

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.04

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

April, 2012

How The Villages Came About & What Its Future Might Hold

Part Two of Two Parts

Civil Discourse Club Presentations

2/13/12 & 2/20/12

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). In case you missed Part One which was included in the March, 2012, POA Bulletin, you can find it on the POA website – poa4us.org – just click on archived bulletins.

ELAINE DREIDAME REMARKS:

Before we can go to 'build out' we need to recognize a couple of things that are still going on that we need to be aware of if we are going to be an informed electorate.

Let's talk briefly about the Village Center Community Development District (VCCDD) which is the CDD which provides the recreation facilities and services, security, fire and emergency medical response 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.

All of the amenity contracts and facilities north of CR 466 have been transferred from the Developer to the VCCDD, but oversight of all of these assets is in the hands of the residents via the Amenity Authority Committee (AAC); there is no more new home construction; and the lawsuit annual payments through 2020 are guaranteed, thus, we can say that The Villages north of CR 466 is 'built out'.

The final thing for consideration in the VCCDD is the IRS lawsuit. So, what could happen if there was a negative finding? It is

our understanding that if there would be a negative finding, assuming there were no lawsuits, it is likely that all of the bonds might have to be recalled, there could be a penalty assessed on the VCCDD and the IRS would likely send out notices to the bond holders that the bonds were not tax exempt and bill them for past taxes due. The bondholders could then attempt to retrieve the money from the VCCDD, the issuer of the bonds. The VCCDD could then look to bond counsel as the responsible party since they reviewed and verified to the bondholders that they would qualify as tax exempt bonds. Then, if that didn't work, we have our Developer who did step forward when we had the class action lawsuit and said - we grew fast and we made some mistakes and we are going to make it right, which he did. We cannot believe that he would not step forward again from the point of view that it was the Developer who profited because the difference between a taxable and a tax exempt

bond meant he received more money for the transaction.

Fortunately, the Sumter Landing Community Development District (SLCDD) just has the 2005 bond series under investigation by the IRS, because the Developer stopped all amenity transactions in 2007, presumably as a result of receiving notice of the class action lawsuit.

In May of 2009, the initial IRS investigator offered the following settlement proposal: 1) recall all of the outstanding bonds - at that time the balance was \$355M. So you say, where are you going to get \$355M? The District would have to issue new bonds, that would be taxable, to buy back the old bonds. So, depending upon the cost of issuing the new bonds and the difference in the interest rates, it could be costly; 2) the assessed tax penalty at that time was \$16M, and 3) lastly, and important to the Developer, was the

(Continued on page 2)

Live Oaks Park Should Villagers Living South of CR 466 Have to Pay Twice?

All of our Declarations of Restrictions basically state that 'Each Owner hereby agrees to pay to the Developer, or its designee, a monthly fee or charge (Amenities Fee) against each Homesite and in return the Developer or its designee shall perpetually provide the RECREATION FACILITIES.'

The POA was quite surprised to see that the \$130,000 expense for the construction of Live Oaks Park was not taken out of your amenity fund, but rather, out of the Project Wide Fund (which is funded by residential CDD maintenance assessments).

While residents pay both a monthly amenity fees and an annual numbered CDD main-

(Continued on page 4)

April 17, 2012

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

Dr. Norman Anderson

Robert Boissoneault Oncology Institute

Integrative Medicine

How to Reduce the Rate of Aging &

Improve One's Optimal Performance

Presentation followed by Question/Answer Session

Coffee and Donuts for All After the Meeting

All Residents Welcome, Come and Join Us

Future of The Villages

(Continued from page 1)

stipulation that all future recreation revenue bonds would have to be issued as taxable. The settlement offer was not accepted and the District continues to fight the IRS proposed ruling.

In regard to the Sumter Landing Community Development (SLCDD) territory which provides the recreation, etc., services for residents living south of CR 466, there are still a number of things that we think need to happen. The most believable way is for me to read an excerpt from the December 14, 2007, letter from H. Gary Morse to the residents which was published in The Daily Sun, advising them of the VCCDD class action lawsuit settlement wherein, when he spoke about the future, he stated that,

“...The Sumter Landing District which serves CDDs 5, 6, 7 and 8 and the Brownwood District, which will serve CDD 9 and 10, will be formatted the same as The Villages Center District (VCCDD).

“Just like the numbered districts, they will remain under our family’s control during the development of the numbered districts that they serve. They will operate the amenities with the guidance of a Resident Advisory Committee.

“Then the management of the amenities will be turned over to the elected resident Amenity Authority Committee (AAC) in perpetuity.

“Detailed discussions among the attorneys for both sides are progressing and we all hope that soon a Class Action for Lake Sumter Landing District can be commenced which will not only prevent inadequate reserves, but will also create the resident Amenity Authority Committee for that area as well.” (This action, along with the transfer of any residential facilities and amenity

contracts appears to be on hold. We presume the Developer is waiting for a determination from the IRS investigation.)

The items which we hope the SLCDD class action lawsuit would be concerned with include:

1) the creation of an AAC which will initially be advisory until such time as build out is near, at which time it will likely have the same authority as the AAC created in the VCCDD territory;

2) the development of a formula for the future transactions which would include adequate renewal and replacement (R & R) funds. At a recent AAC meeting, it was suggested by Gary Moyer, The Villages Vice-President for Development, that typically on income producing transactions, five percent (5%) of the income should be allocated for R & R reserves;

3) as was done in the VCCDD lawsuit, we would hope there would be an adjustment for the deficiencies that were included in the 2005 bond valuations.

In addition, the POA is also looking at the Project Wide Agreement regarding the assessment methodology that is used and some of the expenses that are being charged to that fund. We do not believe that things were done intentionally, but rather, because The Villages was growing fast they did not take the time to have an independent consultant evaluate the situation and recommend an assessment methodology and guidelines as to what could be funded through the Project Wide Agreement.

So, what do we think will happen when the last new home is constructed and sold?

The Developer and his family may stay around. They may not. They may have a place in Texas as we often hear rumored. If they leave the area, how might this impact us?

First, the flowers in the median strips will

(Continued on page 13)

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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Earth Day Celebration

April 25, 2012

Join **The Village Greens Environmental Club** this year as we celebrate **Earth Day**. Our tent will be on the square at **Lake Sumter Landing** between **4:00 p.m.** and **8:00 p.m.** on **Wednesday, April 25**. As usual, we will have organically grown vegetables, plants and "free" pine saplings. The sapling I brought home two years ago is now taller than my birdcage! In addition, we will have handouts on the history of Earth Day as well as information and statistics about the impact of global warming here in Florida, in the United States and around the world. And, we want to hear from you:

How do you feel about expanding recycling here in The Villages?

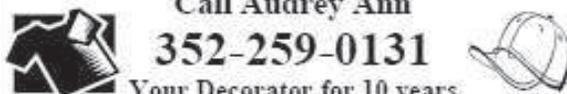
Would you be interested in attending special environmental programs?

Do you want to receive e-mails about the latest environmental news?

Earth Day is the perfect time to exchange ideas and discuss what the future holds in a world that will be different tomorrow than it is today.

Sue Michalson, The Village Greens at: suube2@thevillages.net □

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THE POA HAS YOUR BACK, DO YOU HAVE OURS?

We still have concerns in **The Villages** – the eventual outcome of the ongoing IRS investigation; the desire for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents, ongoing issues with the use of Project Wide Funds, to name a few. The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every driveway in The Villages every month. We believe it is important that all residents have all of the information about happenings and events in The Villages as they make decisions on various issues. The POA has no ties

or obligations to the Developer which might compromise the POA position or its advocacy of Residents' Rights.

We are making every effort to research the issues and advise you of any pertinent information which was not included in the various Villages media outlets. If you believe we are providing a service and you read the Bulletin, we urge you to become a POA member. (Membership form and information below – annual membership year is from January 1 through December 31.)

Paying a membership fee of \$10.00 per year is an investment in your future as you will be helping to keep the POA financially sound and your membership numbers will increase our 'clout' if action needs to be taken. □

Make An Investment in Your Future!

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: _____

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Dues Paid Date _____ (Office Use Only)

Live Oaks Park

(Continued from page 1)

tenance fee (which is included in your annual County tax bill as a separate charge), the amenity fee is “fixed” by contract. That is, the amenity fee charged can only be changed based on the annual change in the Consumer Price Index (CPI). On the other hand, the CDD maintenance fee assessment on residents has no limit. It can and will be raised by your CDD Board in order to balance the spending of that CDD. So, if items that should be included in the Recreation budget are shifted to your CDD maintenance budget, your Amenity Fee will still be what the CPI would cause it to be, but now your CDD maintenance assessment fee will increase to cover those new costs. Thus you will have paid for it (but did not receive it) through your amenity fee, and paid again through your annual CDD maintenance assessment.

How did this happen? A resident (who happened to be a Supervisor on the CDD 6 Board) had seen the property and met with John Rohan to discuss the possibility of putting in a park on that site.

We’re okay so far, he went to the appropriate District staff member, the Director of Recreation, after which Mr. Rohan asked the SLRDD to approve his putting together a group of residents to receive input. This is where things seem to break down.

Mr. Rohan and the CDD 6 Supervisor went before the CDD 5, 6 and 7 Boards and

told them about this site, as well as, did a presentation describing their plans for the property. Of course, all Supervisors thought it would be great, so did the POA. However, the District Manager advised the Boards that they could use the Project Wide funds to pay for it, because it was for a public purpose. However, upon review of the minutes, we could not find where she advised the Board that it was a recreation facility and could also be paid for out of amenity fees.

At a recent SLRDD meeting, the District Manager advised the SLRDD Board that she had the support of the CDD 5, 6 and 7 Boards to use Project Wide Funds. We question whether Supervisors, elected by residents, would knowingly vote to assess their constituents for a facility that we believe should rightfully be paid for with amenity fees. It is possible that in their excitement about wanting the Park, they interpreted the suggestion that they could use Project Wide Funds to mean that was the means to make it happen and did not give any consideration to the possibility of another fund – such as the amenity fund – covering it.

On April 20th, at the residential CDDs south of CR 466 meetings, this issue will come before the Boards for approval of using the Project Wide funds for this purpose. It requires unanimous approval of all Boards. Thus, if any one CDD does not approve using Project Wide Funds, it will not be approved and presumably, funds from the recreation (amenities) budget would be trans-

ferred to the Project Wide Fund to reimburse it for the \$130,000 it expended on the construction of the Live Oaks Park facility.

This is your issue, we are simply making sure that all residents south of CR 466 know their options in regard to what funds could pay for the construction of Live Oaks Park, and possibly additional recreation facilities (parks) in the future, as this proposal is setting a new precedent. If you have an opinion as to whether this expense should be paid by your amenity fee or your annual CDD maintenance fee, please be sure and contact your CDD Supervisors. Supervisors email addresses and telephone numbers are listed in this Bulletin on page 16.

Or better still, **attend your CDD meeting on April 20th** and voice your opinion. The meetings will be conducted on Friday, April 20th, at the Laurel Manor District Office (building under the water tower) and are scheduled as follows:

CDD5 @ 8:00 AM
CDD6 @ 9:30 AM
CDD7 @ 11:00 AM
CDD8 @ 1:00 PM
CDD 9 @ 2:00 PM

This is **YOUR MONEY** and your Community – get involved. Ask why the park is being paid for by residents’ annual assessments rather than from the Amenity Fund.

If you don’t care one way or another, that’s your choice too. □



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Amenity Fee Equality

On Monday March 12th, the AAC started their budget preparation process that will result in a Fiscal Year 2012-13 budget by September, 2012, for the **North of CR 466** Recreational Amenity Division. One of the key drivers of the revenue side of the budget is the amount expected to be received from the amenity fee payments of residents. Projecting this amount for the coming twelve months is not as simple a calculation as you might think.

At this point in time, the amenity fees currently paid in the VCCDD/AAC administered territory range from approximately \$36/month (there are 25 homes paying less than \$120/month as a result of some early deals to incent building on purchased lots) to \$155/month with an average of about \$134/month. The \$155 amount would be even higher except that for the last two budgets (FY2010-11 and FY2011-12) the AAC has agreed to defer any CPI increase that would raise a home's amenity fee above \$155. The amenity fee paid by a home owner is a function of the "prevailing rate" at the time of their purchase and the annual CPI increases. The prevailing rate is the rate charged to the purchaser of a new or resale home. It is determined by the Developer and has been raised on an irregular schedule since the 1988 prevailing rate was

set at \$89/month. The prevailing rate of \$135 was established beginning January 2008, and was recently increased to \$145/month for home sales/resales on or after April 1, 2012.

A suggestion was made at the recent AAC meeting to consider deferring all CPI increases that have taken individual amenity fees above the new prevailing rate of \$145 rather than the current \$155 level. The rationale was that the impact on revenue would be minimal (perhaps around \$50,000 less revenue for the fiscal year) and would be more than offset by the higher revenue to be received from resales, which would go from an average payment of \$135/month to the new prevailing rate of \$145/month (possibly around \$110,000 additional revenue).

By holding the maximum fee at the current prevailing rate, the spread of amounts paid would be narrowed. In subsequent years, the effect of the maximum rate would be reviewed and likely increased in synch with the CPI increases experienced. It should be noted that the amenity fees collected north of CR 466 amount to about \$35 million this year and could grow to \$35.7M (if CPI is 2%), \$36M (if CPI is 3%) or ??? The \$50,000 less revenue is lost in the uncertainty of the CPI assumption, being a little more than 1/10th of one percent of \$36M.

District Staff has agreed to provide some options to the AAC that would entail deferring increases over certain levels of amenity fees, for further review by the committee at subsequent budget workshops over the next

few months.

The decision to be made is whether or not residents who have been here for a number of years should be paying more than residents who just moved here within the last year. Through the efforts of the District Staff and the AAC to put substantial reserves in place, as well as the payment of law suit settlement funds that continue through 2020, the revenue stream is not the critical concern it was five years ago. It does not appear that there would be any noticeable impact to the revenue budget. This time next year the AAC would review the impact of continuing and then decide at what level to set the maximum amenity fee for the 2013-14 fiscal year.

Since we all have access to the same amenities, shouldn't the charge for this privilege be as close to the same as possible for all residents? □

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Easter Is Coming... And So Are The Grandkids

Golf Cart Safety Reminder

We don't want to see this headline:

Golf Cart Head Injury Claims Life of 6 Year Old

Last year a six year old little girl in Lakeland died from a head injury she suffered when she fell out of a golf cart in the North Lakeland community. The accident happened when the family's red, electric cart, driven by her 17 year old sister, hit a bump on the road and she fell out, striking her head on the pavement.

Report from the First National Study to

Examine Golf Cart-Related Injuries - 2006: While the most common cause of injury for all ages, was falling or jumping from the golf cart, study co-author Gary Smith, MD, Dr PH, Director of the Center for Injury Research and Policy at Nationwide Children's Hospital, explained, "Children are even more likely than adults to fall from the golf cart, and these falls are associated with higher rates of head and neck injuries and hospitalizations. **Greater efforts are needed to prevent these injuries.**"

"...Because golf carts are not designed for children and the majority offer no child safety features, the study findings recommend that children under the age of 6 years not be transported in golf carts. If you are going to transport a child in a golf cart it is suggested that you drive at a reasonable speed, have them wear seat belts if at all possible (if not have the child wear a bicycle helmet), brake slowly, take all curves slowly, and obey all traffic laws."

What You Need to Know About Golf Cart

Occupant Ejections:

According to the Consumer Products Safety Commission (CPSC), there are approximately **15,000 golf car related injuries** requiring emergency room treatment in the US each year. One significant mode of injury in golf car accidents is passenger ejection, which can lead to serious injuries, especially of the head.

Based on CPSC statistics, roughly 40% of golf car accidents involve a person falling out of the car, and many of these accidents involve young children. (CPSC injury statistics indicate that approximately 40% of all golf car related accidents involve children (i.e., age less than 16) and 50% of these involve a fall from a moving cart.)

As a result, children represent a dramatically large portion of all ejection accident victims. In addition to ejection accidents, approximately 10% of golf car accidents involve a rollover.

Since there are currently no occupant restrictions or seatbelt requirements for these vehicles set forth in the applicable ANSI safety standards or manufacturers' operator's manuals, young children of any age are often permitted to ride in open, off-road vehicles that are capable of traveling up to 20 mph on flat ground and are not equipped with seatbelts. The results of this practice are headlines like the ones listed here:

Child dies in golf cart accident: "An 8-year-old girl...died Sunday after falling from

(Continued on page 7)



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Grandkids Safety

(Continued from page 6)

a golf cart two days earlier...”

The Neshoba Democrat Volunteer, 15, Dies Days After Golf Cart Fall: “A boy, 15, from West Covina died several days after falling off a golf cart while doing volunteer work at a Long Beach festival...”

Prayers, support strengthened family of boy hurt in fall from golf cart: “Shawn, 9, had undergone brain surgery for a severe head injury he received when he fell off the back of a golf cart in which he was riding...” The Eagle Tribune

14-Year-Old Dies After Fall From Golf Cart: “Haley was a passenger in the golf cart and fell out when it went around the corner...”, WYFF4.com

12-year-old boy dies in golf cart crash: “A 12-year-old boy... has died after being thrown from a golf cart driven by his father” Las Vegas Sun

Child injured after being run over by golf cart: “He fell out, and was then run over by the cart...” News-Leader.com

Teenager hurt after falling out of golf cart: “A 13-year-old girl from Columbia, Ill., suf-

fered serious injuries Saturday after she fell out of a golf cart and hit her head on the road...” News-Leader.com

An ounce of prevention is better than a pound of cure!

Anthropomorphic Hybrid III dummy testing and computer simulation analyses have confirmed that children are especially susceptible to ejection from these vehicles because of their small size, their inability to touch their feet to the floor, and their reliance upon the hip restraint for stability. The same studies have shown that seatbelts are extremely effective in preventing occupant ejection. By the way, every area golf cart store we contacted sells and installs seat belts.

Let’s help make it a Happy Easter throughout The Villages. □

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Questions & Answers March Forum

1) Can you get to the new Live Oaks Park by automobile? **A)** No. It can be accessed by a golf cart, but not an automobile. It is a passive park and there are donated picnic tables, but remember all garbage in – goes out, and no dogs are allowed in the area.

2) The shrubbery at the Calumet gate needs to be trimmed back because when you enter the gate and look to the left the bushes block your vision. Where can I take my concern? **A)** The District needs your help on these things because landscape items grow so fast here it is hard to keep up. If you have

identified a safety situation call District Customer Service at 753-4508 and report the location that needs to be trimmed back.

3) Do water restrictions from Florida Water Management Districts such as 'no power washing of homes' supersede our deed restrictions? **A)** Yes.

4) I believe we need more clay tennis courts. Who should I contact? **A)** First, be sure to identify this desire on your resident survey. Secondly, the clay tennis courts are all on commercial properties and have nothing to do with the District. All new amenities are the responsibility and come under the purview of the Developer. The clay tennis courts at the country clubs belong to a private business and have nothing to do with your amenity fees.

5) What can be done about the unsafe conditions at Colony crossing? Now you have everyone South of 466A having to make that crossing and on any given day you have 15 to 20 carts sitting and waiting to cross. **A)** The property is part of the property owners association of the commercial center and Sumter County and that design was approved by the County. CDD 7 has addressed the issue on a number of occasions and it is anticipated that they will soon try to get Sumter County to address it. The intersections of Pennecamp and St. Charles, and Old Mill Run and Buena Vista, also need to be addressed with Sumter County for safety concerns.

6) Can anything be done about the lack of

visibility when using the little cart path 'shoot' going from the Savannah Center parking lot down to the tunnel under Buena Vista? **A)** Ms. Tutt will have staff take a look at it.

7) The moderator asked the audience what they thought was the most dangerous area for golf cart travel. Most responded the Morse bridge and Morse Boulevard. **A)** The most dangerous has been the tunnel under CR 466 going from Saddlebrook over to Laurel Manor. What happens is they come flying down the tunnel ramp from the Saddlebrook trail, and since the only way you can go at the end of the tunnel is left, drivers do not stop or slow down enough and if the passenger is not paying attention or wearing a seat belt they will fall out and likely land on their head on the pavement. In the past two years, they have had to airlift four people as a result of injuries that occurred in that situation.

8) I was interested in the Marcus Welby style clinics that are coming and how they will be financed. What is it going to cost to use these clinics? **A)** We have no idea. It was pointed out that a 'real Villages area Dr. Marcus Welby', **Dr. Norman Anderson, CEO of the Robert Boissoneault Oncology Institute, will be our guest speaker at the April 17th POA meeting.** He will speak on Integrative Medicine with an emphasis on how to reduce the rate of aging and improve one's optimal performance. We are looking forward to a full house! □

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AAC Meeting Summary

March 7, 2012

Old Business Topics Included:

- Staff reported that the installation of gate cameras at the Delmar Gate is proceeding. The cameras have arrived and the servers should be available the week of March 12th.
- Staff, working with the District's engineer, has identified an area where nine additional handicapped parking spaces could be added at the Savannah Regional Recreation Center. Staff will provide cost information at the April AAC meeting.
- The AAC will review potential locations for eastside pickleball courts at its March 14th budget workshop.
- Approval was given to the Paradise Park Master Planning Scope of Services proposal from Kimley-Horn and Associates,

Inc. in the amount of \$25,300. This conceptual planning project for Paradise Park will include input from both a public meeting and a resident committee.

- The Committee approved the La Hacienda Catering office lease agreement for an office in the La Hacienda Recreation Center. La Hacienda Catering has been renting this office space since December 2006, but the contract had expired in November 2011. A new contract was originally presented to the AAC at its February meeting and, at the request of one AAC member, was tabled pending further staff and a legal review. As a result of this review, the contract approved had approximately 5 pages of extraneous or inappropriate paragraphs removed, the Common Area Landscaping charge to the tenant was corrected (reflecting a 47% reduction) and the tenant will start paying \$148.43 per month that it should have been paying for utilities. The new agreement is for an initial 42 month term

with two, one year renewal options. The Committee did not agree to a member's suggestion that the initial term be 12 months (rather than 42 months) or if a longer term was desired then there should be a cancellation with 90-day notice clause, to assure that if necessary, residents would not be unable to utilize the space for an extended period of time.

New Business:

- The AAC re-appointed Paul Hannan to a four year term as the Lady Lake/Lake County portion of The Villages representative to the Architectural Review Committee (ARC).

Reports and Input:

- The Committee was reminded that there will be a Preliminary Budget Workshop to be held on March 14, 2012.

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

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

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Golf Cart Crashes With Injuries

Recent reports (**ONLY THOSE THAT INVOLVED EJECTION, FALLING OUT OF THE GOLF CART, AND/OR INJURIES are provided**) that we have received from Village residents and Public Safety (Note: we cannot guarantee that the information we receive is completely accurate about all the details.)

Feb 29th – Stillwater and Lockart: car vs.

golf cart. Minor injuries but no transport.

March 6th – at the intersection of Belvedere and Churchill Downs: car vs. golf cart. Minor injuries but no transport.

March 16th – Golf cart turned over on its side on the recreation trail along Buena Vista Boulevard between Talley Ridge and Southern Trace. Slower cart was rear-ended by faster cart. Driver of slower cart fell from (**'ejected'**) the cart with minor head injuries. Transported for examination.

March 18th – There was a crash on the recreation trail that runs parallel to CR 466 between Buena Vista and Morse Blvd. The location was approximately one to two miles east of Buena Vista. A bicycle was struck by a golf cart and the biker was thrown onto the grass. Minor injuries. Transported for

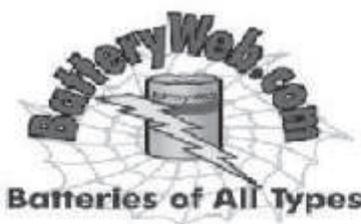
evaluation.

March 19th – Crash involving a golf cart and car at the intersection of Pennecamp and St. Charles. Eyewitness report: "Witnessed this one ourselves about 2:30 today. Cart turning from Pennecamp Drive onto St. Charles pulled right in front of a big Lincoln heading on St. Charles from Bailey Trail. Cart driver was alone and was **ejected** violently from the cart onto St. Charles pavement. The Lincoln had just passed us in our golf cart and did not appear to be going at an excessive speed. It appeared to be trying to veer into its oncoming lane to avoid the cart collision." The male driver of the golf cart was taken by helicopter to Orlando Regional in serious condition and the female passenger in the Lincoln was taken to The Villages Hospital in stable condition at the time.

March 19th – intersection of Rio Grande and Alameda. Car vs. golf cart. Minor injuries to golf cart driver. Transported for evaluation.

March 19th – Golf cart struck a bicycle at Turnberry Forest and Buena Vista According to Public Safety officials witnesses reported that the golf cart struck the bicyclist who was thrown from the bicycle, then the golf cart's driver backed up and struck the man while he was on the ground, and bystanders helped move the cart off the injured man's chest. A "non-trauma alert." was called which is generally a patient who has injuries that need some special care that might not be available

(Continued on page 11)



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Golf Cart Crashes

(Continued from page 10)

at either Villages or Leesburg. The patient was in serious condition and was flown to Orlando.

DANGEROUS LOCATION: There have been at least four major golf cart incidents coming out of the Saddlebrook/CR 466 tunnel at Laurel Manor. The driver needs to turn left, but the passenger – if not restrained – literally “goes” right ---> right out of the cart and onto the pavement. (**EJECTION**) This is likely caused by the fact that you go “lickity split” down the tunnel path and then come to the other side where you can only turn left. If the passenger is not paying attention (and is not belted in), the passenger frequently comes out of the cart.

Golf cart crash incident reports from residents who were involved in the crashes:

1) I was travelling eastbound on the recreation trail along El Camino Real. As I crossed the Santiago Gate area, the light was red for auto traffic exiting the gate onto El Camino. My cart was the fourth in a group of carts crossing. An elderly lady driving a

small car came through the gate (her view of the golf cart path traffic to the left was obstructed by an SUV in the left exiting lane) and hit my cart on the right rear side. (My conjecture is that she was looking up at the light and never saw my cart) The cart rolled over on its side, and my foot was pinned under it. I suffered a severe laceration in the heel, and a broken great toe. Three passers-by lifted the cart off my foot, and I was able to get to the side of the road from which I was transported to The Villages Hospital ER. My injury required that my foot be non-weight bearing for 6 weeks. **I was wearing a seat belt or I would clearly have been ejected and possibly have suffered more serious injury.** The other driver was cited for failing to yield the right of way.

Rick Reeves

2) While driving my cart, I was distracted by a vehicle exiting the Morse Boulevard gate and consequently I struck a steel pipe used to protect a lighting fixture located in

the MIDDLE of the cart path at the Morse Boulevard North gate. I was travelling towards Spanish Springs at about 8:15 AM. I struck the pipe at an estimated 10 mph. The steering wheel of the cart struck me in the abdomen and chest areas and **I was ejected** from the cart. My cart did not have seat belts installed. I was transported to The Villages Hospital, given an exam and had a CT scan taken. The ER doctor said I was fine except for some severe bruising and I was sent home with a prescription for pain pills. However, in days and ER visits to follow, I was eventually diagnosed with a stomach tear that was leaking raw bile into my abdominal cavity causing a life-threatening condition. Following this surgery, I was given less than a

(Continued on page 12)

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Golf Cart Crashes

(Continued from page 11)

50/50 chance of survival while in the ICU unit. **Guess What???, My new golf cart has seat belts !!!** Keep in mind that these injuries occurred at about half the full speed (19.5 mph) of an unmodified cart. In addition to my injuries, my cart was destroyed. I cannot be more emphatic when I urge every cart owner in The Villages to install seat belts in their carts. They could make the difference literally between minor occupant injuries, and serious injuries or death.

William A. Oster

3) My husband had a golf cart accident. He was driving down Morse Blvd. toward Colony Cottage Rec Center when a

golf cart came out of the tunnel. It stopped for a second and then pulled out in front of him. My husband tried to stop his cart, but the ground was wet and it skidded and the cart tipped over on top of him. Fortunately, a foot caught in the handle. It took three men to get the cart off of him. To the best of our knowledge the other driver never stopped. My husband was taken to the ER at The Villages Hospital. Carol Dunworth

Note: We can only provide this information if you report it to us. Please send an email to poa4us@hotmail.com. □

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Future of The Villages

(Continued from page 2)

NOT change. Those are funded by the numbered districts, not by the Developer.

Second, our amenities, whether it is executive courses or rec centers and the amenity services, will not change. Once the Developer turns them over to the SLCDD in a bond transaction, he has nothing further to do with them. Look at the north side. That is completely built out and nothing has changed. It looks the same and is governed the same as it was when the Developer was still building houses there.

Third, there are some potential costs that could arise when Build Out occurs, such as purchasing the tee time system, purchasing the information technology equipment, etc., but District staff is now aware of those potentials and hopefully will include reserves to pay those future costs as they proceed with additional amenity property and contract transfers from the Developer.

That being said, there are some things that the Developer, and/or his companies, will still own or control the use of, namely: the entertainment, including nightly entertainment on the squares, the shows at Savannah Center and the Church on the Square, and Katie Belle's; (As time goes on, if the Developer decides he does not want to do that, it would probably be turned over to the commercial property owners in the squares

and the recreation department could take back the responsibility for entertainment at the Savannah Center.); the country clubs (restaurants, championship course, pool and tennis courts); (He may hold onto those or he may sell them to a Golf Management Company that would operate them.); the garbage and recycling collection; (He will either keep it or sell it.); the Charter School and the Life Long Learning College; the commercial properties around the squares and shopping centers along the outskirts; the resale and rental sales division; many of the medical facilities; all of our media, such as the Daily Sun, radio and TV stations.

Even if he sells some of the commercial properties, it should not be problematic because those corporations that purchase them would have a vested interest in making them successful. So, as long as we are here and supporting them, they should be able to maintain profitability.

So, what is there to worry about? We could think of things but personally I don't have a fear for when he builds out. Our District government is set up so that it can run very smoothly. However, this is dependent upon the capability of the District Manager and the residents have no say so in the selection of that person. Hence, residents need to stay informed.

JIM STICKEL REMARKS:

What I hope is that you want to commit, in some positive way, to your own governance of The Villages. The fact that you are here today tells me that you want to know what this place is all about. What I hope happens is that in some way each of you will take some positive action to help shape the

(Continued on page 14)

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Future of The Villages

(Continued from page 13)

future of The Villages. The next thought is what should it be? Do we need any changes?

The ‘big five’ areas impacting our lifestyle that you are most aware of under our current District management, headed up by Janet Tutt are: District Administration (budget, finances, purchasing), Public Safety (community watch), Recreation, Property Management, and Community Standards.

The energy that is put into this place on a

continuous basis is going to shift from what, in a major way now, is under the control of the Developer then gradually until it is going to be us.

Why are we concerned with this? The Villages needs an informed electorate. Residents will be running the residential CDDs and eventually controlling all of the non-bond related amenity funds and amenity issues. It does you no good to have resident elected boards (AAC and residential boards) if these representatives are not independent and willing to take the time and make the effort to thoroughly review agenda items from the point of view of a resident. On the surface everything may look okay, but it usually requires a critical and detailed look at the information presented, whether it comes from residents or staff, to become a quality legisla-

tor. It takes an informed electorate to select good stewards.

Some suggestions for you to become informed are as follows:

Know what numbered District you are in and who your five Supervisors are. Go to a meeting. Follow your Board’s activities via the districtgov.org website where both the agenda, with attachments, and the minutes of every meeting are posted. Attend the District Resident Academy. Lastly, attend a District Town Hall meeting to learn how your residential district operates. If your District does not have a Town Hall meeting planned, take the initiative to get your district to host one.

***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.** □

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LETTERS TO THE EDITOR

GFI Failure

I live in an Amarillo, in Alhambra, that is about 11 years old, and I am having the same problem that a few of the attendees mentioned at your last meeting. My GFI trips in the garage and turns off 3 other outlets in the garage and outside. I would like to know what might be the remedy to this problem. I read your paper all the time, keep up the good work.

Thanks, Frank Truglio
Editor's Note: If dampness gets into any of your GFI receptacles, it will likely trip all of them, regardless of whether or not the receptacle is being used at the time. Dampness can occur as a result of your sprinklers, rain which is blown against your house on a windy day, etc. Check each receptacle and make sure they are tightly caulked.

Another possibility which was suggested by resident Bob Shovein (who would highly recommend you hire an electrician to address this possible remedy) is to check for the possibility of a loose wire in one or more of the receptacles. He also indicated that every time a ground fault receptacle trips it weakens the receptacle so if it has tripped many times it should probably be replaced. □

The IRS Tax Filing Deadline is Tuesday, April 17, 2012

Excellent Article In Bulletin

Excellent article on "How The Villages Came About..." Very professional and extremely informative. I cannot say enough about the quality and objectivity of the articles I have been reading in the POA Bulletin during the past year. You folks are a breath of fresh air compared to the stagnant, biased reporting we continue to find in the Daily Sun and the VHA "Villages Voice." For all those thirsting for truth and factual reporting, without restrictions, in this "controlled" community, we commend you. Larry Berman

Editor's Note: Thank you for your recognition of our efforts. We are committed to reporting the facts, both pro and con, around an issue so that residents can make an educated decision on their position on various issues. □

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LETTERS TO THE EDITOR

Thank You For March Bulletin

We would like to thank you for last month’s (March, 2012) POA Bulletin. It was outstanding in all the information it provided. We attended the meeting described on the first page and it was an excellent report. Regarding flood insurance, we were advised that it wasn’t needed when we first moved here 12 years ago. We bought it in spite of that advice—our home in North Palm Beach, FL had flooded the year before, had flood insurance and were covered completely. Especially appreciated the report

"Golf Cars Can Kill" (hopefully the residents of The Villages will take heed), and "How The Villages Came About and What Its Future Might Hold". Very, very informative. Keep up the good work! Dick & Gail Klebe

Editor’s Note: Thank you. □

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LETTERS TO THE EDITOR

Owens Corning Warranty

Talking to my neighbors, they tell me there are problems with Owens-Corning shingles, and articles were printed in the POA bulletin that describe these problems and how to go about correcting the situation. Once again, The Villages has done itself proud by keeping these problems under cover. Would you please provide me with the months and year these roofing articles appeared in the POA bulletins. Thank you for this information.

Joe Bertoldi

Editor's Note: Go to the POA website - poa4us.org - there is a search engine for the site - just type in Owens Corning and it will bring up links to all of the articles on that subject. Note that the deadline for filing a claim was December 31, 2011, but we have heard a 'rumor' that they are still taking them, so call them and see if they will take your claim if you think you have a problem at 1-800-ROOFING. In all fairness to The Villages, this problem and the remedy were very well publicized by both the POA and the VHA. □

Unhappy Property Owners

I have been asked by a group of Villages property owners to contact the POA and inquire as to the following:

Would representatives of the POA be agreeable to a meeting with several unhappy (irate) Duval property owners (each of whom abuts the new assisted living facility on 466A)? If "yes," then -- 1) how would one go about setting up such a meeting? And, 2) when and where would the POA representatives prefer to conduct said meeting?

We look forward to hearing back from you soon.

James A. (Jim) Howd, Jr.

Editor's Response: Jim, the POA would be happy to meet with you. But, before you get your hopes up, know that if you purchase properties abutting land that is not designated as part of the residential area of The Villages, you are taking your chances. That being said, we would be happy to meet with your group. □

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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

LETTERS TO THE EDITOR

The Villages[®] PUBLIC SAFETY DEPARTMENT

December 23, 2011

Dr. Elaine Dreidame, President
Property Owners Association
PO Box 1657
Lady Lake, FL 32158

Dear Dr. Dreidame:

Thank you! While those words are extremely important, they just don't seem to be enough when you're talking about a donation that could result in the saving of a life. When you asked me to speak at the December POA meeting, I was pleased to have the forum to get out our life-saving message. When you told me that the POA was prepared to donate an AED, it became even more of an honor.

What was even more important was the nature of your donation. As I explained, we have nearly 100 AED's throughout The Villages, but The Villages Public Safety Department did not have an AED as a "back-up" or a loaner if one of the current units goes out of service. Your donation of a loaner only strengthens our community's AED program and allows the VPSD to better serve the residents. The POA is responsible for that!

The Public Safety Department's AED program has resulted in exceptional results: a 44% "save" rate for the last fiscal year. These are cardiac arrest patients who walked out of the hospital. Not bad when you consider that the national "save" rate average is 6%. Your donation helps to insure that we can continue to provide that level of service.

Again, thank you. The POA's generosity may well mean the difference between life and death.

Sincerely yours,



Capt. Gail J. Lazenby, M.S., EMT-P
EMS Training & Quality Assurance Officer

Editor's Note: At a recent POA meeting, Capt. Lazenby gave a life-saving presentation on CPR and a demonstration on how easy it is to operate an AED (automated external defibrillator).

Following cardiac arrest, CPR will keep blood and oxygen circulating through the body until an AED can be applied to bring the heart back into normal rhythm. Whether or not you attended the meeting, it is impor-

tant that you understand how easy it is to learn "chest compression only" CPR and use of an AED.

The Villages Public Safety Department regularly holds classes for residents and we strongly urge you to sign-up for one (205-8280). You just might find yourself in a situation where you could easily help save the life of a neighbor, friend or family member. □

Fitness Challenge

Attention all Villages

'Couch Potatoes'

How to ARM Yourself!

By Judi Da Costa, Personal Trainer

Can you believe that Spring is here and Summer is just around the corner?!

Ladies, you're going to want to wear those sleeveless outfits with style, but what happens when you wave goodbye to someone, does the flab on your upper arm keep waving goodbye long after they've gone!

Well, here is a simple exercise that you can do daily which will help fight the bat wings!

Standing or sitting in an upright chair, take your arms out to the side, shoulder height. Keep your shoulders relaxed and your arms straight, but do be careful not to hyper-extend your elbows (you never want to lock out any joints). Now go ahead and make small circles with your arms in one direction and then go in the opposite direction. You can do this 10-15 times each way, if that is too much, start with a lower number and build up slowly.

Are you having a problem getting fit??

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Our Gardening Column:

Bromeliads

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

The 3000 species of the Bromeliad family includes members such as Spanish Moss (neither Spanish nor a moss) and the pineapple. Other members resemble aloes or yuccas while still others look like green leafy grasses. Bromeliads are considered “Neotropical” which means they are only found in the New World tropics with most of them coming from South America, especially Brazil. They are so unusual and so pretty.

Bromeliads are inexpensive, easy to grow, require very little care and have long lasting blooms and ornamental foliage. They come in a wide range of sizes. They do not like the cold. They can be found in a wide variety of habitats from hot, dry deserts to moist rainforests to cool mountainous regions.

Bromeliads have only in the past 100 years become accessible ornamental plants. They could be found in royal botanical gardens or the greenhouses of wealthy Europeans.

Columbus was intrigued by the pineapple and brought them back to Spain from his second voyage to the New World in 1493. It had been cultivated for centuries by the Carib Indians in the West Indies. To the explorers they looked like a pinecone and tasted (they thought) sweet like an apple.

The pineapple is the only member of the family cultivated for food. Many bromeliads contain a protein-digesting enzyme, bromelain, used as a meat tenderizer. Fresh pineap-

ple contains bromelain so it cannot be used in gelatin molds because the enzyme would break down the congealing proteins (but canned is fine). The Husband will gag if I even mention a gelatinous or congealed salad. When I am gardening and get scratched by the edge of a bromeliad, my skin forms welts until the next day. I think this is the enzyme at work.

Bromeliads grow three ways:

1. Terrestrial – these bromeliads rely on their roots for water and nutrient absorption.
2. Saxicolous – grow on rocks with roots going into cracks seeking moisture.
3. Epiphytic – grow on other plants, trees, shrubs or cactus for support and take moisture and nutrition from the air, hence their name, “Air Plants”.

All Bromeliads are composed of a spiral arrangement of leaves sometimes called a “rosette”. The bases of the leaves in the rosette may overlap tightly to form a water reservoir. This central cup also collects leaf debris and insects. These are called tank bromeliads and are usually epiphytic. In some species, the bases of the leaves form small chambers as they overlap and these protected spaces are often home to ants. In exchange for shelter, the ants’ waste may provide the bromeliad with extra fertilizer.

All Bromeliads also share a common characteristic: they have tiny scales on their leaves called trichomes which serve as a very efficient absorption system. In the desert, these scales help the plant to reduce water loss and shield the plant from sun burn. On some, the scales appear silvery white and feel fuzzy. Sometimes the scales form pat-

terns on the leaves that add to the plant’s beauty.

The flower is usually produced in the center of the rosette. The stalk, or scape, may be long with the flowers held far away from the plant or the scape may be short with the flowers nestled in the rosette. The scape may produce a single flower or many individual flowers and may have colorful leaf-like appendages that serve to attract pollinators. Bromeliads will only flower a single time. Once the (mother) plant stops producing leaves and produces its flower, it will not start making leaves again. However, the mother will produce new plantlets called “offsets” or “pups” and these will feed off the mother plant until they are large enough to set roots of their own and survive as a separate plant. I know a bromeliad grower who actually kills the mother with a screwdriver in order to hurry the pups along. It is a sight you just cannot watch. The green leafy top of a pineapple is in fact a pup and may be removed and planted to start a new plant.

My favorites? Dancing Lady, Matchstick, Fingernail. But you can’t get the unusual ones just anywhere. Contact the Bromeliad Society of Central Florida: <http://mybscf.org/> for specific sales (usually in the summer).

Can you imagine a living wreath made of epiphytic bromeliads? How cool.

The above borrowed from Bromeliad Society International, www.bsi.org □

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Lightning Matters

By Len Hathaway
Study Group on Lightning

If you recently relocated to The Villages from other parts of the country, you are no doubt aware of hurricanes, but you may not be aware that Florida is the Lightning Capital of the USA. The National Weather Service tells us that Central Florida experiences on average 80 thunderstorm days per year.

Lightning Protection Systems (LPS), commonly called lightning rods, have been successfully used to prevent lightning damage to structures for 260 years. In fact, you may have observed that nearly every building at Sumter Landing has a LPS as do the sewer & water pumping stations, the hospital, many

churches, the former fire headquarters on Bonita Blvd. and the new fire headquarters on Morse Blvd. south of CR-466A

Only you the homeowner can decide if you need a LPS. But remember that there is no county or state oversight of lightning rod installations making it a **buyer beware marketplace**. For the best results you should seek LPS installers who are "listed" by Underwriters Laboratories and the Lightning Protection Institute. We have observed three such firms working in The Villages:

A-1 Lightning Protection Services, Inc. 1-866-465-0620

Advanced Lightning Protection LLC, 352-237-1833

Triangle Lightning Protection, Inc., 352-483-7020

We do not recommend any one firm but it

is good practice to get at least two quotes. The above firms do not solicit door-to-door. They will most likely charge more than others but you have some assurance that the system installed will meet the national standard on lightning, NFPA 780.

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, you contact me at LHATHA@AOL.COM or contact my colleague Bob Freeman at STALIT1@AOL.COM. □

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(Continued on page 22)

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(Continued from page 21)

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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.

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 member discount, Bob at 350-4746.

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

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% POA discounted labor on a Service Call. Coupon Required Prior to Services Rendered. Not Valid With Any Other Offer. Valid on a minimum 1 hr of service.

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 352-638-7649.

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 offer per POA family.

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% discount.

Ollie's Frozen Custard - Across the street from Lowes Building Supply. 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

(Continued on page 23)

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(Continued from page 22)

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Snowbird Home Watch - We watch your home while you're away. \$40/month; 10% POA discount. 259-1143 or visit bikinbob36@aol.com.

Sonic Drive-In - Wal-Mart Shopping Center, 347-2860. Tues Nights: 5 single patty burgers for \$5 after 5PM. Add-on at extra charge. Wed Nights: 1/2 price single patty burgers; 99¢ single topping sundaes. Valid only - Summerfield for POA members.

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 discount.

The UK Shoppe - Food from "Across the Pond" Market of Marion, Aisle D North. 10% POA member discount, 352-391-5788. Free Villages Delivery for POA members.

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

Tornado Shelters of Florida, LLC - Two day installation in garage floor or carport. POA member discount of 5% through Apr 30. Call Pat Tripp at 352-702-6386.

Tri-County Landscaping - 25% POA member 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 978-3556. 15% Discount (on labor) to POA Members only.

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

Vic's Embers - 7940 US Hwy. 441, Leesburg, 728-8989. Complimentary after-dinner cocktail or dessert for each in the party for POA members. Not valid w/other special offers or if in our complementary bus.

Villages Apparel - Southern Trace Shopping Center, 352-750-1600. 10% POA member discount off custom screen printing, minimum order 25 shirts.

Villages Car Wash and Lube - Bichara

Blvd, La Plaza Grande Center, 352-753-1306. \$1 POA member discount off the regular price of silver or gold wash.

Villagers Home Watch - Call us at 352-750-2522. 10% POA discount off regular monthly rate of \$44 for first three months of service for POA members.

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Wholesale Computer Components - Terrace Shoppes Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15 POA discount on any computer repair. □

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Much of society is managed by expiration dates. Purchased items offer warranties that provide coverage until a certain date, after which the product so often self destructs. Food has a "shelf life" after which it should be discarded. Pharmaceutical medications have dates of usefulness ... the claim of which actually may have no scientific basis.

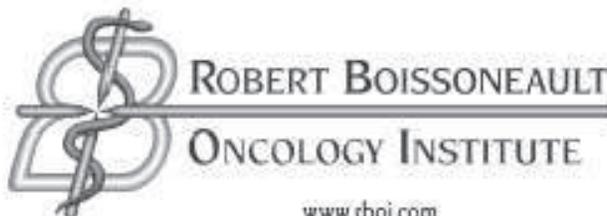
One's singing ability has an expiration date, furnished initially by Mother Nature ... on loan. Much to our surprise, some never realize we were not installed with Mother Nature's gift of song.

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