the Developer. Mr. Morse eventually offered the current Extended Warranty Plan, which includes refunds to those who have already incurred expenses due to line set failures in their homes, within a certain timeframe.

Dave has suggested one easy thing that homeowners can do to help reduce the amount of moisture that the underground copper lines are exposed to, moisture which may be a contributing factor to the corrosion that causes pinholes in the tubing: simply extend the PVC condensate pipe so that it drips away from the mouth of the conduit that carries the copper lines. When originally installed, most condensate lines drip right

over the conduit, creating a continuously wet environment in the ground. Although there is no guarantee that a line set failure will not occur, it cannot hurt to keep some of that moisture away from the copper tubing where it comes out of the ground near the outside A/C unit. Just add a simple 90-degree "el" or a 45-degree coupler and a short length of PVC tube to direct the drip onto the ground a foot or two away. Make sure you aren't putting anything in the path of lawnmowers, and don't glue the joints, as the condensation

(Continued on page 16)

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HVAC Warranty

(Continued from page 15)

line sometimes needs to be cleaned out.

Several months ago, Dave was just visiting The Villages on vacation, relaxing at the pool, when he read the POA Bulletin article in which we sought help with this problem. Although he was not even a resident or homeowner, Dave volunteered to help us, providing invaluable advice and hands-on expertise at no charge, and he is continuing to advise us on HVAC matters. Since then, Dave and his wife, Betty, have decided to become full-time residents of The Villages and Dave plans to start a small air conditioning repair business to serve Villages homeowners. We want to be the first to welcome them to Florida’s friendliest hometown. □

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*** Letters to the Editor ***

Softball Fields Safety

I hope the POA will take an interest in this because it affects the health and safety of all villagers who use the facilities. Our softball fields are in DANGEROUS condition. I have, over some time now, tried to get through to the rec. dept with no luck. The fields are like cement with a cover of dust. The ball jumps off the infield and bounces high and fast. Many participants get hit every day. One day someone is going to get a very serious injury. I have asked that the fields be watered and turned over on a regular basis, to keep them safe and more playable. The fields don’t get enough water (I have been told by workers they only water 1/2 hr twice a wk) hence the hard dirt infields. Please help us !

Editor’s Note: We contacted John Rohan who advised that he would look into it. He noted that all areas of The Villages are restricted in the amount of water that can be

used, per the Water Management Districts, including the softball fields, in addition to the fact that the fields are used 6/7 days a week with endless play which will have an impact on their conditions, regardless of how much water we could have available. They do provide a watering and maintenance schedule for each of the fields that is monitored by staff. John thinks the challenge they run into is the amount of use, the number of games, the skill level of the players, and the amount of rainfall and time of day when the games are played. (If you play later in the day, there is a high probability those fields will play differently.)

He advised the POA that he would look into it further. John followed up with another email and stated that he had met with staff and shared the issues regarding concerns about the softball infield conditions, especially the infield at Buffalo Glenn. He developed the document for staff to use to monitor field preparation which identifies those responsibilities of an outside contractor, as well as those of the Recreation Staff. He met with One Source, the Contractor, to advise that staff would be reviewing and monitoring conditions. Residents deserve a safe place for recreation so if the softball diamonds need anything else that could help make them safer, contact John Rohan – the POA would also welcome knowing of any continuing problems. □

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***** Letters to the Editor *****

Golf Cart Accidents

I sent the email below to the Editor of The Villages Daily Sun on November 22nd and to date have received no response or, seen any mention in the newspaper. Perhaps the POA would be willing to look into this matter? Bringing the accidents to the attention of Villages residents might increase awareness of the problem and hopefully reduce accidents.

To the Daily Sun: ‘As it appears the number of accidents in The Villages involving golf carts has been increasing as the population grows, may I suggest that you do an investigative report on this matter? I have noticed lately that golf cart accidents rarely get reported in the Daily Sun. Have we become

complacent or is this matter no longer newsworthy? I believe that your reporters should be able to obtain enough factual data from local law enforcement to enable The Daily Sun to run one or more articles on this subject. I would suggest a look back over the last 12 months to allow you to present information on the increasing number of accidents, especially if there were injuries involving ambulance transport or Medvac to a Trauma Facility. If you report on this data and also show the locations where most accidents have occurred, you would do all the residents a great service and hopefully enlighten them to be more cautious when driving their carts on both the cart paths and public roads and their autos where they share the road with golf carts. I look forward to your reply or reading about it in The Daily Sun.’

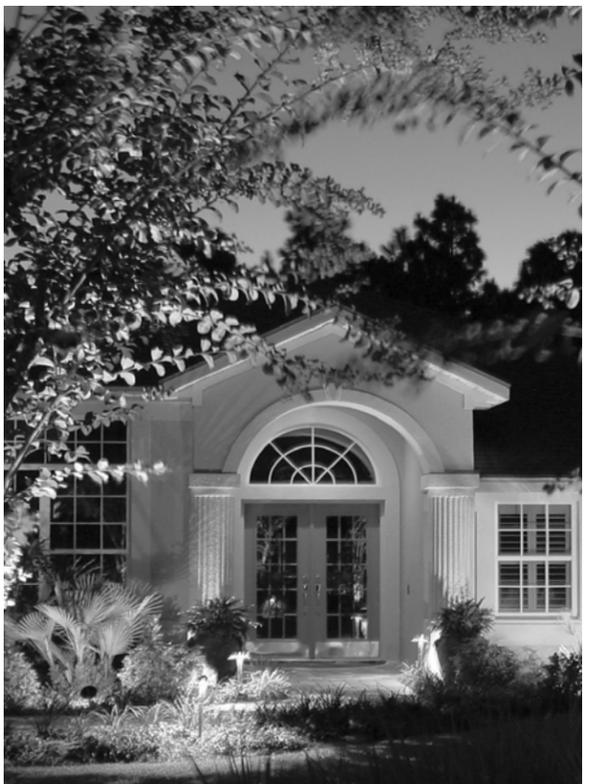
Hank Clemens

Editor’s Note: The POA is also very disappointed with the Daily Sun’s lack of coverage of the golf cart accidents which are occurring throughout The Villages. While such information may be ‘detrimental’ to selling homes, it is important for the safety of current residents that this information is published for all to see and hopefully it will re-

sult in a change of behavior and attitude while driving or riding in golf carts. They are NOT toys and should not be treated as such! □

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*** Letters to the Editor ***

AT&T Cell Phone Subscribers

A large percentage of POA members living south of CR 466 are out of luck if they use an AT&T cell phone. I live in Hadley and the reception is next to nil, only one small bar showing. Even in Sumter Landing, I cannot receive or make a phone call. When I reach the area of 441, I have great reception. Dozens of people have shared their frustration with me. The Apple users club even recommends you change your provider to get away from AT&T. I would like the POA to contact AT&T to find out why they are not installing a tower to service the southern part of The Villages, especially in view of the new southern expansion. Could you please put some pressure on them and find out when we can expect to use our AT&T cell phones in the southern part of The Villages?

Henry Cote

Editor's Note: The POA has contacted AT&T regarding the poor reception some residents are receiving from AT&T cell phones in certain sections of The Villages. In an attempt to assist in solving this problem (we believe that if we can present significant numbers to AT&T they might be more motivated to add a tower), we are requesting those affected by this poor reception send a note to the POA indicating your name (optional), street, Village, county, zip code,

and AT&T cell phone number. Additionally, please indicate the strength of the AT&T reception (average number of bars on your phone) at your residence. Please email this info to poa4us@hotmail.com or send your information to: POA – AT&T Problem, P. O. Box 1657, Lady Lake, FL 32158-1657. □

Gate Cards

I, too, had to replace the window regulator on my car. Honda said the only times that the window regulator goes out are on cars in gated communities. They suggested using the manned visitor gates as often as possible, to help lessen the "up and down" of the window. Your previous writer paid \$300, my repair set me back \$500. OUCH !!!

C. Dargis

Editor's Note: Thank you for the suggestion. If you enter the gates more frequently or keep the same car for a longer period of time than a typical resident, you might want to use the manned entrances when possible. □

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Fitness Challenge Attention all Villages 'Couch Potatoes' 2012 !!!

By Judi Da Costa, Personal Trainer

OK Couch Potatoes, it's The New Year, and that means it's time to make some New Year Resolutions!

So January's Resolution is to GET OFF THE COUCH and move to the kitchen counter top!

Why? Push Ups!!

Did you know that this is the single most effective strength bearing exercise you can do for your upper body. It works your chest, shoulders, and a lot of other muscles in between.

And guess what? You can do them! Start with just one and build yourself up gradually to 3, 5, 7 and then 10!

So now, go to the kitchen counter top.....take your hands out wide and place them on the counter edge pressing your elbows out to the side so you have a letter T shape. Take your feet back a little ways and keeping your abdominals in, gently inhale as you press your chest towards the counter top and exhale as you come back up.

Congratulations, you've just done your first push up!!! □

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Our Gardening Column:

Soil:

The Foundation of Good Gardens
 by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Not being allowed to stay up late or eat massive amounts of candy and pork rinds, having to wear sensible shoes and going to church gave me a good foundation, according to my mother. Having good soil gives your garden a good foundation.

As you know, Florida soils are a challenge: sandy, full of clay, undernourished. So now, while the earth sleeps, start the year off right and amend your soil. You will have a beautiful garden come springtime.

Once upon a very, very long time ago, Florida was underwater. That's why there's so much sand everywhere. So it makes sense that Florida's natural ecosystems co-evolved with the soils, and soil conditions often determine what can and cannot be grown both on the farm and in our gardens. Imagine the entire Floridian peninsula at the bottom of a shallow sea. The land under water is limestone – a porous, weak, light colored loamy substance which is now just a little bit under the ground we live on. While the earth was

becoming our home, as ice melted and re-froze and the land rose, mineral laden sediment from the melting continent was deposited on top of that limestone. The earth below us is a myriad of underground streams, lakes and sinkholes known by scientists as Karst topography. Sure, there are minerals in our soil but to have a great garden-- even just a good garden--we need to give it some vitamins in the form of amendments.

Oak leaves, manure, peat, pine needles, humus, mushroom compost, mulch, kitchen scraps like eggshells and banana peels, worm castings and grass clippings are all amendments for your soil. All these amendments are referred to as compost. The definition of compost is "organic matter that is undergoing or has resulted from decomposition". When you amend your soil, you are adding microorganisms: colonists of invisible animals in the form of bacteria, fungi and molds, invertebrate decomposers, nematodes, fermentation mites. Organic matter improves the con-

dition of the soil because it makes the soil able to store nutrients like nitrogen, and able to retain moisture. This is good Juju.

In order to grow a garden properly, your soil should have a pH of 5-8. Basically pH is an index of how sweet or how acidic your soil is. It is measured on a scale of 1-14, with pure water being right in the middle at 7. Certain factors can alter your pH like fill that's been brought in from construction sites as well as the addition of organic matter. It is important to get a soil test done and usually the county extension services do this for free or for a very small charge. In Sumter call 352-793-2728; Marion 352-671-8400; Lake 352-343-4101.

Each time you plant something, amend your soil. Whenever you dig out soil to put in a plant, put that soil in a place where you can add leaves or some other amendment to it. Then mix it all up and add it back into the earth. Animal manures are considered to be

(Continued on page 20)

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Gardening

(Continued from page 19)

the best source of fertilizer and organic matter for the gardener. Animal manures are horse, cow, chicken, or rabbit poodie. Dog doodie is not a good choice. So for all of us, our best bet is benign, sterilized, non stinky Black Kow which you can buy just about anywhere.

I have a few neighbors who confessed when we were buying our homes, that they

had their eye on our lot which has a huge oak tree in the back. They didn’t want the lot because they considered the tree “messy” due to the leaves and the catkins. These leaves and catkins are treasures to me. I rake them up and add them into the soil when I’m planting and use them as mulch and in my potting soil to fluff it up. Catkins are the little flower buds of certain trees and they are super gifts to the garden. Some of my neighbors actually bag them up for me during catkin season.

It’s been many years and a long, hard time amending my soil and I’m still not all done. But now I can say I’ve got a good foundation – and without the sensible shoes!

You may reach Anne Lambrecht at anne-garden@embarqmail.com □

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(Continued on page 21)

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Discount Partners

(Continued from page 20)

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

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

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

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Comfort Suites - 1202 Avenida Central, 352-259-6578. 25% POA discount through Dec 31, 2012. All reservations based on availability. Must call directly in advance for individual reservations.

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.

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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 - 211 S. Hwy. 27/441 next to Tire Round-up. 751-1876. \$5.00 off installation of new flag pole for POA members. Discount on cash or check orders only.

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

Funeral Planners Inc. - POA 10% discount off regularly priced funeral planning package or 15% off deceased identity theft protection service. For more information, visit 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. Website (www.arrachmeart.com).

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Golf Cart and Club Security System - Email us at yunk38@embarqmail.com, 391-9488. \$3.00 POA discount (approx 10%) for Golf Cart and Club Security device.

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

(Continued on page 22)

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Discount Partners

(Continued from page 21)

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

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

Home Power Washing - Villages resident, 10% POA discount, Bob at 350-4746.

I. Stern & Co. - 10% off Hi Quality Golf Clothing, #200 Hwy 484, Ocala. 307-4878.

Jackson Hewitt Tax Service - \$25 off tax preparation for POA members. Must present POA card. 888-282-1040.

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

Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 352-753-5301. 15%

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Kitty Camp & Resorts - JUST for CATS...a Lovable Lakeside Cat Resort & Retirement Home. 15% Discount to POA Members. Call 352-205-4284

Kilwin’s Chocolate and Ice Cream - 1108 Main Street, Spanish Sprgs, 352-430-3600. Buy two slices of fudge, get one slice free.” One offer per family membership.

L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, Appt only, 10% POA discount, 430-2991.

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

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

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

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Nature’s Liquids - Natural liquid swimming pool & hot tub. SeaAloe and super fruits GT liquids for your whole body. naturesliquids@comcast.net-Diane 750-2246.

Odd’s & Errands by Paula - Affordable Personal Assistant. 430-0764. 10% POA discount.

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

Panda Express - 869 N Hwy. 27/441, Home Depot Plaza, 751-2507. 10% POA discount, not valid with coupons or specials.

Plaza Jewelers - 16770 S. Hwy. 441, Baylee Plaza, Summerfield, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$3.

Preferred Financial Solutions, LLC - POA Members receive complimentary retirement inc plan. 20+ yrs exp. 753-1967.

(Continued on page 23)

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Discount Partners

(Continued from page 22)

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

Sonic Drive-In - Wal-Mart Shopping Center, 347-2860. Tuesday Nights: 5 single patty burgers for \$5 after 5 PM. Add-on at extra charge. Wednesday Nights: One Half price single patty burgers; 99¢ single topping sundaes. Valid only at Summerfield.

Sparr Building and Farm Supply - At the corner of Hwy 44 & Signature Drive, Wildwood. 352-330-1718. 10% POA member discount on fertilizer, water softener salt & pool supplies. Sale items excluded.

Stewart Lawn & Landscape Maintenance - 347-3792. 20% POA member discount.

The UK Shoppe - Food from "Across the Pond" Market of Marion, Aisle D North. 10% discount, 391-5788. Free Villages Delivery for POA members.

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

Tornado Shelters of Florida, LLC - Two day installation in garage floor or carport. POA member discount of 5% through Jan 31. Call Pat Tripp at 352-702-6386.

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

Tri-County Tile & Home Improvements - Lake County Resident & Home Improvement for 25 years. Call 352-978-3556. 15% Discount (on labor) to POA Members.

Ultimate Handyman Services - Drywall, trim/crowns, paint/remodel. Insured. 10% POA member 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 for POA members. Not valid with other special offers or if in Vic's complementary bus.

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