

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.03

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

March, 2012

QUESTIONS & ANSWERS

February POA General Meeting Forum

1) How come we do not have more bowling alleys? We can never get into a league. A) That is a Developer issue, it has nothing to do with your amenities program. We would suggest that the next time they do the residents survey that you put that down - We need more bowling alleys. If a lot of residents say that it will get their attention.

2) Since we pay an amenity fee, why do we have to pay money to use the fitness rooms in the recreation centers? A) The fitness centers are an enterprise activity separate from the amenity program because when they were first set up by the Developer he established them as such, so when the amenity transfers were made they were purchased with those revenues calculated as part of that purchase. So, any changes now would impact the entire revenue stream. Additionally, you really don't want it to be lumped into the amenity system because you would never get in the door. Right now, all of the money that is collected, which is a relatively low fee, is there to specifically maintain that facility. It pays for the center monitors, replacing and repairing the equipment. The additional charge also cuts down on the casual people that would come in at certain times so that people who are really seriously interested in that kind of facility will have reasonable access.

3) You mentioned that AT&T will be installing two cell towers south of CR 466. Do you know anything about what Verizon is planning to do because reception is a problem with that service as well. A) When we met with the AT&T representative he indicated that the lack of 'timely' towers in The Villages occurred because they did not anticipate the speed with which the community would grow (our Community is an exception to the norm) and that they were now playing

catch up. This likely occurred with Verizon as well.

4) I live in Bonita. My next door neighbor had her smoke detector go off and we could not figure out how to shut it off. Eventually, we called Community Watch and they said to call the Fire Department. They came and disconnected it from the wall and while there mentioned that it was their eighth call that day. Isn't that money wasted to send out trucks and personnel to turn off smoke alarms? A) Actually, it is a good thing. First, they would not respond if they were on another call. They do go out for the following reasons: a) sometimes the smoke alarms are located high and they do not want residents climbing ladders and they would rather be proactive than reactive when someone falls; b) they make regular routine trips through the neighborhoods to know where the streets are and this gives them additional experience of being in the neighborhoods.

5) Who is responsible for keeping the tunnels clean, in particular the one under CR466 by the high school and the other one is at Saddlebrook going under Buena Vista? A) Janet Tutt responded that they were District responsibilities and that she would see to it that Property Management took care of the

problem. She also advised the audience that any time those situations happen all you have to do is call the **District Customer Service at 753-4508** and report the problem.

6) I have noticed the EMS trucks parked around The Villages with personnel sitting in them. Is there some program that was set up that they are supposed to be in certain places because of some statistical thing? A) This is a new program and they statistically know where to park at what time of the day based on call volume for a particular area, so they are stationed specifically upon the time of day.

7) We own a 7 year old Amarillo ranch home and we now have a ground fault in the garage which keeps on tripping which shuts off two plugs on the outside of the house. I am wondering if anyone else is having that kind of problem. A) Two additional attendees acknowledged the same problem and will get together after the meeting. □

Flood Insurance Do You Need It?

The following are excerpts from the presentation of Diane Digrestina, a AAA Insurance Agent, at the February POA Meeting:

Flood insurance is necessary. No homeowner's policy covers flood, nor does hurricane insurance cover it. Flood is a separate exposure. Flood insurance is a FEMA government product. It is written by FEMA for FEMA and regulated by FEMA but outside companies such as AAA do in fact sell it.

Every home should have flood insurance. More money is paid out throughout the United States in flood insurance than fire and lightning combined. **It covers where water suddenly or unexpectedly comes from the outside.** Two inches of water suddenly and unexpectedly from the outside will cause a

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March 20, 2012

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

**“How to Identify/Avoid Scams
& How to Get Assistance**

If You Have Been Scammed”

Seniors Vs Crime

Bob Kauffman & John Smith

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

Flood Insurance

(Continued from page 1)

minimum of \$20,000 in damages. People forget that it comes in under the doors. It affects your carpets, your cabinetry in the bathrooms and the kitchen, your dry wall has to be cut out, the walls have to be disinfected, new dry wall has to be put in and the entire house has to be repainted.

FEMA has a mapping program and every home is done on an individual basis so you and your neighbor could have different determinations depending upon your saturation zone. Mapping can also change at any time because the more they build the less land there is for absorption of excess water.

The cost of flood insurance is very affordable in low risk areas. The minimum coverage you can get on a home would be \$20,000 on the building and \$8,000 on contents for approximately \$129.00 a year. There is always a 30 day waiting period on any flood policy so that you cannot just wait until a storm is forecast to get coverage. Additionally, because individuals were canceling after the ‘storm’ season, they require a 12 month policy. You cannot cancel a flood policy early unless you sell your home.

Flood insurance will piggyback and it will work like a good marriage if you get damaged by flood and storm damage - an incident where there is a lot of wind and water. If you have both water and wind damage your homeowners policy will cover damage to structure, but your flood will cover any water damage. An adjuster will first look for the water line on a damaged property. That will be marked off and from the water line up your homeowner’s will cover and from the water line down it is flood. If you do not have flood coverage then it is an out of pocket expense to you because your homeowner’s will not cover it.

No one is immune or exempt from flood

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coverage - it covers all of the states. Florida is flat, it is wet, it is a high saturation area with no place to go. What is covered? Examples would be backing up of storm water drains (such as occurred in The Villages in August), a fire hydrant breaking, hurricane accumulated rain - **WATER COMING INTO THE HOME FROM OUTSIDE REQUIRES FLOOD COVERAGE.** If a pipe breaks IN your house, if the washing machine hose breaks, these are internal and would be covered by your homeowner’s policy.

Before we opened it up for questions, Sandy Lichterman, the ONLY resident involved in the August 19, 2012 flood who HAD FLOOD INSURANCE and the resident who had the most damage (\$38,000), shared the following information that he learned from his experience with FEMA FLOOD INSURANCE:

Your FEMA policy will cover your building and contents separately, each of which has a separate \$1,000 deductible in standard policies.

Your flood insurance does not cover any living expenses when you have to leave your home, nor does it cover any losses outside of your home such as your landscaping which washes away. Additionally, antiques and oriental rugs are covered in a very different way. FEMA looks at how functional they are, not how valuable they are, so a \$10,000 antique table will just be covered as a table.

If you have a flood, the first thing to do is to get the water out as quickly as you can.

Take as many pictures as you can both inside and outside. Be sure to use a ruler or yardstick to show the height of the water - when the water goes down there is usually a water line.

The adjuster will take inventory of everything in your home that got damaged. They put this into a computer program with your

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POA Mission Statement

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

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents’ Rights are respected, and local 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. □

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August 19, 2011 Flood Victims Receive Financial Assistance for Their Repair Expenses

You will recall from last month's article that at the January, 2012 SLCCDD meeting, Supervisor Nesbitt advised residents impacted by the flood that after being made aware of the situation at the December meeting he had asked "...Ms. Tutt to look into it a little deeper because it was new to us and I wanted to better understand the totality of the situation. I know that there have been some, I would say, productive discussions with the Developer in an effort to resolve this issue... It may be clear from where you sit individually, but in totality it is a murky thing in terms of trying to draw lines of responsibility..."

We don't know who contributed how much, but someone, presumably the Developer, worked out a plan where he and various constituents contributed enough money (over \$96,000) to be able to cover the out of pocket expenses of all of the 'claimants'. This was all accomplished through contributions to and disbursement checks from the VHA Foundation.

SPECIAL NOTE: This was a very unusual set of circumstances, and should NOT be considered a substitute for flood insurance. □

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REASONS TO JOIN THE POA

The Board of Directors of The Property Owners' Association of The Villages (POA) would like to thank you for your support throughout the year.

The POA will continue to speak out for residents' rights. The POA has no special interest or hidden agendas. Our only interest is to protect, preserve and improve the rights of all residents. We believe the POA provides a needed check and balance to ensure that the developer and governments decisions are always in the best interest of the residents. The POA serves as a watchdog for the residents, continuing to inform and educate residents on issues that have an impact on their quality of life and their public safety.

The third Tuesday of the month, the POA has a general meeting where you, the resident, can participate in a question and answer session that allows you to ask questions and

voice any concerns that you might have as well as hear a speaker on a selected topic.

The POA publishes and distributes a free news bulletin to approximately 43,000 households every month.

Active membership in the POA entitles you to participate in our discount partners program. There are over 70 different services and businesses. This is a great way to save money. By being an active member, you will also qualify to receive our monthly email bulletin which keeps you instantly updated on issues which concern The Villages.

Your membership and contributions are vital to our existence. It is our members that keep our organization strong. There is strength in numbers; the larger our membership, the more credibility and strength the POA has. If you want to know more about us, please visit our website at poa4us.org.

Get involved.

Support your POA in 2012!! □

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**

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(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)

Roundabouts Attention: Right Lane Drivers

Clarification of Information in the February 2012 POA Bulletin:

Life would be much easier, **IF** vehicles entering a roundabout in the outside (right) lane **had** to exit at the first opportunity. However, these are standard two-lane roundabouts due to the ever growing volume of traffic, which means **a vehicle entering the roundabout in the right hand lane has the option of taking the first exit or 'going straight through' by taking the second exit.**

Sumter County Public Works Division tells us that restricting the right hand lane to the first right turn only, would impact the capacity of the roundabout and create a new set of problems in the left lane.

BE CAREFUL:

Situation: You are in the right lane and if no vehicles are in the roundabout in the right lane to which you would have to yield, you enter the roundabout in the right lane; - as you are entering there is a vehicle in the roundabout in the inside (left) lane which has entered from the previous entrance which is 'continuing straight through' (the prerogative for vehicles in the left hand lane) which means that it will be exiting – from the left lane at what would be your first possible exit. **Since this vehicle was in the roundabout first, it has the right of way and therefore if you don't take your first exit, you must yield to this vehicle on your left who is 'going straight through'.** So, **DO NOT ENTER** next to a vehicle in the roundabout, as that vehicle may be exiting at the next exit.

There have been several accidents in the roundabouts in which the vehicle in the right lane did not yield in this instance and that driver is the one who has been cited.

Three good rules as you prepare to enter the roundabout are:

1. SLOW DOWN to 20 mph (or less)
2. YIELD to the vehicles in the roundabout
3. DRIVE DEFENSIVELY

(By the way, these rules apply anywhere on the roads). □

AAC Meeting Summary February 8, 2012

Old Business Topics Included:

• Scott Wilder of CW reported that the Chatham gate cameras are operational and that installation of gate cameras at the Delmar gate is anticipated to be completed the first week of March. Photos from the new cameras were shown, clearly documenting a recent incident at the Chatham gate.

• Due to updated building codes, staff is working with the District's engineer to review slope and access points for handicapped parking spaces at the Savannah Center prior to submitting permits to Sumter County. This analysis is driven by a request to increase the number of handicapped parking spaces at Savannah from the nine currently available.

New Business:

• The AAC agreed to a staff plan to recommend to the VCCDD Board that they

(Continued on page 5)



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AAC Meeting

(Continued from page 4)

amend the Village of Spanish Springs (VOSS) assessment methodology to eliminate the Amenity System assessment for maintenance of Spanish Springs Town Square. The resulting rule change would result in the commercial property owners, via their elected VCCDD Board, having complete policy and management control of the downtown areas including the town square. This change will protect the Amenity Fund from any future liabilities related to the downtown area.

Consent Agenda:

- The AAC approved a consent agenda that included approval of the Fiscal Year 2012-2013 Budget preparation calendar, awarding of a bid to replace the Savannah pool bathroom floors and a bid to construct shade structures at the Savannah Recreation Center and approval of the catering services agreement with La Hacienda Catering.

Informational Items:

- The AAC discussed the Gate Attendant Monthly Report. There were some inconsistencies noted between the summary and the detailed input. The AAC expects to eliminate the detail report in the near future.

Please go to the districtgov.org website for the official minutes, agendas and meeting schedule. **NEXT AAC MEETING – WEDNESDAY March 7th, 1:30 P.M. AT THE SAVANNAH CENTER** □

Golf Carts Can Kill - Revisited

If we were to ask you if you thought anyone had died from involvement in a golf cart accident in The Villages, what would you guess? (You would have to guess because this information is not recorded by Public Safety or Community Watch, nor is it likely to be published in The Villages media.)

At the May, 2011, AAC meeting, Chairman Bell advised, “I will make a statement that was made to me, we have had ten people die in golf cart accidents in the last five years.” That being said, if we were to ask how many of these fatalities were related to speeding, what would you guess? The answer provided by this same source was “... none of them were related to speeding.” All of them were related to drivers hitting the curbing and flipping, hitting abutments, turning too fast, passengers falling out of the golf cart, collisions with another golf cart or vehicle, etc.” **At a recent POA meeting, Captain Gail Lazenby confirmed that there have been a least 10 fatalities in The Villages related to golf carts in the last four years.**

There is an active resident Work Group studying safety issues surrounding golf cart usage, but they can only deal with innuendos – no data appears to be available. The POA


has been in contact with Sheriff’s Departments in all three counties as well as the Chief of the Town of Lady Lake Police Department, and none of them track accidents related to golf carts. The POA has commenced an effort to acquire this information from the Florida Highway Patrol which appears to be the only entity which even **remotely** tracks it by classification.

Below are letters from two residents who responded to our request last month to provide us with information about golf cart incidents that they were involved in or observed:

1) I was most interested to see your request for information about golf cart/auto accidents that have taken place in The Villages since my husband had such an accident 2 years ago (2/9/10) at the Chatham gate while returning from a rained out golf game. He was 3/4 of the way across the road from the golf cart path behind the gatehouse, turning onto Legacy Lane when a car came thru the gate (he believes the gate was up due to

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Golf Carts Can Kill

(Continued from page 5)

the rain) and collided with his cart, hitting the rear right corner of the cart. It overturned and fell on top of him **when he was ejected**. I was not present but was told it took 3 men to help upend the cart and call 911. My husband suffered a fractured pelvis and head injuries which caused auditory hallucinations during his stay in The Villages hospital and subsequently while he was in rehab for 5 weeks and for several months afterward.

The person driving admitted that due to the crossing building and a large lilac bush behind it, he could not see the golf cart which was already underway coming across the road. He admitted to his insurance company that his vision was obstructed. We were told that the next day all crossing gate guards received a letter from management that the gates (at which you have to come to a stop) are NOT to be left up, even in bad weather. The large lilac bush has since been

removed and low shrubs have been planted in its place. However, The Villages disclaims any culpability and no news of this accident ever appeared in print. We have been told by a person that used to work at that gate that it was not the only accident that took place at that site but no one ever hears about them.

We hope this helps "the cause"... Arnold & Elinor Levitt

2) I strongly concur with your views regarding the deliberate omissions of the Daily Sun regarding golf cart accidents in The Villages. With your request at heart, I will offer you details of my personal accident involving my golf cart the night of January 20, 2012: At approximately 11:30 PM, while returning home from employment and traveling west on Avenida Central at the intersection with Hickory Head Hammock, a pickup truck failed to heed the stop sign at Alonzo Drive, drove across Avenida Central and struck my golf cart at nearly a direct broadside angle. The golf cart was spun around and came to rest on its side and during this action I was

ejected from the golf cart onto the pavement of Hickory Head Hammock. The offending vehicle fled the scene and was apprehended soon after. The driver was arrested for DUI and other offenses. I was transported to Villages Regional Hospital for evaluation and treatment. Fortunately, my injuries were minor and I am very lucky to still be among the living. I believe that a matter of inches and impact angle made all the difference. My golf cart was a total loss and fortunately insured for this type of damage. Another stroke of "luck" was that this accident occurred within the limits of Lady Lake, which resulted in their municipal police department's ability to investigate motor vehicle accidents without having to rely on the Florida Highway Patrol, which is the case in Sumter County (also Lake and Marion). To my knowledge, my accident details never appeared in The Daily Sun. In addition, I have come upon golf cart accidents with injuries prior to emergency response arrivals

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Golf Carts Can Kill

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and did not see any information published in the Daily Sun... Daniel J. Leahy

Below are reports of several recent golf cart incidents which were observed and reported:

- January 7, 2012 – 2:00 P.M. – On the wooden bridge between Morse Boulevard south gate and entrance to tunnel going under CR 466 – cart went off the bridge and landed on its side. No injuries reported. (See Picture Below)



- January 21, 2012 – 2:50 P.M. - On the Morse Boulevard cart path in the curvy area just east of the northern gate. Clear day, one way path, driver appeared inattentive and moving fast for the area, did not react to the curve and ran his front tires directly into the curbing – the cart, weighted down by 3 adult passengers in the front seat – bounced backwards and **both the driver and the passenger on the outside were ejected** onto the ground. (The adult in the middle was not ejected.) Fortunately, both victims landed on their bodies rather than on their heads. (No knowledge of the injury status but an ambulance was present.)
- January 23, 2012 – early afternoon – Single cart – Legacy Lane just east of Chatham recreation center – cart ended in side yard with driver on the ground nearby trying to get up – **(apparent ejection)**.
- January 31, 2012 – 1:15 PM – Tunnel under Buena Vista between Savannah Center and Glenview CC – Minor injuries reported- ambulance was called. It was cart vs. tunnel. Patient said when he came around the corner, he thought he was going to hit another cart so he swerved out of the way and hit the tun-

nel.

- February 8, 2012 – 9:20 P.M. – Enrique Drive near Santiago gate – Driver was turning onto the cart path coming from Alhambra. She turned too sharply and **fell out of the cart**. She was removed and taken by ambulance. She was transported to the Villages Hospital with what appeared to be minor injuries.
- February 8, 2012 – Crash involving a golf cart and a car at Morse and Fuentes. No reported injuries and no transport.
- February 22, 2012 – crash between a Honda Accord and a golf cart on Morse

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Relay For Life

April 13, 2012

Oxford, Florida - Walkers will go around the clock in the battle against cancer when the American Cancer Society's Relay For Life of The Villages of Hope, Florida gets underway. Teams of residents will gather at Central Florida Prostate Cancer Center on April 13, 2012 at 6:00 p.m.

Relay For Life of the Villages of Hope events are held overnight as individuals and teams camp out at Advanced Urology Specialists/Advanced Prostate Cancer Institute, 12109 CR 103 (off CR 466, behind Walmart). Their goal is to keep at least

one team member on the track or pathway at all times throughout the evening. Teams do most of their fundraising prior to the event, but some teams also hold creative fundraisers at their camp sites during Relay. Relay brings together friends, families, businesses, hospitals, schools, faith-based groups... people from all walks of life – all aimed at furthering the American Cancer Society's efforts to save lives by helping people stay well, by helping them get well, by finding cures and by fighting back.

New teams or individuals wanting to find out more about the Relay For Life of The Villages of Hope are encouraged to attend the Team Meeting on March 14 at 6:00 p.m. held at The Villages Health System East Campus, 1501 US 441, Second Floor Classroom 1-3. Meet committee chairs, other team members and representatives from the American Cancer Society so you can learn about the event and see how you can help the fight against cancer! For more information

about forming a team, contact Debbie Marsich via e-mail at thevillagesrelay@live.com or telephone at 352-409-2949.

"Relay is a unique opportunity for our community to come together to celebrate people who have battled cancer, remember those we've lost, and fight back against the disease," said Deborah Jones, Relay For Life of The Villages of Hope, Florida chair. "Many of the participants are cancer survivors, which serves as a reminder that The Villages of Hope's community is not immune to this disease and that by participating in Relay, we are joining with the American Cancer Society's efforts to create a world with less cancer and more birthdays."

Funds raised at Relay For Life of The Villages of Hope's community help the American Cancer Society to impact the lives of those touched by cancer within the community. In 2011, Relay For Life events across the great state of Florida raised over \$21 million to help cancer patients and their families in local communities and to fund lifesaving cancer research. The Relay For Life of The Villages of Hope raised \$80,000 that helped to fund lifesaving programs and

(Continued on page 9)

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Relay for Life

(Continued from page 8)

services locally. Our most requested program, Road to Recovery, provides transportation for patients to and from lifesaving cancer treatments. Last year, 53 patients were served by The Road to Recovery program in Lake & Sumter Counties. All of this is made possible by Relay For Life. We welcome you to join us in the fight against cancer today! □

Community Watch - Change is on the Way

As we mentioned in last month's issue of the Bulletin, we had discussed the need for some changes and improvements in Community Watch with district management and had been assured that changes were indeed about to be made. Implementation of these changes is now in progress.

In a letter to all Community Watch Personnel sent out February 15, 2012 Scott Wilder, head of Community Watch, reviewed the steps being taken to improve the efficiency and effectiveness of the Community Watch organization. Patrol and dispatch will now transition from six hour shifts to eight hour shifts. Mr. Wilder specifically requested employee involvement in determining how to

best staff the Morse North and Morse South gates as well as playing a role in identifying key components and suggesting methods to smooth the organizational transition.

The roles and responsibilities of the Manager of Support Services position are being reviewed and revised. The posting for this open position is forthcoming. On a further management note, Carl Kemp, Assistant Director, is expected to remain on disability leave for quite some time.

Chief Wilder's note asked all Community Watch employees "to work together, grow and function as a team to provide improved communication and better organization."

We wish Chief Wilder and the Community Watch team our heartiest best wishes for a successful and effective transition. □

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Flood Insurance

(Continued from page 2)

zip code because FEMA has determined how much everything should cost by zip code. They determine the cost and then ask how old the items are because they depreciate because it is not a replacement policy - it is an indemnity policy wherein they pay the cash to you based on what they say it is worth.

They then take the total value of the damaged items, subtract the depreciation and the deductible to determine your check amount.

His total loss was over \$38,000, but he still had over \$9,000 in out of pocket expenses.

Ms. Digristina did clarify that this is true for most FEMA policyholders, However, if you purchase insurance which is 80% or more of the value of your home (and the most you can get is \$250,000 on the building and \$100,00 on contents unless you receive a special exception) you will not be assessed for depreciation.

Q & A SESSION

1) Are all the rates the same across the country? A) Rates are set according to your flood determination factor (flood zone), i.e. X, A, etc. as established by FEMA. It will be the same rate no matter which local insurance agency you are working with.

2) Can you tell us how many homes have

been flooded other than this one incident that occurred six months ago? A) FEMA does not provide that to the insurance agencies, but you might be able to get it from FEMA directly. However, be aware that there are slow moving storms that can produce flooding in Florida. It can happen at any time. You need to make the decision as to whether you want to absorb the loss out of pocket or whether you want to offset it with a policy if your home suffers flood damage.

3) Which streets were flooded six months ago? A) Persimmon Loop and Grassy Pointe in the Village of Duval.

4) Is the Villages divided up into flood plains? A) It's not that the Villages is divided up, each individual property falls within a specific flood plain as determined by the address of the property.

5) Is the engineering of this storm sewer system in The Villages adequate? A) YES, it is not that it is not adequate. You have to

(Continued on page 11)

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Flood Insurance

(Continued from page 10)

realize that you have trash and debris that ends up being sucked into the storm sewers which accumulates and can cause it to clog and get backed up. That is why a regular inspection schedule for The Villages storm sewer system, which has been promised by the District administration, is so important to help prevent a similar flooding situation.

6) How many inches of water was in the homes of the residents that got flooded in August? A) The most appeared to be about 4 inches.

7) We have a two prong issue - a house sits up behind us on a higher grade than we are and the water comes off their roof as well as ours and creates almost like a dam against our house. Is that a flood insurance issue or a grading issue with the Developer? A) If it is a problem you cannot resolve with drains, you certainly should have flood insurance. It was also suggested that they discuss the issue with Home Warranty.

8) If you have two homes which are exactly alike with one being on a golf course retention pond, will that change the rating.

A) It depends on how FEMA has mapped you out and where you fall. They will look at how far it is from the home and whether or not the lay of the pond could cause you to have push back from that pond.

9) Is there a website we can go to for more information? A) Go to floodsmart.gov and you will find a lot of information. □

Golf Carts Can Kill

(Continued from page 7)

Boulevard. The driver of the northbound golf cart had attempted to turn left onto Madero Drive when he drove into the path of a Honda Accord. The front of the Honda struck the right side of the golf cart and the 82 year old driver (the

only occupant) was thrown (**EJECTED**) from the golf cart. The driver of the golf cart was cited for failure to yield to oncoming traffic. He was transported to Orlando Regional Medical center via helicopter in serious condition. (Daily Sun report)

To date, we have been unable to get the law enforcement agencies or the Villages Media to provide us with this important information. The POA has taken this on as a challenge and we will be working with them during the months to come, but we also need your help. We are asking any resident who is involved in or actually comes upon the scene of a golf cart crash (no second hand reports, please) where there appears to be ejections,

(Continued on page 12)

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Golf Carts Can Kill

(Continued from page 11)

injuries or fatalities to email us (poa4us@hotmail.com) or send to us at, POA, ATTN Golf Carts, P.O. Box 1657, Lady Lake, FL 32158, the following information: Your name and telephone number – needed in case we have additional questions; date (can be approximate) of the golf cart crash or ejection; exact location of the incident, i.e., street address, trail location, intersection, etc.; brief description of what happened if you were a participant or witness; brief description of what you saw when you arrived on the scene - if you were not involved; and how many, and if known,

whether they were the driver or passenger in the golf cart, appeared to be injured.

It is our intention to provide monthly reports in the Bulletin as well as to retain a database that would be put on our web site. Thank you in advance for assisting us in this project.

STAY ALERT!!! -- STAY ALIVE!!! □

Mark Morse ‘Hunting Trials’ Concludes

The POA has received a number of requests for information on this topic. Here are excerpts from articles we have located in the Billings Gazette:

In mid February, 2012, Mark Morse and several of his business associates, who had also been charged with hunting violations in two Montana Counties, agreed to admit to

hunting without a license, a misdemeanor hunting violation, in order to end their felony criminal cases. In the Big Horn County case, Mr. Morse has agreed to a \$1,500 fine and \$1,500 in restitution for three mule deer bucks prosecutors said he illegally possessed in 2008, and in the Yellowstone County case he has agreed to pay a \$1,000 fine and restitution of \$1,000 for an elk he had in 2007. The agreement in both cases provides that he will not lose any hunting or fishing privileges as a result of the lesser convictions.

You will recall that during Court hearings last fall, the defense attorneys accused State investigators of ‘testifying falsely under oath in open court, conveniently deleting material entries from reports, and acting together to perpetuate the fraud...’

Assistant Attorney General Barbara Harris, the state prosecutor in all the cases, denied in court records that the plea agreements were an admission of any wrongdoing by State officials. She wrote in the court records. “The offer includes no agreement with any claim stated in defendant’s motions and briefs. Rather, the state of Montana specifically disagrees with the allegations of fact and allegation of violation of law and enters into this agreement as a tactical and professional decision.” □

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How The Villages Came About And What Its Future Might Hold

Part One of Two Parts

Civil Discourse Club Presentation* - 1/30/12 and 2/6/12

What follows is an edited summary of the presentation presented jointly by Jim Stickel, Civil Discourse Club Member and Elaine Dreidame, President of the Property Owners Association of The Villages (POA).

Jim will cover the history of the development of The Villages and Elaine will talk about Residents' Advocacy.

Before we can begin, we need to define some of the acronyms that will be used in the presentations, which are as follows:

Chapter 190 - This is the Florida statute (law) passed in 1980 that authorized and continues to regulate Community Development Districts (CDDs). CDDs are very popular in Florida where now over 600 have been formed.

CDD - This stands for Community Development District, which is a form of independent special purpose government in Florida. CDDs are somewhat similar to other forms of government such as towns, municipalities, and cities, but they do not have police or judicial powers. They function as a Council-Manager form of government. In The Villages, there are ten residential CDDs and two Commercial CDDs which administer the functions of The Villages.

CDD1, CDD2, etc through CDD10 – The numbered Community Development Districts are the residential districts. Chapter 190 provides for CDD Boards to issue bonds to pay for the infrastructure necessary to build the District. The bonds' liability is passed on and assessed to the homeowners' property as the Community is built out and the bond debt is prorated over all the lots in the development and becomes a liability on each home site. The liability stays with the property until the bonds are paid back.

The CDD Board not only makes sure that all of the residents have either paid their bond liability or are doing so, but also legislates a maintenance assessment to make sure the CDD's property is as nice tomorrow as it is today. Chapter 190 provides a procedure by which the CDD Boards can transition from a 5 person landowner elected (the developer is

the landowner) to a 5 person resident elected Board (qualified elector). After six years and 250 registered voters, the actual Boards begin to be governed by the residents and not the Developer.

VCCDD - This stands for the Village Center Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area north of highway 466. The VCCDD is a CDD and is often referred to as a Center or Commercial CDD. The actual geographic boundaries of the VCCDD are roughly the downtown area around the Spanish Springs town square, and encompass most of the area bounded by Avenida Central and Hwy 441/27 and Rolling Acres Road.

There are no residents in the VCCDD. The Landowners of the commercial District continue to elect all five supervisors, many of whom are business associates, employees, or friends of the developer, and most often do not live in The Villages.

The VCCDD provides amenities and utilities to the residential CDDs #1-3, in Sumter County, CDD #4 in Marion County, and also the area of The Villages located in the Town of Lady Lake and Lake County. (The latter area is not a CDD.)

AAC - This stands for the Amenity Authority Committee, which is a committee of the VCCDD, authorized for the purpose of decision-making on all amenity issues except Villages Public Safety, and all non-bond related amenity funds for the VCCDD amenity services area north of Hwy 466. This committee was established as a part of the Class Action Lawsuit Settlement with the Developer and the VCCDD in 2008. Another AAC may be a possibility for the area south of Hwy 466 at some time in the future.

SLCDD - This stands for the Sumter Landing Community Development District. This is the government which provides recreation facilities and services, etc. to residents in The Villages area south of highway 466. The SLCDD is also a Commercial CDD

and basically encompasses the downtown commercial area of the Sumter Landing Square. Because there are no residents within the boundaries of the SLCDD, the commercial property landowners continue to elect the supervisors of the SLCDD as is the case in the VCCDD. The SLCDD administers amenity services for residential CDDs #5-10 in Sumter County.

VCDD – This is an abbreviation for Village Community Development Districts. It is not actually a community development district, which creates some confusion among many residents. This is the acronym in the LOGO used on many District documents, vehicles, employee shirts, name tags and buildings. It is a collective term that includes all 12 districts located within The Villages. It was incorporated when the decision was made to unify departments which include customer service, community watch, property management, administration and others. Janet Tutt is the District Manager for all 12 Villages CDDs.

PWA – The Project Wide Agreement – On August 29, 2003, the SLCDD Board (developer elected) and the CDD 5 Board (developer elected at the time) entered into an interlocal agreement identified as the Project Wide Agreement (other residential CDDs South of 466 have since been added to the PWA), stating that its purpose was to provide that the expense of maintaining (certain listed) project wide improvements is shared equitably.

VLS - The Villages of Lake-Sumter, Inc. – The Developer - This is the Morse family corporation that is developing The Villages. We often refer to Mr. Gary Morse as the Developer of The Villages. Mr. Morse is the son of Mr. Harold Schwartz, the founder of The Villages,

The Villages – A Master Planned, age restricted, retirement community located in Lake, Marion and Sumter Counties.

The POA - The POA (The Property Owners' Association of The Villages, Inc.) is the original property owners' association in The

(Continued on page 14)

How The Villages Came About And What Its Future Might Hold

(Continued from page 13)

Villages, founded in 1975. The POA is an independent organization with no ties to the Developer of The Villages which might compromise its ability to speak out for Residents’ Rights and the best interests of all Villagers.

The VHA - The VHA (Villages Homeowners’ Association) was founded in 1991 with the encouragement and support of the Developer of The Villages. The VHA is closely aligned with the Developer and it is unlikely that the VHA will take an independent position different from that of the Developer on any Residents’ Rights issue.

JIM STICKEL REMARKS:

We are presenting what we call a resident’s view of The Villages. The first question would be, is there something wrong, what are they talking about... No, there is nothing wrong. In fact, if anything, this place almost defies imagination. But as residents, there are some things that you might need to know and that is what we will be focusing upon. We have no intention of stirring up a hornet’s nest or starting rumors. We will simply provide facts so that you can make up your own mind. We are doing this presentation because we believe an informed electorate is vital and it will become critical in a few more years when the Developer builds his last house (Build Out).

There are a lot of places to start, but we will begin with Reedy Creek which was a swamp until the Disney brothers came from California with the dual purpose of draining the Creek, a needed improvement, and building Walt’s dream - the Experimental Prototype Community of Tomorrow - EPCOT. In order to create it they purchased 30,000 acres and they used the dirt - real estate - as the collateral for bonds, commonly referred to as ‘dirt bonds’ which allowed the Disneys to acquire funds to build their dream. Its success inspired Florida legislators to pass a number of laws to control and assist real estate development in Florida.

Eventually, after critical legislation focused on Developments of Regional Impact was passed in the 1970s, Chapter 190 was enacted in 1980 by the State of Florida legislature. Chapter 190 assists developers in fi-

nancing their infrastructure for ‘master planned communities’ independent of the general (i.e., County/City) government. The CDD is a Unit of Special Purpose Government which has limited powers but also has a fair amount of sovereignty within those limited powers. Those individuals that benefit from the Special District have to pay for it and get taxed for it and are responsible for it. So, if a CDD were to go ‘belly up’, the residents would be at a distinct disadvantage as their development would likely not be completed. This has happened to a number of Florida CDDs in the recession, but there is no evidence that anything of that nature could happen in The Villages. Sale of a house every 4½ hours every day, 365 days a year for the past 20 years has been pretty good assurance that the infrastructure will be paid for.

Around 1992, Gary Morse began utilizing Chapter 190 to develop his dream of The Villages—Florida’s Friendliest Retirement Hometown. He linked up with Gary Moyer who was one of the individuals who helped write Chapter 190. Mr. Moyer was a Manager of many CDDs and knew all the ins and outs of the law and together, they put this master planned, age restricted, retirement community into a master plan. They knew that the only way this was going to succeed was if the future residents were willing to buy and that it was going to be supportable and sellable to the general public.

Their differentiation was that they would provide services that exceeded potential buyers expectations and far exceeded their competitors in the following areas: - **a golf cart community** - recreation trails for use by golf carts; **security** - Community Watch, their duties, their response time; **water management** - the system used in The Villages is all recycled water which goes back in the aquifer and there is no wasted water; **deed compliance** - a vital requirement to prevent rogue buyers from wrecking the look and feel of the Villages. This responsibility is now being moved from the Developer to a responsibility of the CDD Supervisors; **recreation activities** - The range and depth of the recreational amenities in the Villages is likely unparalleled in any retirement community, not only

in Florida, but also in the country; **medical access** - you can take your golf cart and go to the doctor; and **reasonable costs**.

There is no question but that things are going well in The Villages.

We want residents to be future looking optimists - somebody who wants to be part of passing on a legacy that is yet to be determined. Right now the area north of 466 is built out and complete, but south of 466 is yet to be finalized. After build out, The Villages will be influenced by resident input and this needs to come from an informed electorate.

This brings us to Elaine’s presentation about residents’ advocacy.

ELAINE DREIDAME REMARKS:

What I’m going to try to do is explain to you how the Developer of the Villages used Chapter 190. The ‘original’ Village residents - Orange Blossom Hills, Inc., co-owned by Harold Schwartz started in the early 70’s and it was a mobile home park at that time. Since I am speaking on resident advocacy it’s important to know that the Property Owners’ Association (POA) originated in 1975. It was recognized by Harold and they worked together in trying to develop things and in fact, when Harold bought out his partner and got his son, H. Gary Morse to come down, one of the things that Gary did right off the bat was work with the POA.

In a December 14, 2007, letter to the residents in which he announced, via publication in The Daily Sun, the class action lawsuit settlement (to be discussed in more detail momentarily), H. Gary Morse asked all of the residents to support the settlement, he stated, “...The POA was out to meet me in full force when I arrived and rightfully so. We worked with them and our staff to find out what needed to be fixed and what needed to be added. That to do list included a water tower, a new well, a new waste water treatment plant, expansion of the Paradise Center and building more golf - lots of golf. It also began the tradition of the residents working with their Developer for the betterment of their community.”

The Villages became The Villages of Lake -Sumter (VLS) in the early 90’s when it

(Continued on page 15)

How The Villages Came About And What Its Future Might Hold

(Continued from page 14)

merged with Orange Blossom Hills. Some problems developed from this because in the early years when Harold was having trouble getting people to build on their lots, he promised current lot owners and new purchasers who would build within a designated time period that he would provide them with basic cable, trash and free trail fees as long as they owned the home and for any immediate descendants who would live in that house thereafter. So, lots of people started building earlier than they would have otherwise.

However, after the merger, Gary, being more of a businessman than a benefactor, announced that the VLS decided that they were not going to honor that agreement. That is when the POA filed its first lawsuit. The POA was there for the property owners because individually residents had no say so, whereas collectively (through the POA) they had some clout. The POA hired an attorney, residents contributed to the legal expense fund, and the lawsuit actually went to the court house steps before the VLS agreed to honor the promises of Harold Schwartz. The next thing that happened was that Gary, who spoke highly of the POA upon his arrival, washed his hands of the POA.

Shortly thereafter another group of residents established themselves as The Villages Homeowners Association (VHA). Meanwhile, the POA was and is still operational. The VHA asked the Developer if he would affiliate with them. Gary sat down with them and they worked it out and he agreed to affiliate with them. Now mind you, both the VHA and the POA are both wonderful organizations. They both are here for the residents. The biggest difference will be evident after I read you a letter that Gary Morse wrote the VHA shortly after the VHA became operational.. They apparently had a meeting and he was not present at the meeting. In September of 1992 Gary sent a letter to the VHA Directors and Officers which read:

“At the time your group was founded, we met with your organizers and agreed to meet with you in spite of the fact that we refused to meet with the POA. We agreed to these meetings on the provision that your organiza-

tion would not be a forum for, or a conduit to the Developer, for individual’s complaints, thus preventing your organization from becoming the grievance board for the minority of disgruntled residents that the POA professed to be.

“I regret having missed your first meeting of the fall as I understand that it regressed to a format that will be unacceptable if our meetings with your organization are to continue. After all, this is not a union vs. management scenario, we are real estate developers who are in the process of building an adult recreational community and we have efficient mechanisms in place to handle individual complaints. We are, however, always trying to improve our development and the common goal that we share with the majority of our residents, that goal of creating Florida’s finest adult recreational community.

“To that end, we are always happy to meet with groups or individuals who are able to help us accomplish that goal. I would like to arrange a meeting between your group and our staff at the earliest possible convenience to determine if your organization can help us with that goal and, if so, under what ground rules we would meet on a continuing basis.”

So that kind of set the ground rules for the VHA. If you have gone to a VHA meeting, you know that it is not an open forum like the POA where you can ask questions and talk about concerns about what might be going on at a given time. Does the VHA do good things? ABSOLUTELY. Do we need the VHA? ABSOLUTELY. Do we need the POA? ABSOLUTELY.

In contrast to the VHA, the POA has no ties or obligations to the Developer of the Villages that might compromise the POA position or its advocacy of Residents’ Rights. In other words, there is no way the VHA is going to file a lawsuit against the Developer. I cannot recall a time when the VHA took a position against whatever the Developer’s position was. I am sure there must be some, but I am thinking of things such as the vinyl siding issue where because of the POA advocacy, over 1500 homes were repaired. The entire time the Developer, his contractors, and the VHA were advocating that there was nothing wrong with the vinyl siding installa-

tion. However, in situations which were not adverse to the Developer’s position, such as pursuing Owens Corning for replacement and repair of damaged shingles, the VHA was in the forefront and very successful. Again, there is a role for both organizations.

In 1993, Gary Moyer, as VCCDD District Manager, advanced the idea of having the VCCDD acquire the amenity contracts and facilities from the Developer. The VCCDD could issue recreational revenue bonds to purchase them and then the VCCDD could run the amenity program. This would be possible because Chapter 163 allows for interlocal government agreements and Chapter 190 allows a CDD to have another government run its recreational program via an interlocal agreement and that’s what they decided to do.

The first recreation bond was issued in 1996. At that time the Developer transferred about 5,000 amenity contracts to the VCCDD along with numerous properties. Then the Developer appointed/elected VCCDD Board would decide how those amenity fees were spent. The residents had no vote.

Between 1996 and 2006, just in the VCCDD territory, the bond total with principal and interest is \$508 Million. The 2005 county tax appraisal for all of the properties transferred during this period was \$35M and the Developer was paid \$227M.

Unless one really understands more about this, it is easy to get upset with those figures. When the amenity contracts are turned over to the VCCDD and by the time this was completed there were about 21,000 amenity contracts. However, if one multiplies their monthly fee times 12, and then times 21,000, and then times 30 (for the life of the bond), the result is hundreds of millions of dollars.

The basis of the appraisal was the income approach. It was not simply based upon how much the facilities were worth, those just came along with the amenity contracts. The appraisal was based on the projected income from the amenity contracts. Once they determined what the projected income would be - based upon what the residents were paying and figuring a 3% increase a year over the life of the thirty year bond, they then sub-

(Continued on page 16)

How The Villages Came About And What Its Future Might Hold

(Continued from page 15)

tracted the operating expenses figuring a 3% increase a year and the bond interest debt over the life of the bond. These somewhat complicated calculations yielded the amount the Developer received.

The Internal Revenue Service (IRS) is currently investigating this very issue. First of all, I will say this, the initial IRS investigator was so biased against the Developer it was hardly believable. There were many errors in his alleged facts.

Now, after four years of correspondence and several meetings, District staff now believes that the current investigator understands and acknowledges that the District was correct in using a valuation of the amenity stream as opposed to the value of the real estate when appraising the transfer. However, the IRS investigators still have a question as to whether it should have been a 15 year bond instead of a 30 year bond.

Does the POA have a problem with using the income approach? No, but we had another issue. We had an issue because in our opinion the income was projected properly, but the expenses were not. They were not factored high enough, and there was no renewal and replacement monies allotted.

Over time, as these transactions were occurring, the VCCDD Board would meet and POA representatives would attend. We expressed great concerns about the deteriorating condition of Paradise Center, but were continually put off by the Board. Why? Because they did not have the money to do it. Why didn't they have any money? The problem and the basis of the class action lawsuit (referenced earlier) which was settled in March of 2008 was that when the appraiser figured out what the operating costs would be, it was figured at the very lowest level possible, there was no money allocated for renewal and replacement, additional staff, contingencies for such things as increases in the minimum wage, etc.

So, when it came to the point where they had to do something with Paradise, they had to refinance to rebuild Paradise Center. That was a big heads up to the POA.

In addition to the public acknowledgement that there was no R & R fund, in 2005 the

minimum wage increased, which resulted in a loss of most of our swimming pool monitors and a reduction in the services provided by Community Watch. Further, the recreation trails were not being adequately maintained. This led to the class action lawsuit settlement that was approved by the Court in March of 2008.

At that time the Developer agreed that he had overlooked some things and that adjustments were needed. In his December, 2007, letter to the residents he stated that there was a problem with their plan and that "...the commercial districts should retain their responsibility to assess their landowners, to maintain their districts and enforce their bond covenants, but after the developer builds the amenities and transfers them to these commercial districts, the responsibility to operate these amenities in perpetuity should be turned over to the residents instead of the commercial districts."

He went on to say that, "... Villages' residents seem to divide up into 3 basic groups:

Group 1 is the silent group. They love living here. They don't want to bother with anything. They just want to enjoy the golden years of their retirement.

Group 2 wants to help. They love living here and believe they can improve The Villages by working with their developer. They gravitate to the VHA.

Group 3 – they love living here. But, they believe that the developer's goal is to take advantage of the residents. They believe they can improve The Villages by challenging the developer and fighting for residents' rights. They gravitate toward the POA. The same one I worked with the day I arrived, March 1, 1983.

"The biggest complaint that Group 3 has is that they believe we sell the amenities to the Districts without establishing adequate Renewal and Replacement Reserves, and failing to accurately project the future increased costs necessary to maintain consistent service levels, thus taking advantage of residents.

"The common denominator of all 3 groups is they all love living here.

"Group 3's complaint about amenity sales can prove to be the best thing that ever happened for every resident that's here today and

those yet to move here. All we need to do is get all three groups to work together.

"...We have found some issues that could have been addressed better at the time of each sale. The most glaring one was not setting aside enough reserves to rebuild Paradise Center out of our first sale..."

"Through the diligent work of the Plaintiff's group and our representatives, a settlement agreement was reached..." which included a \$40M cash settlement, plus the creation of the AAC which would control all of the amenity funds, including the settlement money, with the only exception being funds required to service the bonds.

This Amenity Authority Committee is comprised of six members: an elected resident from each of the four residential CDDs north of Hwy 466, an elected resident from the Lake County portion of The Villages, and an appointed representative from the VCCDD.

In the SLCCDD there has been only one bond issue which was in 2005. They were ready to do a second one in 2007 but they withdrew it when the lawsuit came into play. In January of 2008, the IRS began its investigation so everything on the South side is on hold until the IRS makes its determination.

Even though the POA has filed three lawsuits against the Developer/VCCDD, winning two of them, we admire the vision of the Developer and what he has built and we are 97% satisfied. We just have a few things with which we disagree.

In the April Bulletin, we will provide you with information from Part II of our Presentation during which we will discuss the present until build out and what changes might occur when the Developer sells his last house. Stay tuned.

***The Villages Civil Discourse Club meets 10-11:30a.m. Mondays at either Colony or Savannah. Each week, an informed speaker presents a topic and the audience then has an opportunity to discuss, in a civil manner, the pros and cons. Discussions are lively and informative.**

Update: IRS Issue Number One

Issue Number One is the question of whether or not the Villages Center Community Development District (VCCDD), the issuer of the 2003 bonds, meets the IRS requirement to qualify as a political subdivision of the State of Florida. On 12/28/11, the VCCDD received Information Document Request (IDR) #10. On 2/16/12, Ms. Tutt provided the VCCDD & SLCDD with the Districts' Attorney January 1/20/12 response to the IRS regarding the five items that were requested in IDR #10.

The Districts' Attorney supplied as much of the requested information as they had legal access to and concluded, "...the VCCDD wishes to reemphasize that the relevance of the information requested seems remote. As detailed in pages 3 through 5 and page 10 of the legal analysis of the VCCDD submitted in connection with the request for technical advice, the determination of whether a governmental entity is a political subdivision is not properly based on an analysis of who owns property within the geographic bounds of the entity at the time the bonds are issued. A conclusion otherwise would mandate conclusion that most bonds issued by the over 500 community development districts in Florida and the thousands of other developer

districts throughout the country were also not issued by political subdivisions. All of the documents referenced above can be found on the Villages Community Development District website: districtgov.org. Upon arriving on the home page, go to the left hand column and scroll down to 'IRS Updates'. □

Water Service Line Maintenance & Repair

Do you need a separate insurance policy for burst or leaking water service lines located **OUTSIDE** of your home?

The POA has been contacted by a number of our residents who have received a notification, from the HomeServe USA Repair Management Corp, which advises the resident that, "As a homeowner, you are responsible for the maintenance and repair of the water service line from your service connection to the foundation of your home."

The company then offers an insurance policy for the covered cost of repairing or replacing the burst or leaking water service line from the property boundary or well casing to the foundation wall for an annual payment of \$59.88.

Your utility company is responsible for the maintenance and repair of the water service line from the road to your meter (service connection), IT IS CORRECT that

the homeowner is responsible for the maintenance and repair of the water service line from the meter (service connection) to the foundation. HOWEVER, many homeowners insurance policies will cover repairs for this service line. Before you sign up, call your homeowners insurance company and make sure you are not already covered. In the event you have already signed up with HomeServe we would still suggest that you contact your insurance company because HomeServe does state under Q & A on the back page of the contract that, "...if you find that you have similar coverage, you can contact HomeServe to receive a refund of your service agreement fee, less any claims paid." □

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LETTERS TO THE EDITOR

Paradise Potholes

Below is a copy of the email I received from the Lake County Road Commissioner referring to Paradise Drive and the needed repair on that street. Jeanette Major

“Hello Ms. Major: I’m responding to your email to Commissioner Cadwell as my office is working on this project with The Villages Homeowners Association. In order to show support for the project, we have asked that petitions be returned to us from 55% of the property owners who own at least 55% of the property footage. These petitions show support to the Board of County Commissioners to resurface Paradise Drive and Teakwood Lane and accept them into the County Road maintenance system. Once the required number of petitions have been received and ownership verified, the project shall be presented to the Board of County Commissioners for

approval to bid and to identify a funding source. We spoke with the VHA representative this morning and was advised that he has 55% for Paradise Drive and should have 55% for Teakwood Lane within the next couple of weeks. As it looks promising to receive the required number of petitions and it is cost effective to keep the roads together as one project, we will wait for the VHA to obtain the additional petitions and will then present it to the Board of County Commissioners as soon as possible.”

Lori L. Conway

Editor’s Note: The POA urges any residents who live on Teakwood Lane who have not signed the petition to contact the VHA (751-6373) and arrange to sign it as soon as possible. Right now no government entity has maintenance responsibility for your Lane. By signing the petition you are simply stating that you would like Lake County to assume

this maintenance responsibility. The County requires that at least 55% of the residents living on the Lane acknowledge that they want Lake County to take on this responsibility before the County Road Commissioner can request funding. □

Retention Pond Litter

I have a question about the retention and drainage ponds in The Villages. Now that the water levels are so low it is easy to see the garbage that has been flushed into these ponds and laying along the shore within easy reach. I have noticed this for several years. I have seen no evidence of anyone cleaning this up. Ponds are used as a garbage dump from the streets as that is where most of this garbage comes from through the drainage system. This is very unsightly especially during the high season.

Thanks, Fran Hickman

Editor’s Note: We were advised by Sam Wartinbee, District Property Manager, that all contractors have been informed to clean areas they can safely get to in ponds...to eliminate debris. Further, if you see a retention pond that has debris on the shoreline, call his office at 753-4022 and report the problem and the location and they will follow up. □

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LETTERS TO THE EDITOR

Disposal of Hazardous Materials

We purchased our home last year and inherited several cans of old paint left in the garage. Do you know if there a site where we can take this material, or who we should contact to find one. This information may be something you could post in the monthly paper.

Thank You, Dave Nearingburg

Editor's Note: A timely question. Sumter County Public Works does not have a permanent site, but it will conduct its annual Household/Business Electronics & Hazardous Mobile Collection on Saturday, March 24, 2012, from 9am to 3 pm at the Wildwood High School (parking lot), 700 Huey Street, Wildwood.

FOR SUMTER COUNTY RESIDENTS. They will take automotive fluids and batteries, cleaners, fertilizers, fluorescent lamps and mercury containing devices, fungicides, wood preservatives, herbicides, household batteries, household electronics (TVs, VCRs, computers, etc.), latex and oil paints, paint removers, paint thinners, pesticides, pool chemicals, solvents, and propane tanks (25lbs). For more information contact Sumter County Solid Waste at 352-569-6700.

Lake County has a residential drop off for its residents located at 1200 Jackson Street in

Lady Lake. Call 352-753-2399 for days and times of operation.

Marion County residents should call 352-753-5069, describe their hazardous waste items and ask for the closest drop-off site. Not all of their sites will take all items. □

Sinkhole Insurance for Residents

What about "sinkhole" insurance? Do we need it??

Thanks, Gail Meehan

Editor's Note: Angela Taylor, Manager of the Frank Slaughter Insurance Agency, spoke on the topic of sinkhole insurance last spring. You can find a summary of her presentation in the May, 2011, POA Bulletin which can be found on our website, poa4us.org – just click on the archived bulletins link. □

Sinkhole Insurance for Recreation Centers

In light of the difficulty in obtaining insurance coverage for sinkhole damage, does the POA know what the Center Districts are doing with respect to insuring the Rec Centers and other property the Districts own?


Scott Fenstermaker

Editor's Note: We contacted Deborah Franklin, Director of Human Resources for the VCCD and she replied that, "Our risk coverage includes property damage to our recreation centers caused by sinkholes." In view of the proximity of a recreation center to the most recent sinkhole in Sunset Pointe, that is good news. □

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LETTERS TO THE EDITOR

Pedestrian Sidewalks

In response to the objections to pedestrians walking in the golf cart path when there are adjacent sidewalks. There are several reasons that pedestrians walk on the Path: 1. It is legal!; 2. Walkers know that the Golf Cart path (lane) blacktop is much better for the joints than the non-forgiving concrete.; 3. If the walker were a bike or a parked truck, the golf cart would have to go around anyway!; 4. If the golf cart is slowly passing the walker, both can fit very nicely on the Path - without even crossing the white line (which by the way, you can do, if necessary). A golf cart, driven too fast, probably isn't

capable of sharing the space with the walker. Slow down!; 5. Lastly, what happened to Florida's Friendliest Home Town? Please share the road! Thank You - Path Pedestrian

Editor's Note: A review of the Florida Statutes reads as follows: "Pedestrians must use sidewalks when available. *Chapter 316.130 – Pedestrians; Traffic Regulations* (3) Where sidewalks are provided, no pedestrian shall, unless required by other circumstances, walk along and upon the portion of a roadway paved for vehicular travel. (*Chapter 316.003* (75) Definitions - VEHICLE. - Every device, in, upon, or by which any person or property is or may be transported or drawn upon a highway, excepting devices used exclusively upon stationary rails or tracks.) Further, Chapter 316.130 (19) provides that a violation of this section is a noncriminal traffic infraction, punishable pursuant to Chapter 318 as either a pedestrian violation..." □

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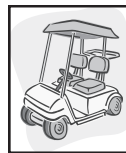
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LETTERS TO THE EDITOR

NPH Follow-Up

Breaking with policy, you published my NPH letter in the June 2011 issue. You are to be thanked many times over. More than forty people have called me, the latest yesterday, whose symptoms indicated possible NPH. Many have since had the diagnosis confirmed and had shunt surgery. One gentleman called to tell me that he had sadly lost his wife the previous week to undiagnosed NPH, but was pleased to see the condition receiving the attention which might have saved her life. My internist has seen many new patients as a result of the article and a number of them were found to have NPH. And finally, one lady who lives on Paradise here in the villages called after successful shunt surgery to thank me for "giving her life back".

One more of the many contributions the POA Bulletin has made to our community. Many thanks.

Del Lasley - 750-2755

Editor's Note: If you have undiagnosed symptoms of gait disturbance, signs of de-

mentia, and or a frequent or urgent need to urinate you might want to read the article – go to poa4us.org, click on archived bulletins, 2011 and June. You will find the letter on page 14. □

Archery Area Storm Drain Flooding

Who is responsible to service and clean out the storm drain at the entrance to the Archery area in Paradise?

Drain cleaning should be done before the rainy season begins. This low road area constantly flood during heavy rains.

Thank you, John Gordon

Editor's Note: We contacted Janet Tutt, VCDD District Manager, who advised us that up until now the District has cleaned out the storm drain if needed. However, there is work currently being done on the outfall pipe/configuration into Paradise lake and based on her conversation with Sam Wartimbee, this will eliminate the flooding in the area. □

Thank You POA

I am delighted to see online membership forms and communication. I enthusiastically explain the POA and encourage Villagers to support the ONLY people who will work to protect OUR interests and concerns. Thank Goodness for the POA and its volunteers.

Virginia Mauldin

Editor's Note: Thank you for the encouragement. We are trying our best to be effective without being offensive. □

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From L to R: Ketan Doshi, MD, Craig H. Reynolds, MD, Rama Balaraman, MD, Roderick L. Paras, MD, Thomas H. Cartwright, MD and Maury B. Berger, MD

☘ The Wearin' O' the Green ☘

Today is the day fer the wearin' o' the green.
Today is the day when the little people are seen.
Today is St. Patrick's Day, so if ye'r Irish me lad,
Join the celebratin' fer the grandest time ta' be had.

Ya' put yer hand up in the air, the other hand on your hip.
Ya' tap yer toe, ya' tap yer heel, ya' bounce yer knee a wee bit.
Ya' prance 'n dance around the room, n' circle one two three.
The saints be praised, I must admit, ya' all look Irish ta' me. □

☘ Danny Boy ☘

Oh Danny boy, the pipes the pipes are calling,
From glen to glen and on the mountainside.
The summer's gone and all the leaves are falling,
'Tis you must go, 'tis you must go and I must bide!

But come you back, when summer's in the meadow,
Or when the valley's hush and white with snow!
Then I'll be there in sunshine or in shadow,
Oh Danny Boy, Oh Danny Boy, I love you so!
And if you come, when all the flowers are dying
And I am dead, as dead I well may be
You'll come and find the place where I am lying
And kneel and say an "Ave" there for me.

And I shall hear, tho' soft you tread above me
And all my dreams will warm and sweeter be
If you'll not fail to tell me that you love me
I simply sleep in peace until you come to me.

Oh Danny Boy, Oh Danny Boy, I love you so! □

Fitness Challenge

Attention all Villages

'Couch Potatoes'

Life is All About Balance

Wow, isn't that the truth! But I'm not talking about balancing the check book, this month's challenge is all about balancing your body!!

Go get 2 kitchen/dining chairs, stand in between them so you can place your hands on the top of the chairs. You want to do this so that if you were to lose your balance you have something either side of you to hold on to. Now keeping both feet on the floor, put your weight into your right leg and gently take the weight off of your left leg. Try to raise up the left leg slowly do this by bending the knee ...if that feels good to you, then try taking your right hand away from the chair first, so you are holding on with only your left hand, and if you really think you can take both hands off the chairs, go for it! Remember to look straight ahead, don't look down as that can cause you to lose balance. Hold for a count of 3 and gradually build your count up to 10. Repeat the same on your left side. Remember, it's normal to wobble, that's how you regain your balance! Don't forget, you can always reach me at Exercise2gether@aol.com □

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Our Gardening Column:

Mason Bees - What's the Buzz?

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

We all know that for some mysterious reason our honey bees are in trouble. They are dying by the thousand and no one knows exactly why. Some scientists think it is perhaps a virus brought about by pesticides on the crops they pollinate. Honey bees are responsible for successful pollination of important crops: vegetable, fruit, nut and flowers. Their hives are actually shipped by tractor trailers all over the country to accomplish this activity. The native Americans called them the “white man’s fly” because the Europeans brought them along in their cargo.

Mason bees are our native bees. It is a common name for solitary bees that build part or all of their nests with mud or plant fiber chewed into a paste. I’m sure you’ve seen them but just didn’t realize who they were. Most Mason bees are smaller than honey bees but some are about the same size as honey bees. They have stout bodies and many species are metallic green or bluish in color and at first they look like a housefly. About 140 species of Mason bees are found in North America out of about 200 species worldwide. These bees have a sting but do not attack defensively unless handled, squeezed or stepped on. Two hundred fifty Mason bees can do the work of 20,000 honey bees!

Mason bees are in the genus *Osmia* in the leafcutter bee family Megachilidae. Mason bees are very effective pollinators. Two or

three females can pollinate the equivalent of a mature apple tree in one season. They fly in cool or rainy weather and can supplement or replace honey bees as commercial pollinators in some situations. The Blueberry bee is used as a pollinator for blueberry plants. The Japanese hornfaced bee is native to Japan and has been used to pollinate apple trees for more than 50 years. One female can pollinate over 2,000 apple flowers per day! The Spanish hornfaced bee is used in Spain for pollinating the flowers of almond trees.

Unlike honey bees or bumblebees, the Mason bees do their own work and live alone. They are solitary which means that at the end of their day, they go to their own place, not to a hive with others. They are active from spring through late summer. Every female is fertile and makes her own nest. There are no worker bees for this species. Solitary bees produce neither honey nor beeswax. They are immune to the viruses and mites that honey bees are plagued with but they have their own unique parasites, pests and diseases.

Mason bees mate in the spring. The bees emerge from their cocoons in the spring with males the first to come out. They wait for the females to emerge and the first thing they do is mate.

Mason bees like to nest in narrow holes or tubes, typically naturally occurring tubular cavities such as hollow twigs, the abandoned nests of wood boring insects or even snail shells. They do not excavate their own nests.

The material used for the cell can be clay or chewed plant tissue. One species of the Mason actually lines her nest with flower petals. Females then visit flowers to gather pollen and nectar and it will take many trips to complete a pollen/nectar “provision mass”. Once she has put in enough “food”, the bee backs in to the hole and lays an egg on top of the mass. Then she creates a partition of mud which doubles as the back of the next cell. The process continues until she has filled the cavity. The female eggs are laid in the back of the nest and the male eggs toward the front. Once a bee has finished with a nest, she plugs the entrance to the tube and then may seek out another nest location. By the summer, the larva has consumed all of its provisions and begins spinning a cocoon around itself and enters the pupal stage, and the adult matures either in the fall or winter, hibernating inside its little cocoon. Many *Osmia* species live where the weather can get really cold, like Canada.

You can get an untreated block of wood and drill holes 5/16th of an inch wide and in about 4 to 6 inches and they will come—I kid you not. I had such a block of wood on the end of my work bench last summer and then moved it so I could clean off the bench, not realizing that some Mason bees were in the process of making nests there. I kept seeing and especially hearing the buzzing of this bee looking for her nest in the place where it was! I moved the block of wood back

(Continued on page 24)

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Mason Bees

(Continued from page 23)

quickly and she resumed her work. These nests should be facing south or east and have a little overhanging cover for protection from the elements.

The Husband drilled holes in a block of wood for my bee nest and I put it in a pine tree with a southern exposure. The Husband is so handy and can do many things around the house which I truly appreciate. And he'll be the first to tell you that he knows a great many things and that he's always right; HOWEVER, the garden and the yard are my realm. You can imagine the irritation I suffered when after our first major freeze, he went and cut down all the vines I have growing up the pergola - right down to the nub. □

Lightning Matters

By Len Hathaway
Study Group on Lightning

The purpose of this monthly column is to inform residents about the various facets of lightning and how it can impact your personal safety, your home, and your sensitive electronic equipment. It is important because we are living in the Lightning Capital of the USA.

We closed 2011, as we did in 2010, with no homes being destroyed by a direct lightning strike. That's the good news. According to our records seven homes have been destroyed by lightning in the last eight lightning seasons. In a handful of cases homeowners with a lightning protection system

reported direct strikes without any damage to their property.

Indirect lightning strikes are another matter. Unfortunately, there is no current method for tracking homeowners who experience indirect lightning strikes that damage their appliances and electronic equipment. We can only speculate that the cost to homeowners and their insurance carriers would run into many thousands of dollars in addition to the hassle factor of replacing this equipment.

For information on other lightning related issues such as lightning protection systems (commonly called lightning rods) and surge protection see the Lightning Matters columns in the archived issues of the *POA Bulletin* that can found on the POA4US.Org website. If your club or organization would benefit from a free non-commercial presentation, *Lightning Tips for Villagers*, that addresses personal safety, residential considerations, and lightning surges to electronic equipment contact me at lhatha@aol.com or my colleague Bob Freeman at stalit1@aol.com. □

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

Andrew's Air Conditioning - \$25 off reg. \$75 service call, Free 2nd opinions; Call us today and let's talk! 352-552-4174.

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(Continued on page 26)

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(Continued from page 25)

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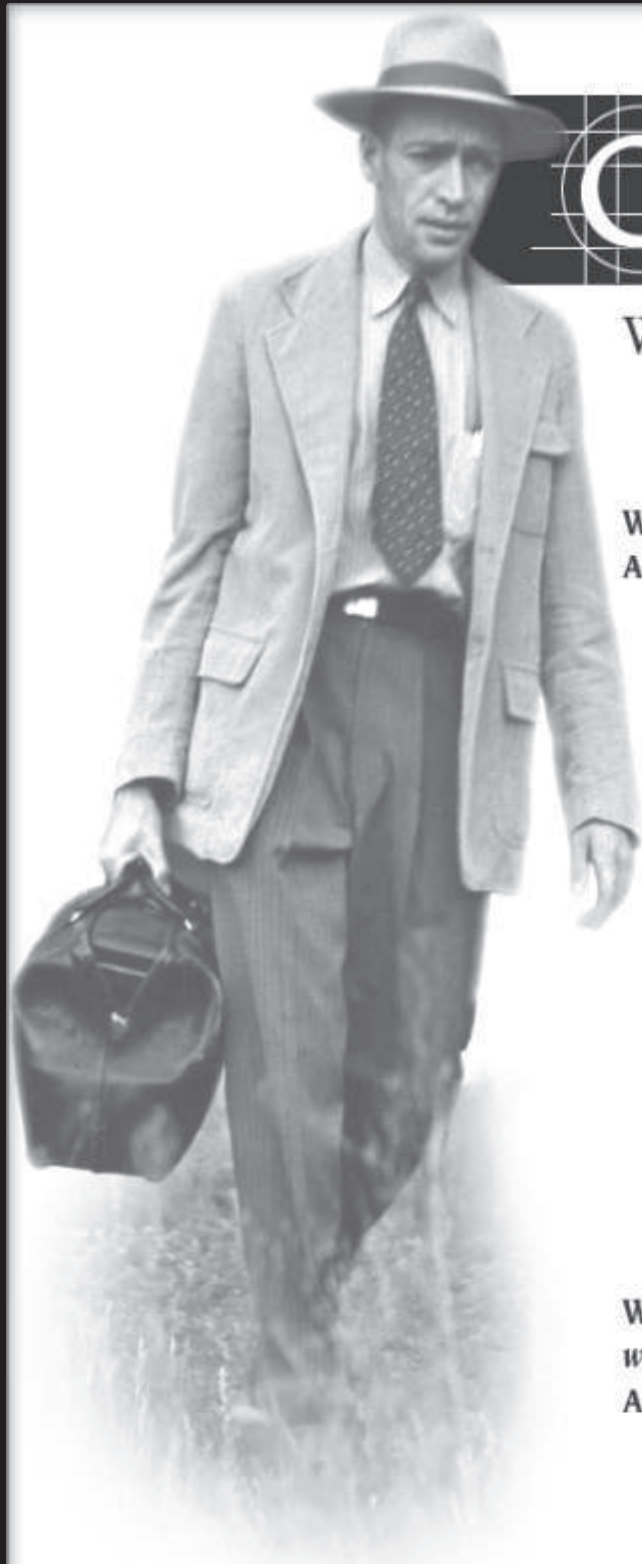
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2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2011	Pete Cacioppo Betty Cunningham



Questions To Ask

We are well aware that the Moffitt Cancer Center has arrived ... in name. What does that mean? How does that affect your health, or those you love? Take a moment to ponder a few questions.

Which physician came from the Moffitt?

Answer: No physician came from the Moffitt. You were originally told that some of the greatest doctors in the world would now be coming from the Moffitt. But, in reality, was anyone ever slated to come to The Villages from the Moffitt, or did it sound great when convincing an audience of residents to contribute over five million dollars? The physician who serves the title of Moffitt radiation oncologist came from greater than ten years of private practice in Delaware and Virginia.

oncologists are part of the North Central Cancer Treatment Group and participate with us in National Cancer Institute studies through Mayo Clinic. No money was requested for this medical resource.

What came from the Moffitt?

Answer: The name. No one was ever cured by a name ... or scalpel ... or building. We are cured by variables that relate to none of this. We are cured by the knowledge, training, and expertise of the individual physicians.

Which physicians locally are working with the Moffitt exclusively?

Answer: None. The physicians in this region are working with all the radiation oncologists. There is no exclusive that Moffitt has. In addition, many of the medical

What has changed?

Answer: The Central Florida Health Alliance now has a facility in The Villages that wears the name of Moffitt. And the actual Moffitt's presence remains in Tampa.



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