

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.07

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

July, 2012

Local Golf Cart Travel Are You Safer in a Seat Belt?

In 1997, aware that golf carts increasingly were migrating from golf courses onto city streets, the National Highway Transportation Safety Administration created a new category called Low Speed Vehicle (LSV) to regulate safety. The vehicles are capable of reaching 20 to 25 mph, and include what the safety administration calls personal neighborhood vehicles, neighborhood electric vehicles and golf carts. All are required to have seat belts and other safety devices. However, golf carts that go slower than 20 mph -- which are far less expensive and the kind most often used on streets in The Villages -- are not regulated, unless state or local governments set rules.

Golf carts (when used on golf courses) are typically not equipped with seatbelts because of their need to allow passengers to enter and exit the vehicle frequently with ease. There-

fore, the ANSI (American National Standards Institute) golf cart safety standard, Z130.1, does not require seatbelts for golf carts. As a result, it became necessary to equip golf carts with passive restraints to try and protect unbelted passengers from ejection. In place of seatbelts, golf cart standards require readily accessible handholds and body restraints that help prevent the occupants from sliding to the outside of the vehicle.

In a 1998 National Highway Traffic Safety Administration report, it stated that, discussions with various manufacturers and vendors produced an essentially unanimous viewpoint on the subject of safety restraints on a golf cart. They viewed them as a potentially dangerous accessory and a definite legal/litigation liability for the uneven golf course terrain (picture below) that is a golf cart's typical OPERATING ENVI-

RONMENT. Their perception was that it is generally preferable to step from or be thrown from a golf cart that is starting to roll over than to be strapped to the vehicle. The sculpted or hilly terrain of many golf courses results in a fairly high-propensity for tipping and rolling, which can occur at very low speeds. This hazard is aggravated at golf courses that incorporate hilly terrain with steep, narrow golf cart paths and sharp turns.

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Questions & Answers

From Civil Discourse Club Presentations
Evolution & Future of The Villages

by Jim Stickel, Civil Discourse Club Member and Elaine Dreidame, President of the Property Owners Association of The Villages (POA)

1) What about the rumor(s) that The Villages has bought more land? Is there a definite ending date and a definite number of homes? A) Only the Developer can answer that question. However, in his December 14, 2007, letter to the residents, he specifically identified how many houses there were going to be, how many golf holes, etc. through the build out down to RT 44, including the construction of Brownwood.

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

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Coffee & Donuts for All after the Meeting
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Seat Belts

(Continued from page 1)

However, a review of golf cart crashes in The Villages confirms safety experts recent statements which indicate rollovers are most common on hilly golf courses, not on streets, and most of those involve a cart turning on its side, not upside down (photo below).

One common scenario for a passenger ejection accident occurs when a cart, traveling faster than 11 mph is turned sharply to the left. During a sharp left turn, centrifugal acceleration forces tend to force the passenger to his/her right, which can lead to ejection. (Many of these in The Villages.) Sharp turns are less likely to lead to a driver ejection because the driver has the steering wheel to hold onto and can always anticipate when he/she is about to initiate a turn.

Other common scenarios for golf cart

ejections of both the operator and any passenger are when an occupied golf cart collides with a stationary object; collides with another golf cart, automobile or truck; and when an inattentive driver hits the curb and flips the cart.

If you have been reading the POA Bulletin, you should be well aware of the many golf cart crashes that involve ejections that are occurring on our Villages roadways and the serious injuries that have resulted.

Would a seat belt have made a difference? You be the judge.

Note, however, that we have not been able to identify any reported crashes in The Villages which have involved a **rollover** in which the use of a **seatbelt would most likely have been a liability**.

We asked Capt. Lazenby, Director of The Villages Public Safety Department if he was

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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. □

Seat Belts

(Continued from page 2)

aware of any rollover golf cart crashes on our roadways. He replied that he had gone through the records for the past 15 months for us and could not find any golf cart roll-overs – certainly none where the cart wound up on its roof. He further advised that, “... generally, because of the construction of the cart, it won’t sustain a roll-over. The super-structure that holds the roof of the cart will bend too easily and won’t allow the cart to roll up on its roof. In many cases, we find carts that are on their side and the roof super-structure is severely bent; obviously the cart was headed for a roll-over and the roof support prevented it from going the rest of the way. In a number of these cases, these are accidents where the driver (and/or passenger) has been ejected or dumped out of the cart. In some cases, the cart winds up on the victim. But, here again, in many cases we don’t see this. Bystanders have frequently removed the cart from the victim.”

Vehicle Definitions & Requirements for Road Travel in The Villages

A golf cart is defined as a motor vehicle that is designed for operation on a golf course or for sporting or recreation and is not capable of exceeding **20 mph**. An LSV is defined as a four-wheel electric vehicle whose top speed is greater than 20 mph, but less than **25 mph**.

Golf carts may operate on Villages streets where the **speed limit is 30 mph or less**. LSVs may operate on streets where the posted **limit is 35 mph or less**.

(Continued on page 4)

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POA Membership Benefit

We initiated our e-mail contact program last summer, commencing with an announcement reminding members of the speaker and date of the upcoming monthly POA membership meeting. If you are a POA member and have provided us with an e-mail address and have not received these Newsletters, please e-mail your name, street address and e-mail address to database@poa4us.org and we will correct it in the database. Note that some of the bounce back emails which we received actually had the correct email address, so, before emailing the database manager, 1) be sure and look in your junk mail or in your spam folder for the Newsletter, 2) be sure that your mail box is not full as this will also cause you not to receive the Newsletter, and 3) if you have a high level filter, the email may be blocked so please add

poa@poa4us.org to your safe sender list.

We use the Newsletter to remind you of the monthly speakers, as well as to inform you of any matters that we believe you should be aware of on a timelier basis than what our monthly Bulletin can provide. For example, should the IRS Technical Advice Request decision be issued shortly after our Bulletin is distributed, rather than have to wait three or four weeks to provide you with our input on the finding, we will be able to send you our analysis by email immediately. (You must be an active POA member to receive the POA E-MAIL Newsletter.)

Thank you to all who have responded to our invitation to join the Property Owners Association of The Villages. We have a record number of members this year. If you have not yet joined, and you appreciate the efforts the POA is making on your behalf, please join now – the membership application is below. □

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 _____

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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)

Seat Belts

(Continued from page 3)

The operator of a golf cart **does not** have to be a licensed driver, but drivers must be 14 years of age or older. The operator of an LSV **must be** a licensed driver.

NOTE THERE IS **ONLY A FIVE (5) MPH DIFFERENCE** ON SPEED CAPABILITY AND SPEED LIMITS THEY CAN BE USED WITH. YET, THERE ARE SPECIFIC SAFETY REQUIREMENTS, IN PARTICULAR, **SEAT BELTS, THE USE OF WHICH ARE REQUIRED FOR OPERATORS AND PASSENGERS OF LSV’S.**

P.S. We recently attended the VHA Golf Car/Cart Safety class and were disappointed to see that:

a) They did not at least address the fact that there have been no golf cart rollovers in the Villages, (The film they showed prior to the open discussion advised that using a seat

belt was more likely to result in serious injury or death in rollovers because it would prevent the occupant from jumping out of the cart and were not recommended by golf cart manufacturers.)

b) They did not advise class participants that on streets and trails in The Villages (vs. golf courses) there have been a significant number of serious injuries and fatalities in accidents where the occupant(s) in the golf cart were ejected onto the pavement, and

c) Needless to say, they did not suggest that residents might want to at least consider installing seat belts in their golf carts. □

Q&A Evolution & Future of The Villages

(Continued from page 1)

2) Who owns the 'squares'? A) The squares are owned by the commercial District governments. They were deeded to each commercial District by the Developer. The Developer leases them from the District for \$25 per day, he has a ground lease on the kiosks for \$800 per square per year and he provides the nightly entertainment gratis.

3) What is "The Villages"? Is it a city, a town?? A) The Villages is a Master Planned, age restricted retirement community - a collection of CDDs - It is not a city or town.

4) What kind of relationship do the residents who live in the Town of Lady Lake and Lake County have with the central group? A) The VCCDD territory encompasses CDD 1, 2, 3, 4 and homes in the Town of Lady Lake and Lake County. So, even though they are not a CDD, they were transferred over when the Orange Blossom Hills merged with The Villages of Lake-Sumter back in the early 90's and they are under the administration of the VCCDD.

5) When the last house is sold, what will happen to happy hour and the music in the

(Continued on page 5)

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Q&A Evolution & Future of The Villages

(Continued from page 4)

squares? **A)** Remember, the squares are not owned by the Developer. Presently, although the Developer provides entertainment with no cover charge, the money that is made off of the kiosks, market night space rentals, craft show space rentals, etc., should be sufficient to pay for the nightly entertainment. If the Developer leaves, the VCCDD and SLCDD, who actually own the squares would likely continue to provide entertainment to attract customers.

6) If the Developer leaves the area, what will happen with all of the commercial areas that he is involved in? **A)** Many are owned by Developer-controlled companies, which are management companies and will continue to manage them. That is how they make their living so we don't envision anything different. However, if the Developer becomes a minority landowner, a change in the make-up of the boards of supervisors in the VCCDD and SLCDD is possible

7) I asked at a CDD orientation session what would happen after build out and they told us that they believed the Developer would go full time into resale and that if there was any adjacent property to the present amount of land that is owned by The Villages

that would go up for sale that the Developer would be interested in purchasing it and continuing the expansion. **A)** As noted above, they said they 'believed'... The fact is, except for the Developer and his management team, no one knows. This is all just guesswork.

8) I noticed that the El Santiago rec center was all boarded up and I wondered why it was allowed to fall into that state? **A)** The structure you are referring to is not a rec center. It is owned by the Developer and previously housed a restaurant, which is no longer in business. No information has been provided as to the Developer's intended usage of that facility.

9) I am a renter. Do you anticipate that the amenities fees will go up once the Developer leaves? **A)** The increments for amenity fees are spelled out in your deed restrictions. They basically say that they will increase or decrease annually at the CPI rate for the previous 12 months. The best estimate in the cost of maintenance and services is the CPI. Therefore, to retain the same quality as the present, amenity fees need to increase at the same rate. Note, when the Developer transfers amenity contracts to the Districts, it is done so in perpetuity. Thus, as we approach bond maturation the facilities will be dated, having been patched with amenity fee renewal and replacement funds, they will need to be razed and rebuilt which will necessitate additional bonds or bank loans. Thus, in order to maintain quality facilities, we will

likely always have amenity funds going to service debt in addition to paying operating expenses.

10) Is the concept of build out really a moving target? **A)** It is a moving target in that it depends upon the housing economy. Back in 2007 they were projecting build out at 2013, but that was before we had the housing recession. We have a situation now where they may have over 1,000 people that want to buy homes in The Villages, but have not been able to sell their current homes. So, depending upon how the economy and housing markets go, that's what will determine when they will be sold out.

11) Is there any assurance that once we have build out if another 10,000 acres becomes available that the Developer will not buy it and continue to grow? **A)** No, there is no assurance that it will not happen, but that land would likely be a lot more expensive than what he paid for the original 32 square miles.

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SLCDD 2012-13 Budget Workshop

May 17, 2012

Excerpts and Issues

NOTE: SLCDD is the Sumter Landing Community Development District which is the CDD that governs the Lake Sumter Landing commercial district (LSL), the amenity system south of CR 466 and the Project Wide Fund.

Barbara Kays, VCDD Budget Director opened the meeting.

Ms. Kays - "Good Morning, Board. **THIS IS THE FIRST TIME** that you have had a Budget Workshop in May (**open to the public**). In the past, as you know, the District Manager and I have sat down with you individually and reviewed the budgets by line item so welcome to your first May Budget Workshop. First I would like to first go through the process. Today we will just run

through an overview of the budgets forAmenities and Project Wide....You are welcome to make any changes and then in June during your regular Board meeting you will see all this information again and you will approve a proposed budget... We will come back to you at your September meeting and there will be a public hearing where you will approve a final budget."

Project Wide Capital Projects List

Item on the Requested List - **Live Oaks Park - Rubber mulch for walking path at a cost of \$37,000.** (This was the only item on the 'requested list' which was not then placed in the Recommended list (by district management).

Meeting transcript :

Supervisor Upton - "Given the discussion at our board meeting a few minutes ago, Live Oaks Park, is that a proper Project Wide expenditure?"

Ms. Tutt - "Is that not moved over?"

Ms. Kays - "If you look on the Recommended Column that was taken out."
Upton - "Okay, I see it - Gotcha. I missed that. I saw the first number and I didn't (interrupt)..."

Tutt - (giggling) "I'm a very bright individual so it is not on that list anymore. I appreciate property management taking a look at that, but ... (general laughter)"

(POA Editorial Opinion: Although Ms. Tutt recommended the original expenditure for the Live Oaks Park – now at \$151,000,

apparently the District Manager has gotten the message and decided not to recommend SPENDING ANOTHER \$37,000 ON LIVE OAKS PARK.)

SLCDD Commercial Property Assessments

Ms. Kays - "There is a slight decrease in the revenues of \$62,262 but the revenue still provides funds to transfer monies into the General R & R."

Ms. Tutt - "Board members...we had come to the Board to talk about no longer assessing the District owned open space and we ask authority to move forward with the Rule Change... What it does, it pulls the payment of PW **out of amenity fees** basically and it eliminates those properties from the assessment process. Everyone is fine and comfortable with it..."

(This statement was challenged by the POA when it was made by Ms. Tutt at the June 14th SLCDD meeting because the previous years' budgets identify the Project Wide Funds as the source of the \$43,5000 payments of the annual assessment fees for Market Square – NOT THE AMENITY BUDGET. After some hesitation, Ms. Tutt did acknowledge that, in fact, the assessments were paid with PW funds and not amenity funds.)

A little history ---

In early discussions with Ms. Tutt, the POA indicated that we did not believe that

(Continued on page 7)

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SLCDD Workshop

(Continued from page 6)

Market Square (an assessable property), was an appropriate property to have its maintenance expenses paid for with PW funds. We further questioned the fact that the PW funds were paying the annual assessment to the Lake Sumter Landing District budget on Market Square in the neighborhood of \$45,000 per year which we did not believe was appropriate. When she appeared to be surprised, we asked her to check with the budget director, which she did, and later acknowledged that she found that this was in fact the case. (We give her credit that she did not ignore this ‘mistake’ and went about changing it by revising the rule for assessments.)

At the November 18, 2011, CDD meetings Ms. Tutt advised the Boards that, “... Over the last year and a half, District staff has been working to achieve a re-platting of the Sumter Landing area. The purpose of the re-platting is to allow for better control over parking and the use of certain areas and the sustainability of the downtown area under the Sumter Landing District. While working on the re-platting, staff began a review of the PWF. At that time, staff discovered some issues with the LSL Assessment Methodology (not the PWF but the assessment to businesses in the Sumter Landing District) as it

relates to the District’s property (Market Square), that needs further review. In addition, while appropriate, the payment of the District’s LSL maintenance assessment through PWF is another area staff reviewed and felt that it needed to be revisited...

”It appears the Rule establishing the Assessments to the LSL property owners has resulted in unintended consequences in funding the SLCDD’s portion of the assessment. We have been in the process of analyzing this and will be addressing it with the Sumter Landing District Board and a possible Rule change in advance of Budget discussions for next fiscal year.”

WHERE WE ARE NOW:

Under the proposed assessment revision, the open space - Market Square - is still maintained by Project Wide funds and considered assessable property, but, as open space, will no longer be required to pay an annual assessment.

However, in our initial discussions with Ms. Tutt, when the POA suggested that those assessment funds paid in previous years should be paid back to the PW fund by the Commercial property owners who benefited from their receipt, Ms. Tutt did not agree.

(POA Editorial Opinion: We are hopeful that supervisors in the residential districts will address this issue with Ms. Tutt and receive a more favorable response. After all, approximately 98% of those funds came from the pockets of the residents.) □

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Refinancing CDD Infrastructure Bonds

We have received several requests, (mostly due to the interest rates on these bonds compared to the current market rate), for more information regarding the recent refinancing of some of the CDD 4 infrastructure bonds.

The bonds that each resident pays off via their annual County tax bill (Non Ad Valorem Assessments – Villages Community Development Bond Assessment) were issued by the individual CDDs. These bonds are Special Assessment Revenue bonds. Typically they allow some prepayment during the first two years at a premium (1 to 2%). Beyond that, there is a ten year prohibition against refunding the bonds. This is done to protect the purchasers of the bonds and without which the bonds would be hard to sell. After ten years, the typical bond issue

can be refunded without significant additional costs, such as negative arbitrage fees. This will be considered by each CDD board if the current interest rate is significantly lower than the rate at issue.

In the typical refunding, a team that includes a bond attorney and a financial services firm, works with the district staff and CDD board to determine the viability of refunding the ten year old or older bond issue. With current interest rates at historic lows, several of the CDD bonds that have reached 10 year maturity are being refunded with new bonds being issued, saving residents 20% or more on the interest payments. □

Golf Cart Crash Data (w/Injuries)

These are 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, Public Safety, and area law enforcement. (Note: we cannot guarantee that the information we receive is completely accurate.)

May 24th – 5:30 PM – Single golf cart in the tunnel at Buena Vista and Bailey Trail. Cart driver cut the corner too sharply and the cart tipped over onto her leg. The cart was lifted off of her by bystanders. No major injuries, but she was transported for evaluation.

June 1st – Vehicle #2 (V2), a golf cart traveling westbound in the golf cart lane on Rio Grande Avenue, was approaching the intersection of Lisbon Lane. Vehicle #1 (V1), also a golf cart was stopped at the stop sign facing southbound on Lisbon Lane at the intersection of Rio Grande. V1 failed to yield the right-of-way to V2 which caused the left front of V1 to strike the right rear tire of V2. V2 then flipped over onto its side coming to rest in the middle of the intersection. The driver of V1 stated that the blinker to turn right (north) onto Lisbon Lane was activated and she thought he was going to turn so she pulled out into traffic. The driver of V2 was removed from the cart and transported to the Villages Hospital. The driver of V1 was cited for failing to yield the right-of-way.

June 11th – 5:15 PM – Single golf cart crash on the cart path that runs alongside Buena Vista Boulevard, just beyond the Ambassador Shack on the Riley golf cart path, between the "Shack" and the cart path. This is where you would turn right to go down to the Palmer driving range. Driver on the rec trail was headed home. He passed out while driving and drove off the path into the bushes and a fence. Driver stated that he had been playing golf all day but said that he had been drinking water. No major injuries. He was sitting up in the cart when Public Safety arrived. He was transported to the hospital for evaluation and the golf cart was towed away. □



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No Project Wide for Residents North of 466

Over the last several months Ms. Tutt has been promoting the creation of a Project Wide Agreement for the Districts North of CR 466.

On several occasions she has mentioned their potential interest to the Board Supervisors south of CR 466. She stated it again at the April 20, 2012 CDD 5 Board Meeting in front of a standing room only crowd who had attended to hear the discussion on the Live Oak Park funding issue. She stated, "In fact, north of 466 there is a (CDD3) board member that is going to be approaching all of the other boards and the AAC about developing a PWA north of 466..."

We contacted Mr. Goetz, the board member referenced above, and inquired about the status of the CDD 3 interest in a PWA and he stated that, "... Charlie Cook, our chairman, read a prepared statement at our May 11, 2012 Board meeting in which he said he felt misquoted in the March Minutes which implied that he was in favor of Project-Wide; Cook stated he was not in favor of a Project Wide fund. Meanwhile, between meetings, the subject disappeared from our 'old business status' list from April to May."

Since CDD 3 was the only district talking about it, having been motivated by their recent experience with the cost of repairs needed to the tunnel under CR101, and they are now on record as not supporting it, it is not likely that it will happen, at least not any-time soon. Any such Project Wide Agreement would require unanimous approval of CDDs 1, 2, 3 and 4 and the VCCDD. CDD 3 no longer supports the idea, making it a moot issue for all of the other districts at this time.

So individual residential District Board Supervisors north of CR 466 will continue to make all of the maintenance assessment related funding decisions for their District and will be financially responsible ONLY for those improvements located within their own district boundaries, or which are their responsibility due to a contractual agreement with another party, i.e. maintenance of ponds on Developer or VCCDD owned golf courses. □

Yard Signs North of CR 466 What about Open House Signs??

The POA has had a number of questions asked about the new yard sign rule which went into effect on June 15th for residents north of CR 466. We asked Diane Tucker, VCDD Operations Manager, if this rule applied to 'day of event' signs for garage sales, socials, open houses, etc., or if it was for sales and rental signs. She replied that they were working on this and that right now the only signs allowed in the yard (up close to the front of the home) are life safety signs... i.e.; security alarm signs, warning signs after pesticide/fertilizer applications and alert signs for medical personnel. We will continue to keep you posted as we find out additional information. □

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Q&A Evolution & Future of The Villages

(Continued from page 5)

12) I read an article in the paper that the Generally Accepted Accounting Principles were followed by all of the Districts, which means to me that they do financial statements. I would like to see monthly financial statements telling me where the money goes every month when I pay my amenities fee and I think that should be generally available

in the newspaper and I think we should have a clear picture of where the money goes. A) That is absolutely correct and what you are requesting is actually available right now. It is not put in the newspaper, but it is on the District web site (districtgov.org). You can click on your District and see the audited budget for the previous year, the budget for this year and if you click on agenda and minutes you can pull up every monthly financial statement for every district as well as the amenity fund itself. In order to have these reports published in the newspaper would take thousands of dollars of column inches to produce and it is unlikely that many residents would think this was a good use of their amenity fees. Additionally, you can go to the Sumter Landing District office and ask to see anything - it is all public information.

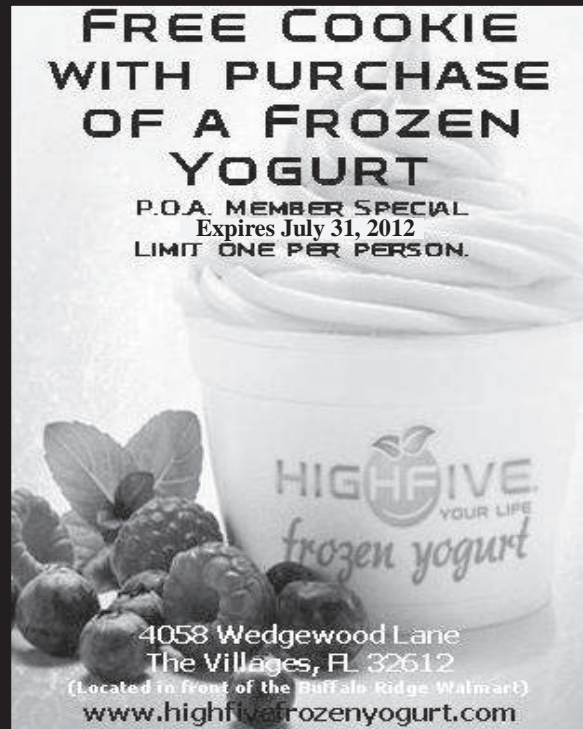
13) The regional recreation centers are getting very crowded, especially during the winter months. How many new ones are we going to have in the new section and will there be enough so that there is adequate room in our current centers? A) The Developer, over time, has a formula that he uses for how many new homes for a regional rec center, how many for a golf hole, tennis court, etc. It is all systematized. We all know that when the seasonal residents come in - and mind you, they pay their amenity fees all year long and their winter presence helps the restaurants and other businesses keep going throughout the lean summer months - there is going to be overcrowding. But, you don't build the Church for midnight mass.

14) At some point in time, since this is The Villages, I would expect that there will have to be a coordinating committee that would make sure that there is some consistency from District to District. A) It appears

(Continued on page 11)

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Q&A Evolution & Future of The Villages

(Continued from page 10)

that you are asking about the possibility of a general purpose government, which is counter to the CDD concept. Merging CDDs located in different counties is not possible today under Florida Law. Some developments, for example, Lakewood Ranch, have CDDs across county lines and that development did require a special State Law. One thing that will help our continuity here in The Villages is that they have already established what is called the General Fund, which is administered by the Village Center CDD. They hire the Villages District Manager and her salary is paid through the General Fund. However, each of the numbered districts as well as the commercial districts and utility companies will be assessed their proportionate share of that salary expense. This same procedure is followed for the recreation staff, community watch, property management, etc. Further, all of the amenity properties that the Developer has transferred to the VCCDD and the SLCCDD have specific attachments to the Purchase and Sale agreements which tells them exactly how they have to maintain their landscape, how they have to trim their trees, etc. so that you won't have different looks in different parts

of The Villages. The goal is to make The Villages a seamless community.

15) Is there a Performing Arts Center in our future? I understand there was a group of people trying to locate property and raise money for this purpose and I would like to know their status. Lastly, is there another entertainment type venue similar to the Savannah Center that is planned for CDD 9, 10, or Brownwood? A) The Performing Arts Center is still active. Since they do not have access to any properties in The Villages, they are looking for a local partner such as another arts group that will help share in the financing of the facility. At the same time they are building up their fund raising capability so that when they are ready to make an offer on some land they will have sufficient funds available. Lastly, there are no plans to provide another entertainment type venue similar to the Savannah Center south of 466A.

16) What mechanism, if any, is there for cooperation among the CDDs if there is a community wide problem or interest that the community would like to pursue? Let's say we wanted a Performing Arts Center not supported on a voluntary basis but on a community wide basis, what mechanism is there for that to happen? A) The one thing we do have is a District Manager who serves as the District Manager for all 12 CDDs which would facilitate any desired coordination efforts. However, what you have to be

aware of is that your deed restrictions tell you that if residents want to add an additional facility that they don't currently have, such as a Performing Arts Center, or an indoor swimming pool facility, it must be agreed to by the Developer, at least 50 % of the residents must vote to approve the additional facility and commensurate charges, and MOST IMPORTANT, residents would thereby give up the CPI cap on their annual amenity fee increases. This 'trade-off' is to provide the District with the ability to collect more funds if the cost of the addition results in deficit projections. □

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Insuring a Manufactured Home in The Villages

Last month we included a letter to the editor concerning homeowners' insurance rates on manufactured homes and asking the POA to look into the issue. In our response we asked for info from our readers and received the following suggested names of other insurance companies, as well as some general suggestions on reducing insurance premiums from a retired insurance agent:

American Traditions Insurance Company

a) We had similar increases from Foremost and did quite a bit of research to find other companies who might serve our community. We switched to American Traditions Insurance Company of Pinellas Park, Florida. We saved a ton of money (about 50%) and quickly dropped Foremost. I also recommended this company to a neighbor of ours and he too was delighted in what he

found. He saved nearly 50% over what he was paying with Foremost.

American Traditions Insurance Company has a representative here in Lady Lake. Contact All In One Insurance, 526 N. US Hwy. 27/441, Lady Lake, Florida 32159. They are located in the same block as Kohl's. Their telephone number is 352-314-3038.

We highly recommend this company. They will search out various firms and get you the best rates. Hope this will help our neighbors who are being scalped by other companies. Bruce & Gail Peasley

b) I also had been with Foremost, but a year ago with their rates going to increase by a large amount, I switched to a company here in Florida by the name of American Traditions Insurance Company which is headquartered in Pinellas Park, Fl. The local agent is Robert Blakeley Insurance Agency, 27405 US Hwy. 27, Suite 117, Leesburg, Fl. 34748-7914. The phone number is (352) 314-3700. Our rate with this company is much less than Foremost and my renewal premium

just arrived and it only went up by \$39.00 over last year. Bill Decker

c) I live in Silver Lake in a manufactured home. I just bought this home in August of last year. I use Robert Blakeley Insurance and get my American Traditions Insurance Company (ATIC) through them. I would love to see a list of insurance companies that do currently insure manufactured homes in this area. If you know some, please respond to this email. It is time for me to renew and I would like to have some options. Thank you. Elizabeth Martin

Safeway Property Insurance

a) At the time we purchased our manufactured home, The Villages insurance office helped us locate Safeway Property Insurance Company, out of Gainesville, FL, (telephone number 888-723-3055). While not providing the level of coverage Mr. Williams has, Safeway has kept our annual premium to below \$1,000 so far. We are pleased with their value and service. Diane Pennell

b) When I bought in Country Club Hills in 2004 I went to AAA and got insurance on my manufactured home thru Safeway Property Ins. Co. I now pay about \$1,300 a year which includes 2 golf carts, breakdown is: \$95,000 on Mobile home - personal property

(Continued on page 13)

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Manufactured Home Insurance

(Continued from page 12)

\$47,000 - Additional living expense \$19,000 - Personal liability \$100,000 and medical payments to others \$1,000, golf cart coverage includes, Replacement cost contents, \$100K - limited Fungi, wet or dry rot or bacteria, if they are writing new policies, I would highly recommend them, they have been great to work with. Andy Richardson

Modern USA

We also had Foremost Insurance for our manufactured home and starting looking around and found the following: MODERN USA furnishes manufactured home insurance and we obtained this policy through Robert Blakeley Ins Agency, 27405 US Highway 27, Suite 117, Leesburg, FL 34748 - Telephone: 352-314-3700. Hope that this info helps someone else. Paul Rancourt

Citizens Property Insurance Corporation

You were looking for a mobile home insurer in your last issue – Use The Vann Agency, Phone 352-737-3320. Robert Bosel

Safe Harbor Insurance Company

For the last 5 years, I have had reasonable insurance for my manufactured home through: Safe Harbor Insurance Co.; Cabrillo

Coastal General Ins. Agency; Rutland Insurance Agency, PO Box 760, Lady Lake, FL 32158. Telephone 352-753-3255

Rate Reduction Suggestions

I retired from the insurance business after 36 years. The older the homes get, the more it cost to insure them. They usually lose value rather than gain. The letter says the home is now insured for \$125,000.00. That seems very high and it may be over insured. They should see what the actual value of the home is. The land does not have to be insured, just the home, any out buildings if there are any, and personal property. The liability and medical payments coverage should be included in the policy. They should also see if a higher deductible would help. Dave Anderson

Thank you to all who responded with information. Hopefully this summary will help residents dealing with this issue. □

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LETTERS TO THE EDITOR

Rumors Vs Facts

Since the information about golf cart accidents has alerted us to incidents that are not reported in the Daily Sun, perhaps residents would appreciate knowing about any home invasions that take place. For example, a possible stabbing during an afternoon home invasion in the Winifred area. Thanks for keeping us informed. Jean Gaull

Editor's Note: The POA will pass on criminal activity that we are aware of that occurs in The Villages if it is not reported in the Daily Sun. However, the 'rumor' must first be verified. In reference to the incident you cited, we received numerous emails that were being forwarded around The Villages. One call to the Sumter County Sheriff's office requesting verification, revealed that there was no home invasion – the 'stabbing' was the result of a self-inflicted wound. WE URGE all residents to check with the appropriate County law enforcement office to determine if the 'rumor' is correct and factual **before** passing it on to email contacts. □

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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

Do We Need Exterior Home Color Restrictions

I recently checked with Community Standards regarding any rule that would prohibit a homeowner from painting his home a color not in harmony with that of the neighborhood. I remember that when we built our home, we were informed that we could not use a certain color if a home on either side of us or across the street had already used it, in keeping with the aesthetics of the neighborhood. Community Standards has dropped the ball, however by having no covenant that would require a homeowner to go through Standards or the ARC to request a color change if it deviates from the array of colors that The Villages currently uses in new construction. For the betterment of the neighborhoods we are restricted by covenants for such

things as the prohibition of yard signage, or in some neighborhoods, use of lawn ornaments. We're required to get approval from the ARC for landscaping plans to ensure it is acceptable and pleasing. We must meet the 51% turf requirement, hedge heights, etc. I know it's too late for our neighborhood, but what can The Villages do in the future to create a covenant that would give a homeowner a wide array of color choices that would be appealing to the masses. Carol Quanne

Editor's Note: We contacted Diane Tucker, VCDD Administrative Operations Manager with this question and received the following responses: '1) I will check with the District Attorney to see what process should be used. For example with the signs it was brought up by a District 3 Supervisor and they asked the attorney to work with the Legal Counsel for the Developer.' 2) After discussing this with Attorney Fuchs, to make

such a request, you should attend your residential CDD board meeting and make this request to the Board under Audience Comments.' The POA would suggest that any residents who agree with the letter to the editor should make every effort to attend their next residential CDD meeting and follow the procedure suggested by Ms. Tucker.

(Meeting times and location can be found on the districtgov.org website.) □

June 6th Amenity Authority Committee Meeting

Cancelled due to lack of a quorum, the Committee consists of six members and is required to have four or more members present at the start of a meeting in order to conduct business. Due to an unexpected situation, only three members were present, so the meeting was postponed and will be continued to another date, if possible. □

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LETTERS TO THE EDITOR

More On Signs in Front Yard

Clarification of CDD 3 Board Involvement

I would like to clarify a response to a letter to the editor in the June POA Bulletin regarding the sequence of events leading to the enforcement of the deed restriction prohibiting any signs in yards of the Districts north of CR 466.

Some residents of District 3 complained to one of the District 3 supervisors regarding "For Rent" signs on properties apparently year-round. The supervisor rightly took the complaint to the Deed Restriction staff of the District Office. In time, staff management engaged the District counsel, who involved the Developer's counsel and staff. The District 3 Board never requested any action from the Developer. In time the Developer came to the conclusion to enforce the existing deed

restrictions in the districts north of 466 to be consistent with the practice south of 466.

Charlie Cook, Chairman District 3
Editor's Note: Thank you for the clarification. Instead of using the language 'as a result of District 3 pushing the matter', we could have stated District 3 'residents'. We had been advised by District staff that it was several residents of CDD 3 and a CDD 3 Supervisor. It would appear that if the CDD 3 Supervisor was not acting on behalf of the Board, he should just have been identified as a resident. Additionally, we question the fact, then, that residents were permitted to request action which involved the services of District legal counsel. We thought that could only occur as a result of an official request of the District Board. We will look into the matter and report back in a future Bulletin. If you have concerns about this rule change attend your Residential CDD Board meeting and express them during audience comments. □

Lightning Matters

By Bob Freeman, EE P.E.

Study Group on Lightning: Surge Protection

The summer months typically produce a number of indirect lightning strikes that can result in damage to appliances and sensitive electronic equipment. Therefore, this article will discuss what can be done to avoid damage associated with an *indirect lightning strike*.

An indirect lightning strike is where the lightning strike from cloud to ground is nearby but does not directly strike your home. It is a strike that hits a nearby tree, flagpole, neighbors home, a wall, the ground, or directly into the ground and involves buried utilities, etc. The possibilities are numerous.

A lightning strike is a very high energy discharge between a storm cloud and ground. If something is in the way as the strike approaches ground, it becomes part of the path of energy flow. A very high voltage has built up to cause the strike, and the strike has a very high current flow, many times as high as 70,000 amps. There is nothing we can do to prevent lightning strikes. You can best protect your electrical equipment in your home by:

- having installed grounding and bonding as part of a properly designed and installed lightning protection system (LPS), commonly called lightning rods. The bonding and grounding are important to keep potential (voltage) differences be-

(Continued on page 16)

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Lightning Matters

(Continued from page 15)

tween all things electrical/electronic from rising to a point where circuitry insulation fails.

- b. having installed surge protection devices (SPD's) in your home.

If you do "a" and "b" both, you will have provided maximum protection. Doing "b" alone will provide you with good protection against electrical and electronic equipment damage from an indirect lightning strike.

Homes in The Villages are provided electrical service from either SECO or Progress Energy. Equipment either operates at 120-volts or 240-volts. Transient voltages that are very high in magnitude and very short in duration are what damage the electrical insula-

tion in your equipment resulting in failures. These are referred to as "electrical surges". These surges can come into your home via the electric service, telephone service, cable/satellite television, and/or through the ground with a close lightning strike. As previously mentioned, a lightning strike that is either direct or nearby indirect, has a very strong electrostatic field around it and a very strong magnetic field around it. The wiring in the walls and attic of your home can act like an antenna and have transient voltages induced into them. These are also referred to as electrical surges.

SPD's are designed to clamp (or limit) the magnitude of the voltage transient to a level that should not damage electrical and electronic insulation.

Surge protection is divided into two categories, primary and secondary protection:

Primary protection is located at the main electrical service entrance to your home.

One option is to have your electric utility install it at the electric meter on the outside of your home. SECO will sell it to you, or rent it to you on your monthly bill. Call them for details. Progress Energy will also rent it to you on your monthly bill. Call them for details. The other option for primary protection is to have a reputable and licensed electrical contractor install a "SPD" on your electrical panel that is located in your garage. The primary protection will protect the 240 volt equipment, like your furnace/air conditioning, water heater, electric clothes drier, electric stove, dishwasher and garbage disposal. Either of these two options is a must for surge protection BUT is not yet the "whole house protection" that some people say it is.

Secondary protection is also an important and necessary requirement. This is for equipment that has a 120-volt plug-in power cord. Most electrical equipment that is rated at 120 volts such as garage door openers, irrigation system controls, refrigerators, microwave ovens, washers, gas dryers, radios, televisions, computers, telephones answering

(Continued on page 17)

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Lightning Matters

(Continued from page 16)

machines, electronic games, golf cart battery chargers, etc. have solid state electronic controls. These are all subject to damage from voltage transients. Each of these items should have SPD protection at the point where you plug them into an electric outlet. These are referred to as “point of use” SPD’s. Some SPD’s are also equipped to provide protection for telephone and cable television coaxial cable connections. Progress Energy has these SPD’s for computer and television. SECO has these SPD’s for all applications. Secondary protection SPD’s are also sold at hardware and other major supply stores.

For a free non-commercial Power Point presentation, *Lightning Tips for Villagers* addressing personal safety, residential considerations, and lightning surges, contact me Bob Freeman at stalit1@aol.com or my colleague, Len Hathaway at lhatha@aol.com. □

Seniors Vs Crime

Leading the Fight Against Scams

While con artists can be clever, many can be foiled by knowledgeable — and equally canny — consumers. The Federal Trade Commission (FTC) offers tips about ways to avoid being scammed. However, we, at Seniors Vs Crime, would like to begin with a few areas that are unique to life in The Villages.

- **Don’t pay up front.** Some landscapers, lawn services, driveway pavers/painters, house washers, etc., want their money in advance. Too often they disappear with your money without finishing the job. If the money is still in YOUR POCKET, they will return and complete the job. If they claim to need advance payments for “materials”, how strong can their business be if they have no credit with local suppliers? Is this the company you want to deal with?

- **Are they really “licensed and insured”?** Ask to see the license. Ask to see proof of insurance. A business should have liability insurance to cover any damage they do and Workers Comp insurance to cover their employees. One guess as to who pays if ‘something’ happens on your property and the business has no insurance?

- **Get it in writing.** The days of “Your word is your bond” and “A handshake seals the deal” are long gone. Con artists are slick talkers who are quick and free with extravagant promises and lifetime guarantees. When you sign the contract, ensure that all their balderdash is written into the contract. If it isn’t,

(Continued on page 18)

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Seniors Vs Crime

(Continued from page 17)

then remember "If it wasn't written down, it didn't happen".

- **Read what you sign.** Seniors Vs Crime has seen way too many instances where residents complain about a product or service. When we read their contract, we learn that they are getting EXACTLY WHAT THEY AGREED TO IN WRITING!
- FTC recommendations are as follows:
- **Keep in mind that wiring money is like sending cash: once it's gone, you can't get it back.** Con artists often insist that people wire money, especially overseas, because it's nearly impossible to reverse the transaction or trace the money. Don't wire money to strangers.
 - **Don't send money to someone you don't know.** That includes an online merchant you've never heard of — or an

online love interest who asks for money or favors. Consider a payment option that provides protection, like a credit card.

- **Don't respond to messages that ask for your personal or financial information, whether the message comes as an email, a phone call, a text message, or an ad.** Don't click on links in the message, or call phone numbers that are left on your answering machine, either. The crooks behind these messages are trying to trick you into giving up your personal information.
- **Don't agree to deposit a check from someone you don't know and then wire money back, no matter how convincing the story.** You are responsible for the checks you deposit. When a check turns out to be a fake, it's **YOU** who is responsible for paying back the bank.
- **Remember there's no such thing as a sure thing (or a free lunch).** If someone contacts you promoting low-risk, high-return investment opportunities, **RUN, DON'T WALK,** away. When you hear pitches that insist you act now, guarantees big profits, promise little or no financial risk, or demand that you send cash immediately, report them to the FTC.

Remember, no one will watch out for **YOUR** money and **YOUR** interests better than **YOU**. If it sounds too good to be true, it probably is! When in doubt as to what

else you can do to protect yourself, contact your nearest Seniors Vs Crime office in The Villages for advice. They can be reached at 352-753-7775 in Marion County or 352-689-4600, Extension 4606 in Sumter County. Volunteers at both offices are ready, willing and able to assist you. There is never a charge for their services.

If your club or group would like to have a speaker to talk about scams at your meeting, Seniors Vs Crime will be happy to oblige you. Please contact either SVC office in The Villages to schedule a speaker. □

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Our Gardening Column:

Yuccas

Agaves' Cool Cousins

by Anne Lambrecht, Master Gardener
 annegarden@embarqmail.com

Yuccas are a small subset of the Agaves, both from the Asparagaceae family. They are smaller, less ferocious and unlike Agaves, which die after flowering, will flower reliably year after year.

Yucca's 40 – 50 species have spreading rosettes of slender, sword-like leaves up to 2 ½ feet long with extremely sharp tips, some stiff and dangerous, others soft and flexible. They have dramatic spikes of tall, loose clusters of two to three inch wide white bell shaped flowers, blooming from spring to fall, depending on the species, and are very showy, slightly fragrant and edible.

Yuccas are New World plants with a vast natural range. They grow all the way from Baja, California in the west, to Florida in the east, Canada in the north, and Guatemala in the South.

Yucca flowers have been called by another name: Ghosts in the Graveyard. This comes from the high number of yuccas growing wild in forgotten graveyards, where their large white flower clusters appear as 'ghosts' in the moonlight.

Yuccas are drought tolerant as well as heat and cold tolerant. They just need well drained soil. One native yucca that we have here is called Adam's Needle (*Yucca filamentosa*) which grows in well drained sandy soil in full sun. They take many years to flower but when they do, they're spectacular. You can often see them in the woods when driving along the highway.

Yuccas are also cool because they need a very special moth to pollinate them. It is mutually beneficial to both and vital for the sur-

vival of both plant and insect. The moth (family Prodoxidae) stuffs a little ball of pollen into the cup-shaped stigma of each flower then lays an egg in each flower. Then the larva of the moth feeds on the seeds of the flower but leaves enough seed for the yucca to perpetuate.

On the outside of the "leaves" of the Yucca are filaments like strands of thread and were used by natives to make ropes and baskets. Some Yuccas are also called "soap trees" which are high in saponins (a soap-like substance) which can be used to wash with. It is interesting that certain Yuccas in Appalachia were called "meat hooks" because they were sharp enough to pierce pieces of meat for smoking.

The Yucca flower is the state flower of New Mexico. I've got a Red Yucca that I brought home from Texas in my carry-on bag. It's so pretty and blooms every year in spring. I've divided it up all around the yard to give the landscape a bit of spikey drama.

The Husband agreed that we can have a pathway from the side of the house meandering to the back of the house. I think it would be so pretty to have a combination of square stepping stones (with bees imprinted on them), bricks, and rectangular cement blocks,

like the pathways at Grumbles House in Du-nellon. The Husband wants those cheap pre-fab pavers with little pea gravel pebbles all around. The pebbles are noisy. They get weeds, no matter how deep down you pile the pebbles and the pavers are not heel-friendly. When I suggest we hire someone to do it, he becomes extremely agitated. Then he begins to whine and sulk and he goes into his room for the rest of the day. How can I convince him that my idea is better? It's been going on three years now. □

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If you have any questions, email them to me at Exercise2gether@aol.com. □



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(Continued on page 21)

Discount Partners

(Continued from page 20)

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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 watch batteries \$3.

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

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

(Continued on page 23)

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Discount Partners

(Continued from page 22)

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 July 31. 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.

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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.

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

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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The Foundation

As soil was cleared for the foundation of the Robert Boissoneault Oncology Institute, hidden emotions surfaced. Concrete, walls, rafters were physically touched during construction to confirm that this was more than a dream. The finished product was testament to a labor of love.

No corners were cut. Every feature was conceived, redesigned, and modified until comfortable in the hands of the medical professionals who would use them. This practice is legacy to a best friend, and, as a result, engenders a belief that only the best will do. Worthiness is not measured by the square feet of a building, but rather the feet whose

souls walk within its aura. Comforts of a cozy living room and relaxing fireplace are subtly combined with structural integrity housing sophisticated technology that, in skillful hands, save lives. Effort is expended to hire the most qualified and make them even better, employing the best of the best. And the proof is evident every day to each patient who is treated. We rise above other practices, achieving recognition nationally.

Our name remains untarnished. By our actions, we prove to the population we are entitled to serve that no one has waited for a "new tomorrow" in medical care for The Villages. Originally asked to establish our presence on this campus, we came with enthusiasm

for the lives of those we care for... from the first day and for each day into our future.

We work hand in hand with the same local physicians, the same colleagues at the University of Florida, Mayo Clinic, the MD Anderson, and, yes, the Moffitt Cancer Center. We have established affiliations with many, as our role with Mayo Clinic now grows even closer.

From its inception, the Robert Boissoneault Oncology Institute will never be second to any other cancer center. We encourage head to head comparisons. We welcome competition when it benefits you. We would hope that, with thought and effort, you can receive care where you feel it is offered best.



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