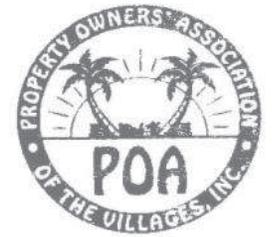


The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 38.11

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

November, 2012

QUESTIONS & ANSWERS

September & October POA General Meeting Forums

1) In our pool area we have just received all new pool furniture. They took the arms off the lounge chairs which makes it almost impossible for some of us to get up and down without this assistance. A) Ms. Tutt advised that the District has gone to standardized pool furniture. The District and The Villages owned pools purchase the same loungers which are the same ones that are used at Disney. The District actually did a review of commercial use of the seats and we have standardized them because there were different ones at each location and standardization makes repair and replacement more efficient. The District also reviewed all of the safety issues regarding the loungers.

2) As a property owner I am concerned about the Smart Meters. For those of you who do not know what a Smart Meter is, it will replace your electrical meter and eliminate the jobs of the meter readers. In addition it releases radiation and can compromise the health of pets, small children, and some adults. I believe we need more research before we allow SECO to put them in. A) The District does own and operate the water utilities in The Villages, but they have nothing to do with the ownership or operation of the electric utilities - that is SECO and Progress Energy. Janet Tutt acknowledged that it was correct that the VCCDD was not planning the use of Smart Meters with any of the water utilities. If you have a concern you should contact the Florida Public Service Commission.

3) I am concerned about the lack of handicap spaces in the parking lots. Tonight there were only six such spaces. Is there anything that can be done about increasing the number of handicap parking spaces? A) The spaces which are provided meet the ADA standards.

However, the composition of our community is different from the typical community that is used to establish minimum standards. Furthermore, the AAC did increase the number of Handicap spaces at Savannah Center. We have several suggestions that would help - a) Golf carts should park on one side or the other of a parking space so that two carts will fit in one space; b) Just because you have a handicap tag on your vehicle and your passenger is handicapped does not mean that you should be parking in the handicap parking space. Drop that person off at the door, go park your vehicle and then after the event go get the vehicle and pick up your passenger. The handicap spaces should be utilized by those people who are driving the vehicle and are handicapped.

4) I don't know if I dreamt it or read it, but is The Villages buying more land? A) Yes, they did. They bought somewhere around 340 acres which is really not very much when you realize The Villages covers 34,000 acres. This piece of land is located on SR 44 on the north side and abuts Lake Deaton and other properties owned by The Villages. According to the Property appraiser

records it was previously owned by the Baker Family and they probably held out for a higher price.

5) If you are driving a golf cart southbound on Morse Boulevard and approach CR 466 you are advised to move left into the auto lane in order to make the turn across northbound traffic to continue southbound. I have experienced times when there are 4 or 5 golf carts blocking traffic because no golf cart can get across the road because there is a continuous stream of vehicles being permitted to go through the gates. The gate attendant does not always watch to see if traffic needs to be held up to allow the golf carts to cross. A) They are supposed to be checking behind the gate before they let cars

(Continued on page 2)

Senior Living Options

The September 18th POA speakers provided us with information and gave us recommendations about senior living options that we would like to share with you.

A central theme from all of them was that many people planning their retirement do not plan for assisted living, skilled nursing or any of the other alternate living styles that we might require at some point. The problem is that usually when you come to the point where you are looking for such an establishment you are under duress of some sort.

Whether it is someone you love or yourself and you are ill, infirmed, or some malady has caused you to be looking at some other level of service other than independent living, you are well advised to do that ahead of time. When you educate yourselves you put the power of decision making in your own hands and that is always best. The more

(Continued on page 4)

Tuesday, November 20, 2012
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

John Rohan
Director of Recreation
Gearing Up For The
Fun Season

Coffee & Donuts for All after the Meeting
All Residents Welcome - Come and Join Us!

Q&A Forums

(Continued from page 1)

go through so we will bring it to the attention of Community Watch to take a look at this situation.

6) When you go southbound on Belvedere from the CR 466 interchange, you must be in the left lane to turn left or go straight and the right lane is a right turn only into the Charter school. This time of year we have a lot of traffic and that left lane can back up all the way to CR 466 and will get worse as more businesses open up in that financial area. Why is there a dedicated lane to turn right when there is nothing blocking you from going straight? Maybe you should have the left lane dedicated instead so that people can go straight and not have the traffic backups. **A)** Sumter County owns the roadway so they would have to be the entity that would make any changes such as you are suggesting, so you should contact the Sheriff's office or the County Commissioners.

7) We heard three rumors and I just want to check with you. First, that Katie Belle's has been sold and the Marriott bought it; secondly, that the polo grounds were up for sale; and third that Gary Morse's house is up for sale. **A)** We have not heard any of those rumors. There is a property for sale on CR 466 but we have been told that it belongs to Harold Schwartz's brother, not Gary Morse. (After the meeting, we checked the Lake County property records and Katie Belle's is still owned by a Morse corporation.)

8) I noted in the Daily Sun on Saturday that if you wanted to check about the early bond pay-off issue to call the Finance Director at the District office. What is the latest update on that? **A)** This question was answered at the meeting, but readers can find a more up-to-date answer in the article in this Bulletin which can be found on pages 6 & 7.

9) If people are refunded this improper interest charge, does that mean my annual maintenance assessment will have to go up to provide the funds to reimburse them? **A)** All bond prepayments go into specific accounts that are tied to the bond issues so the one problem the districts will have is that, for example, if a number of people in a district pay off their bond at the same time and \$231,000 of prepayment money was in the account, staff then wants to buy back the bonds so they no longer have to pay interest on them to the holders of the bonds. Since you can only buy back bonds in multiples of \$5,000, in this case they would have bought back \$235,000 of bonds, so there is the possibility at a point in time that they may have taken too much of that money out of the bond account to buy back bonds. Residents are continuously paying off their bonds so while there may be a shortage in the bond account at a particular time, there is a continuing stream of revenue that will more than cover the refunds over time. If at any particular time a district was short the cash to repay the overcharge, District staff could take the money out of the District's general fund and then reimburse the general fund as other residents pay off their bonds. So far, staff has been unable to provide the District Boards with the number of people affected and the number of dollars we are talking about, but they tell us it is a small number. So, to answer the question, it should not have an impact on the annual maintenance assessment.

10) Can you pay off your bond at any time during the year? **A)** The answer is Yes. The letter that you receive in early summer sounds like you can only pay it off during the period they are telling you about, but you can pay it off whenever you want to.

11) At the Morse gate by Rt. 27, they have put brick across there and it has been sinking and I want to know who to contact to see

(Continued on page 12)

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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Charlie Harvey

1925 - 2012

Charlie Harvey, longtime Villages resident and active supporter of the POA over the last twenty years, passed away at age 87 on August 30, 2012. Charlie is survived by his wife Rosella (Rose), three children, nine grandchildren and his two sisters.

Charlie and Rose lived on Rainbow Boulevard in the historic eastside until their move last year to the Renaissance Marquis Retirement Residence in Rome, Georgia, to be closer to their family.

Both Charlie and Rose were very active in the POA and also regularly attended meetings of the VCCDD, the AAC and the Lady Lake Town Commission. Their strong support of Residents' Rights issues in our community led to Charlie's induction into the POA Hall of Fame in 2006, followed by Rose's induction in 2007. Charlie was a graduate of Clarkson University in Potsdam, NY, with a degree in chemical engineering. He was a veteran of World War II, serving in the U. S. Navy. He retired as an executive with the Boy Scouts of America in 1988 after 30 years of service. Burial will be at the National Cemetery in Canton, Georgia.

Charlie was a very special person and our thoughts and prayers go out to Rose and their family. Thank you Charlie for all you did to help make The Villages community the wonderful place it is. □

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Remember Veteran's Day

November 11, 2012



Now Accepting 2013 POA Memberships

On behalf of the Officers and Directors of your POA, we would like to say "thank you" for the tremendous response of members renewing their memberships and also for the many, many new members who have joined with us in 2012 as a way of supporting Residents' Rights for all Villagers. Our desire is to keep you informed of facts about issues which may not have been clearly or fully presented in other media. (The POA Mission Statement and the POA's 'Bill of Rights for Villages Residents' can be found on page 2 of this Bulletin.)

Our membership year runs from January 1 through December 31. We are now accepting **2013** POA memberships. Please use the form below. POA members can access discounts provided by our Discount Partners. POA members can receive our monthly E-mail Newsletter which details speaker information and the date of the upcoming membership

meeting, as well as updates of any matters that we believe require a timelier basis than what our monthly Bulletin can provide.

We would also like to cordially invite you to learn about possible problems that residents are experiencing, i.e., flooding issues, A/C underground refrigerant line failures, poor AT&T telephone reception, etc., by attending a POA meeting every third Tuesday at 7PM at Laurel Manor. A typical meeting consists of about 30 minutes of organization business (treasurer's report, minutes, etc.), reports from Shine, 50/50, updates on current issues, etc.; 30 minutes of an open forum to **ask any questions you want** and to present problems you are facing; and a guest speaker who will talk and answer questions for the last 30 minutes which concludes the formal part of the meeting. After the meeting, enjoy some social time, free coffee and donuts. □

POA 2013 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 POA membership for 2013 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)

I will include a **stamped, self-addressed envelope** with this form and my check. Please mail my Membership Card to me At the address above.

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)

3. TOTAL DUE: _____

THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.

Dues Paid Date _____ (Office Use Only)

Senior Living Options

(Continued from page 1)

you can find out, the more you can preplan and the happier you will be when it comes time to make decisions as to where you want to go. All of the facilities welcome you to make an appointment or come to one of their open houses to tour their facilities.

In order to give you a better understanding of what is available we will first present a brief definition of each of the phases of senior living options as follows:

Independent Living Communities are considered to be any form of housing that is targeted to seniors over the age of 55. Independent living can include apartments, condominiums, as well as single family homes or townhouses. Typically there are activities planned for the members of the community. Residents maintain as much independence as possible and are still able to perform all of the activities of daily living.

Assisted Living is often viewed as the best of both worlds. Residents have as much independence as they want with the knowledge that personal care and support services are available if they need them. These communities are designed to provide residents

with assistance with basic daily living activities such as bathing, grooming, dressing and more, and usually include three meals a day. These communities offer a homier atmosphere with apartment styles that typically include studio and one bedroom models. Kitchens usually feature a small refrigerator and microwave. Assisted living residents are usually seniors who have had a slight decline in health in some way and need assistance performing one or more activities of daily living. Most of these communities provide a social environment where there is little responsibility for the resident and a place where care is easily accessible whenever the senior may need it.

Nursing Homes (rehabilitation and health services) are for older adults who require care around the clock and at a much higher level than those who reside in an assisted living community, as well as individuals who might have had a need for an operation in a hospital and require rehabilitation and tend to go home in about 30 days. Nursing homes provide staff nurses 24 hours a day.

Alzheimer and Dementia Care - memory care centers - Treatment centers that specialize in providing care for those seniors needing memory care with more of the care

geared towards supervision of the patient in a safe and controlled environment.

Adult Day Care is a program designed to help caregivers keep family members and loved ones at home for as long as possible. Programs typically fall into three models: a social model, a medical (or health services) model and a dementia-specific model.

In a social model, client services include activities and meals with minimal medical support. Clients in a medical model are those that are at higher risk. They require health services and sometimes even therapies. A dementia-specific program provides care for those with Alzheimer's disease or a related dementia. These clients might require a combination of social and medical services.

As you look into possible living choices note that some of them provide one level of service like assisted living, others provide assisted living and nursing home care and there are also Continuing Care Facilities

(Continued on page 5)

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Senior Living Options

(Continued from page 4)

which offer residents specialized services, support, and security through all of the above senior living stages.

Our speakers represented a variety of these living choices and we will provide a short summary about each.

Mission Oaks - a small, intimate facility consisting of 74 beds that has both assisted living and memory care. It is located on Rt. 301 approximately one and one-half miles south of CR 466.

Steeplechase - an independent retirement community for active adults 55 and older. Daily activities are planned for residents and you can call for services 24 hours a day from your apartment. They opened two years ago and are full. There are 118 apartments with a lot of common areas and amenities, including a swimming pool. Chefs prepare three meals a day for residents. Residents are month to month in rent.

Lexington Park - an assisted living facility. They opened two years ago and are different from many of the other facilities because they have an Extended Care License which means there are less chances you will have to move if your health declines.

Sumter Place - an assisted living facility which is two months old and has only eight apartments left. Their independent living facility is breaking ground shortly and a Mem-

ory Care facility is breaking ground at the same time. Additionally, they have 40 more acres they are developing in The Villages.

Freedom Pointe - The current campus is comprised of a seven story building which houses 240 independent living condominium units, an assisted living facility, a memory care facility for those who need dementia or Alzheimer's care, and a facility which provides for rehabilitation and health services (a nursing home) with 72 beds. They are about to build another 100 units for assisted living and memory care, 60 beds for assisted living and 40 for memory care. Additionally, they offer personalized living services for those who need additional help in an independent setting and Innovative Senior Care, which is a therapy company that does speech therapy, physical therapy, as well as home health care.

General information and Two Q & A:

On November 30th at La Hacienda Recreation Center, every assisted living facility in the area will be there to present their

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information, their directors, their chefs and others.

If you are looking for Medicaid placement in this area for assisted living you are not going to find much. This is also true if you are looking for a Nursing Home.

1) How do you tell when a family member or neighbor needs to be in one of these facilities? A) It was suggested that the easiest ways to determine are when someone is no longer safe in their home and another is when that individual is no longer "thriving".

2) What does respite care involve? A) It is temporary care and you pay by the day and the cost depends upon the care that is involved. For example, one facility has two apartments set up with furniture and TV - A caregiver went to Europe and placed her mother with the facility while she was away; someone had emergency surgery and placed her father in that facility while she was recovering. Some facilities will also provide respite care on a daily basis. This

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Have You Pre-Paid Your CDD Infrastructure Bond?

Last month in the Letters to the Editor section, Bulletin readers got their first information regarding the inadvertent overcharging of some residents when they paid off their CDD infrastructure bond. The letter described how resident Danny Smith had been working with district staff since **January 2012** to correct an interest overcharge he believed he had paid when he prepaid his bond at the closing on his home. After many months of tireless efforts by Mr. Smith, the District concluded its research of the issue and sent him a check on **August 8, 2012**, for \$721.35 (a half year's interest payment).

The first mention of this issue to the CDD 1-4 Boards was at their **October 12, 2012**, board meetings where staff recommended approval of a process they had developed which would refund any bond interest over-

payment "on a request basis subject to the four year Statute of Limitations." Staff believes this process is best, given the situations where some homes have been sold one or more times, since the bond was paid off and it might be difficult to locate the owner who paid off the bond.

The CDD1 and CDD2 boards approved the staff recommended procedure. At the CDD4 meeting, a board member expressed his dissatisfaction with the staff actions, challenging why the boards were not provided information sooner, why staff had not determined the number of residents affected and the amount of money to be refunded. He advised it was his belief that staff should be sending refunds to all overcharged residents rather than waiting for the residents to figure out they had been overcharged and then have to request a refund. He further stated that he would not support any process that would limit refunds to only those residents overcharged within the last four years because "...our residents trusted us to provide the correct payoff amount and we need to refund them any overcharge irrespective of when they prepaid their bond." Rather than approve the staff procedure, the CDD4 Board requested staff provide the data to the Board on the financial impact of the overcharge – the number of residents affected and the total amount of money owed to residents as a result of the overcharge – and deferred action on the staff proposal.

CDD3 seemed well on its way to approv-

ing the staff recommended procedure until CDD3 Chairman Charlie Cooke brought up the same concerns that were later discussed in the CDD4 meeting mentioned above. He also wanted staff to provide the basic information – how many residents and how much money – and disagreed with applying any statute of limitations to the refunds. As a result, the CDD3 board also deferred action on the staff recommendation.

While the bond interest overcharge was unintentional, the staff recommended solution seems to fall short of what resident controlled boards should do to correct the problem. It would seem that if you know who was overcharged, shouldn't you just proceed with a refund rather than wait to see if the affected person is aware they were overcharged? In the cases of those who have moved, then a letter to their last known forwarding address explaining the refund due them would seem like a good faith attempt to provide restitution.

A week later the CDDs south of CR 466 met and were also asked by Janet Tutt to table the discussion on this issue until the next meeting so as to give staff time to collect data on the financial impacts to each district.

In addition to the KUDOS to Danny Smith we mentioned last month, the POA would like to express its appreciation to the CDD4 Board and to CDD3 Chairman Cooke for their efforts on behalf of our residents.

(Continued on page 7)

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Have You Pre-Paid?

(Continued from page 6)

DO YOU QUALIFY FOR A REFUND?

Each year, the District establishes a date in July whereby prepayments received before that date will result in no further charges appearing on subsequent annual county tax bills. That date (July Cutoff Date) is typically on or around the third Friday in July. In most cases, if you pre-paid your bond after the July Cutoff Date, but before September 17th you likely are entitled to a refund of one year's interest payment. If your prepayment was made after September 16th, but before the following March 17th, you are likely entitled to a refund of 6 months interest. In the most likely case, you prepaid between March 17th and the July Cutoff Date and paid the correct amount of interest. If you are due a refund or are not sure about your payoff date, contact the district financial staff at 751-3900 for information. □

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POA Elections

Nominations for the election of POA officers and directors are now open. Anyone wanting more information on serving on the POA Board should talk to any officer or director for more information. Elections will be held at the November membership meeting and the swearing-in of officers and directors will be conducted at the POA meeting in December. Candidates thus far include:

President – Elaine Dreidame
Vice President – Bill Garner
Treasurer – Jerry Ferlisi
Secretary - Carolyn Reichel
Director – Ray Banks
Director - Ken Copp
Director – Paul Fusco
Director – Myron Henry
Director – Ed Highland (New)
Director – Ron Husted
Director – Mary Paulsboe
Director – Sal Torname
Director – Jerry Vicenti

Our By-Laws permit us to have a maximum of 9 Directors in addition to our 4 officers. □

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

Unusual Water Bill Charges

A resident was away for two weeks on vacation. When she returned, her next water bill was over \$300 which was extremely HIGH as she had the irrigation timer set for once a week at 20 minutes a zone. She notified the water company who came and checked for leaks, but found NONE. However, they advised the resident that the battery in the timer was dead and that the over usage could be the result of a power failure because they could tell that the system was going off 30 times a week. She was advised that if the power goes off and there is no battery back-up, then the system resets itself when it comes back on and can do 'all kinds of crazy things.

LESSON TO BE LEARNED - Change the battery in the irrigation timer periodically just like you do in your smoke detectors. □

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The VHA Proposed Project Wide Advisory Committee

Over the last year, a number of POA Bulletins have contained articles explaining the concerns many residents south of CR 466 have with the Project Wide Agreement (PWA). The biggest concern is the fact that the identification and selection of all properties to be funded with Project Wide Funds (PWF) is at the sole discretion of the Sumter Landing Community Development District (SLCDD), a board "elected" by the commercial interests in Sumter Landing.

The original PWA (2003) called for **all parties** to the agreement to have a vote as to what properties would be included for maintenance, and the **vote had to be unanimous** so as to satisfy the Florida statute requiring that the properties were of special benefit to

each District.

In 2006 the PWA was amended to remove this control (vote) from the numbered districts and the SLCDD became the sole decision-maker. Another concern is the fact that more than half of the maintenance assessment funds collected by the numbered districts south of CR 466 must be paid into the project-wide fund and the residential supervisors have no control over what that amount will be or how the funds will be used. The District is automatically charged its pro rata share of the expense by the Budget office. Resident requests to the SLCDD to restore residents' rights allowed under the original PWA have thus far been ignored.

At the October 18, 2012, SLCDD meeting, the VHA President presented a resolution to the SLCDD Board to create a Project Wide Advisory Committee (PWAC) which would be made up of one member from each of the CDD boards. According to the Resolution provided, this advisory committee would meet quarterly and monitor and make recommendations to the SLCDD Board with regard to the PWA. This is what might be considered a 'baby step' to addressing the real problem as their role would apparently be strictly advisory and residents would still have no ability to make any decisions regarding the spending of the Project Wide

funds, 98% of which come from the residential CDDs.

The resolution includes a statement that the PWAC would operate similar to the existing Investment Advisory Committee (IAC). This is misleading. The IAC provides an open forum where residential district representatives are informed of recommendations from the Department of Finance as to how they would suggest the residential districts allocate their investment funds and discussions among the group follow. After each meeting, the IAC representatives go back to their respective boards and each individual board decides how to invest that CDD's reserve funds. Neither the VCCDD nor the SLCDD decides how to invest a numbered CDD's funds.

If there really is an interest in addressing the "homeowner concerns as to the methodologies employed to categorize, prioritize, rank and fund Project Wide programs and projects" (as stated in the VHA resolution) then wouldn't it be better to restore the rights the numbered CDDs had under the original PWA back in 2003? How about letting the CDD Boards have a meaningful voice in how their residents' maintenance assessments are to be spent, not just an occasional meeting of an advisory group with no authority?

The SLCDD immediately approved the resolution as presented and it should be on the Districtgov.org web site. □

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

October 3, 2012 – 8:20 pm - A golf cart was east bound on Morse Boulevard. The driver missed the golf cart path and turned late, hitting the gate arm and housing. When the golf cart jumped over the curb, it caused the driver to fall out of the vehicle and she hit her head. She was bleeding from her face and had abrasions on her legs. There was minor damage to the vehicle and some damage to the housing and gate arm. The driver of the vehicle was transported to the Villages Hospital for further medical treatment and she was cited for the crash.

Friday, October 12th – At approximately 11:20am there was a golf cart crash in the area of Buena Vista Boulevard and Stillwater Trail. Law enforcement determined that the golf cart hit a curb with the passenger side rear tire, causing the golf cart to start weaving and resulting in the driver being thrown from the golf cart. The 77 year old female driver had several areas that had abrasions

due to being thrown from the cart. She was transported to the Villages Hospital for further treatment. She stated she was driving southbound on the golf cart path eating some popcorn when her tire hit the curb. She said she was unable to stay in the cart due to its weaving.

The POA is pleased to announce that we have met with law enforcement representatives from the Sumter County Sheriff's Office regarding the increasing number of fatalities and serious injuries which involve either ejections and/or people falling out of golf carts. It is our desire for area law enforcement representatives to help make residents aware of these circumstances and advise them that, while use of a seat belt is not a State law for golf carts, residents might want to consider using one if driving on the public roads.

Lt. Nehemiah Wolfe advised the POA that this concern is something that is being discussed and it is an ongoing matter. He provided the POA with the following statement:

"The Sumter County Sheriff's Office official position on the subject of seat belts in golf carts is supported by Florida State Statute 316.212 and the National Golf International Light Transportation Vehicle Association, Inc. (ANSI Z130.1) This states that seat belts are not required on golf carts. However, because of the recent efforts made in tracking golf cart crash reports, twelve reported deaths from golf cart ejections was discovered. Therefore, area Law Enforcement has agreed

to inform the public of these findings. Please reference the web links below:

Golf Cart Standard

<https://iltva.org/standards/>

Street Legal Vehicle Standard

<http://www.nhtsa.gov/cars/rules/rulings/lsv/lsv.html>

316.212 Florida State Statute". □

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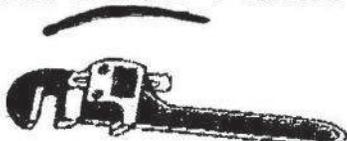
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AAC Meeting Summary October 10, 2012

Old Business Topics Included:

- The AAC approved Kimley-Horn and Associates, Project Order Number 8 (Tasks 1 through 3) for Paradise Park Master Plan Area A. The Individual Project Order (IPO) document received by staff outlines the Project Understanding, Scope of Services, Construction Plans and Permitting, Architectural Design Services and Additional Services if required. The anticipated budget to complete the IPO is not to exceed \$62,450 for Design Survey, Construction Plans, Permitting and Architectural Design Services.
- At its August meeting, the AAC voted 4 – 2 to not enforce the signage prohibitions included in the Lady Lake/Lake County deed restrictions. As part of that process, at the October meeting, the AAC needed to advertise the amendment and restatement of Chapter IX (Lake County) and Chapter X (Lady Lake) pertaining to the enforcement of certain deed restrictions.

The motion to permit staff to do the advertising did not receive a “second” so the motion was not acted upon. Two AAC members who had previously voted to not enforce the signage prohibition stated that they were now in favor of enforcement. One AAC member raised a concern regarding the use of amenity fees paid by all residents in The Villages north of CR 466 to possibly have to defend a lawsuit raised as a result of enforcement of deed restrictions only in Lady Lake/Lake County. Staff was directed to obtain a legal opinion to determine if amenity funds could be expended for that purpose.

(Note: In the Marion and Sumter County portions of The Villages, funds from the particular CDD maintenance assessments would be used for such a legal defense, not VCCDD-wide amenity funds).

Consent Agenda:

- A Consent Agenda composed of the following was approved: an amendment to the Interlocal Agreement for Architectural Review Committee for adoption of a resolution establishing an alternate member selection process for each mem-

ber district and an amendment to the Agreement with Down to Earth Lawncare II, Inc. to add some additional areas to their existing contract.

Reports and Input:

- The AAC was advised that Government Day will be held on Saturday, November 3, 2012, from 10 a.m. until 1 p.m. at Colony Cottage Recreation Center.

PLEASE GO TO THE districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.

NEXT AAC MEETING – WEDNESDAY November 7th, 1:30 P.M. AT THE SAVANNAH CENTER □



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Attention Medicare Recipients Time Sensitive Information from SHINE

Betty Cunningham, Shine Coordinator for The Villages, advised attendees at the October 16th POA Meeting that those of us on Medicare should already have received the Red, White & Blue Book for 2013. In the back it shows the Part D programs that are available. There are 34 plans in this area. She stated that it is critical that you research your plan every single year. The premium will change, the deductible will change (the maximum deductible next year is \$325), and the lowest cost drug program next year is the AARP Saver which will be \$15 a month (with a \$325 deductible.) It was \$15.10 this year.

So, if you are on no drugs and you want to have insurance to protect yourself so that you won't have to pay a penalty if you later decide you want to enroll in a drug plan, you might want to think about going with the cheapest drug program out there, except if you are a Veteran. If you are a Veteran, you have special benefits which allow you to sign up at any time for a drug program without any penalty.

This is also your opportunity to change

your Managed Care Plan if you happen to be in a Managed Care Plan, like an HMO or PPO. This will be your annual opportunity to change that, or if you want to go from Original Medicare Parts A and B to a Managed Care Plan or vice-a-versa. Now is the time to do that.

SHINE representatives will be at Chula Vista every Friday in November (except the day after Thanksgiving), and the first two Fridays in December from 3:00 to 5:50 PM. Betty promised that if you attend you will be taken care of. SHINE will also be at Lake Miona on the following Tuesdays: November 6th, 13th, and 27th and December 11th & at Colony Cottage on December 4th from 9:00 to 11:50 AM. □

Relay For Life Update

Mark Your Calendar & Get Your Groove On for the first Team Party of the 2013 Relay For Life Season! We are Relaying Through The Decades for the 2013 Relay For Life of The Villages of Hope. Join us at 6PM at the Wildwood Community Center, 6500 CR 139, Wildwood, FL (up from the new Brownwood Paddock Square) on Nov 15.

Bring all your peeps and get ready to have some fun! For more information or to register online visit our event website: relayforlife.org/thevillagesfl OR send an email to Debbie Marsich, Team Development Chair at fcn.hope@live.com. □

Best Thanksgiving

Thanksgiving is here,

So our minds have turned to what time has taught us, To what we've learned:

We often focus all our thought on shiny things we've shopped and bought;

We take our pleasure in material things

Forgetting the pleasure that friendship brings.

If a lot of our stuff just vanished today,

We'd see the foundation of each happy day Is special relationships, constant and true,

And that's when our thoughts go directly to you.

We wish you a Thanksgiving

you'll never forget, Full of love and joy—
your best one yet!

By Joanna Fuchs

The POA wishes everyone a Warm and Happy Thanksgiving! □

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Q&A Forums

(Continued from page 2)

how long they are going to wait to see how deep the hole gets before they repair it. **A)** The VCDD staff representative was writing it down as you were speaking and she will see that this issue gets to the proper District Department for action.

12) We would like to know what is going to happen when the lease is up on the Orange Blossom Country Club restaurant. We want to make sure that the facility will continue to be a restaurant if the current operator does not renew the lease. Previously they tried to turn the facility into a pool hall and a library at one time until we found a statement in our covenants that provides that there must be a restaurant there. **A)** We cannot control what the Developer says or when he says it, and this restaurant is owned by The Villages, not the District. However, now being advised by you that it is in the covenants, the POA can help fight it for you if they discontinue providing a working restaurant.

13) As you go up and down Morse on the recreation trail it use to be that you could go straight across and then all of a sudden they blocked it off to build a big building there and now it appears to be that it is going to stay blocked off forever. You have to go all the way around Sweetbay and it is ridiculous. (Audience acknowledged agreement.) So, when can we fix it? **A)** The Sumter Landing

Community Development District is in charge of that area and you should contact them about the situation.

14) Is there any way to get someone to address the safety issue of the golf cart path and pedestrian walkway on the Morse bridge. The 10 mph speed just does not do it. Could we not remove the raised walking path as you rarely see any pedestrians and it would make golf cart travel safer? **A)** According to Janet Tutt the lay out meets all of the specifications required for bridges in Sumter County. □



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Do You Have a “Spirited Heart”?

It must be in the family genes! Our web master, John Donahoe, has volunteered his services to the POA for ten years. As a thank you to John, we are putting in this announcement of how you can help his son, Michael, help the Lakota Sioux Native Americans.

Spirited Heart, created by Michael Donahoe of Summerfield, Florida, is a non-profit organization which provides aid to the Lakota Sioux Native Americans on the Pine Ridge Reservation in South Dakota. These people are living in poverty in a third world nation in the United States of America. Last year *Spirited Heart* collected nearly 7,000 blankets and over 50 heaters, which were delivered and distributed personally by Michael on the reservation in South Dakota. The vast majority of these items were donated by Villagers.

This year they are collecting jackets, blankets and heaters, new or used (used items must be clean). They are also in need of cash donations to help defray the cost of delivery. All items can be dropped off at any of The Villages fire stations. Every year there are many deaths among the elderly due to the frigid winters. They are in desperate need of these items of warmth. They are also

(Continued on page 13)

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Spirited Heart

(Continued from page 12)

raffling off a custom motorcycle as a fundraiser, with several cash prizes, including cash in lieu of the motorcycle if the winner prefers. The motorcycle was customized and donated to *Spirited Heart* by Michael.

On October 1st of this year, Michael was interviewed on WVLG radio concerning the raffle and the plight of the Pineridge Reservation. You can go to donah.com, to listen to Mike's radio interview or to *Spirited Heart* web site: spiritedheart.org to get more information about the plight of the Lakotas and the raffle. Raffle tickets may be purchased on line on the *Spirited Heart* web site or by calling 352-750-3093. □

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LETTERS TO THE EDITOR

Golf Cart Registrations

I would like to know why there are no registrations for golf carts. If you see a golf cart doing or being involved in something dangerous you can only report the description of the cart. Some sort of registration with a small fee attached would give the Villages a small income to finance the project and help identify the cart in question.

Thank you for the opportunity to vent my concern about golf cart safety. Teri Joles

Editor's Note: According to the residential districts' attorney, Community Development Districts do not possess any law enforcement powers. Thus, they cannot mandate or enforce such a registration process. However, she adds that there is no apparent obstacle to the Districts offering a voluntary inspection and registration program as a service to those persons operating golf carts upon the Districts' paths. □

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LETTERS TO THE EDITOR

Attn: Comcast Users

The POA has received the following letter:

Please allow me to introduce myself. I am the Comcast Area Vice President for North Florida, which includes The Villages and many surrounding properties. I transferred to this role a few months ago after running several systems in the Northeast for a number of years. My responsibilities include maintaining the cable plant and services inside our valued customer homes. Since taking over the North Florida system, we have made several changes to continue to improve our service to our customers and

that work will continue indefinitely. I have been in contact with many residents in your community and greatly appreciate the feedback I receive from them based on some of the changes we have made. However, it has come to my attention that there are many more residents who are still dissatisfied with their Comcast service and obviously I am very disturbed by that. Our intent is to make the customer experience a pleasant one and to ensure that any future visits are handled expeditiously and decisively.

As such, I would like to provide my contact information below and my email address for you to distribute via newsletter to the residents in your community. I will do my utmost to ensure a positive resolution to any issue. My primary focus is to ensure that all services are working properly and if there is an issue, to get it resolved quickly. We work very closely with Century Link. As you are aware, Century builds the plant, installs the customer, and we take over from there. Together we have an obligation to ensure our customers are taken care of properly and we will continue to improve upon our services.

Please feel free to reach out to me at any time. I would greatly appreciate the opportunity to resolve any issues and show how much we value our customers.

Kind regards, Debbie Brainard, Area Vice President, Operations, North Florida, Office: Debbie_Brainard@cable.comcast.com, or call me at 904.256.1800

Editor's Note: We hope she will be able to help any Villagers who are having problems with their Comcast service. □

Recent Comcast Channel 99 Changes

Recently, the media group at THE DAILY SUN ran an article praising their new weather format on Channel 99, claiming how well received it was.

Nothing can be further from the truth! They have replaced numerous screens of information with one poorly executed screen that eliminates much of the weather information we were receiving.

(Continued on page 15)

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LETTERS TO THE EDITOR

Comcast Channel 99

(Continued from page 14)

There is no longer a three day forecast; screen graphics showing rainfall are tiny, quick and choppy. Eliminated are: rainfall amounts, wind velocity, temperature and humidity for the five regional areas in The Villages. Instead we get a "one size fits all" report which is totally meaningless.

It's difficult to understand how the Media group could think this radical change is an improvement! It appears likely that the real reason for this butchered weather facility is that the Media group no longer wants to maintain the weather instruments in five locations. This greatly reduces the utility of CH 99 forcing villagers to use CH 24 or CH 101 for far better information.

I urge Villagers to call the Media group at 753-1119 and ask them to restore our CH 99.

Ralph Trondle □

No Lifetime Memberships

My wife Dianne and I joined the POA when we purchased our home. Paid for life. During our move full time here we misplaced our membership cards. Could you please send us replacements. Don Deliz

Editor's Note: Unfortunately, the organization you joined for life was the VHA - Villages Homeowners Association - the one associated with the Developer. They offer a lifetime membership payment option to all newcomers to The Villages.

Many residents think they belong to the POA because they receive the Bulletin on their driveway every month. However, we provide this free of charge to ALL Villages residents regardless of whether or not they are active members of the POA.

If you wish to join the POA you can use the membership form on page 3 of this Bulletin or go to our web site - poa4us.org - and click on membership information where you will find a membership form with instructions. Our membership year runs from January 1 to December 31 each year. (We do not offer lifetime memberships.) We will begin accepting 2013 memberships starting November 1st. □

RESIDENTS - PLEASE HELP!

If you see that the POA Bulletin is left at an unoccupied house, please be a good neighbor and either dispose or hold for your neighbor's return. Or contact us at delivery@poa4us.org or by phone, 352-325-1540. MANY THANKS!

Did you know that you can find ACRONYMS for Villagers online at poa4us.org/acronyms.html??

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LETTERS TO THE EDITOR

Saving Water

Being a water conservationist and a retiree living on a budget, I sought a solution to wasting two gallons of 'good' water waiting to get hot water to take a shower.

I found that Lowe's and Home Depot have a device, the "Instant Hot Water Recirculating System". Upon purchasing the product for \$189 and having it installed by Scott's Plumbing for \$115 my 'problem' was solved!

Dr. Earl Chrysler

P.S. If one assumes each person in The Villages takes one shower per day, this computes to about 162,000 gallons of 'good' water being wasted per day, or about 59,130,000 gallons of 'good' water being wasted per year.

Editor's Note: Thank you for sharing this information. □



Lightning Matters

By Len Hathaway & Bob Freeman
SECO on Surge Protection Devices
Study Group on Lightning

Information for Existing Customers was published in the August SECO News that comes in the envelope with each SECO customer's monthly electric bill. It contains information that pertains to the protection of your appliances and electronic equipment that may be vulnerable to lightning induced surges into your home. It is being reprinted for SECO customers who may have missed it and for the benefit of Progress Energy customers who may also find the information to be useful as well for their homes. Here are some excerpts from the reprint:

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"If you have purchased or are currently leasing SECO's surge protection products, it is our hope that most of you know you have one of the best protection packages available on the market today. However, as with most products, it is designed to work effectively **only** when used as directed. With that being

(Continued on page 17)

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Lightning Matters

(Continued from page 16)

said, here's what you need to know to be protected and to be covered by the manufacturer's warranty....

"If you think about it, surge protection is much like protecting your home from an intruder. The fact is to be successful, every point of entry into your home, needs to be secure. Just imagine, spending the money to secure your doors with the best locks on the market but then leaving a window completely open; the results could be devastating. It's the same concept with surge....

"At SECO, we want members to fully understand how to completely protect their home using additional surge devices that go

beyond what is provided in the starter kit they receive when they sign up. We also want members to understand that warranty coverage has everything to do with matching the right protector with the device they're trying to protect. Therefore, if you're unsure and would like some help, give a call today or email us at surge@secoenergy.com. We are here to help."

If your club, organization, church, or civic group would benefit from a free non-commercial Power Point presentation, Lightning Tips for Villagers, addressing personal lightning safety, residential considerations, lightning surges to electronic equipment, and the susceptibility of corrugated stainless steel tubing (CSST) gas pipe to lightning, contact Len Hathaway at LHATHA@AOL.COM or BobFreeman at STALIT1@AOL.COM. □

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Fitness Challenge

Attention all Villages "Couch Potatoes" In The Swing!

By Judi Da Costa, Personal Trainer

OMG, how did The Holidays creep up so fast? The good news is that it is getting cooler which means that outdoor activities can become more enjoyable again. Now, if you are a golfer, this exercise may be of particular interest to you as it will help with your shoulder and trunk mobility. All you need for this is a small hand weight or perhaps a kitchen utensil, like a hand whisk...you don't want to be holding anything heavy. Stand with your feet shoulder distance apart and have a slight bend in your knees. Hold the weight in both hands, kind of like a golf club, swing to the right and left. Start with perhaps 5 or 10 swings moving from right to left and then change so you move from left to right. Remember to keep your abdominals pulled in to protect your back. This is a good warm up exercise not just for golf, but for tennis, pickleball or just fitness in general. Remember you can also do this seated if you are unable to stand. □



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Our Gardening Column:

The November Garden

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Fall is in the air. Oh, yes it is! The angle of the sun is different, the night air is cooler, and the daytime air is less humid. Garden chores are less painful under these conditions.

November is the time to plant cool weather annuals. Pansies and their relatives, snapdragons, petunias, alyssum, and chrysanthemums can be planted now. Plant or divide bulbs now: day lilies, Louisiana iris, rain lilies, crinum lilies, and amaryllis. Bulbs tend to "sink" and amaryllis will not bloom if the bulb is too deep. Replant them with about one-third of the bulb peeking out of the soil. Almost any bulbous plant grow-

ing a clump of foliage can be divided and moved. The jury's out on caladium bulbs. In our area it is recommended to dig them out and store in a cool, dry place over the winter because they cannot take the cold. Mine almost always shrink over the winter and then do not grow well when planted. So this year for a test, I will leave most in the ground and only dig a few up and keep them in the house. It's cooler than the garage. You can buy fresh ones every year from Happiness Farms in Lake Placid, FL, the largest caladium grower in the world, happines-farms.com/. They will mail them to you in March. Their bulbs are absolutely marvelous.

Citrus needs minimal care in November. Your major job will be harvesting fruit. Pull citrus from the tree by bending the fruit up and inverting it before giving it a little twist and pulling down. Newer, more tender citrus *and all limes* should be protected from the cold. Citrus ripens at different times between November and March. No mulch of any kind should be around citrus trees.

There is a Citrus Arboretum in Winter Haven, Florida, and you can see over 250 varieties of citrus in a self-guided tour. They are open Monday through Friday, 9:00 – 4:00. The best time to check out the citrus is November through March. Address 3027 Lake Alfred Road, Winter Haven, FL 33881. <http://www.freshfromflorida.com/pi/budwood/arb.html>.

Plant cool season veggies and herbs in your garden for fall and a little extra flavor. Plant broccoli, cabbage, kale, cauliflower, lettuce, arugula, parsley, sage, rosemary and thyme. Keep newer seedlings protected.

Perennials – it's a great time of year to add new plants to the landscape. Make sure you know which are hardy in our area. Your plants know that the days are shorter and start to decline or stop growth. Some of them will disappear altogether, only to reemerge in the spring. Remove declining plant portions (like scraggly Black-eyed Susan) and trim back shoots. Cut off old flower heads and seedpods. I take some seed heads and sprinkle them on the ground so that they will reseed. Divide and transplant perennials that have formed clumps larger than their allotted space.

November is a good time to plant trees in central Florida. Make sure the tree is positioned slightly above the surface of the soil. The reason is this: the roots and soil will settle after a time and you want the root flare to remain above ground or the tree might rot. Make sure the roots are not all encircled in the hole. If they are, cut them at the point where they turn. Fill with soil and make a 4 to 6 inch berm around the tree to hold water. Stake if necessary for protection against our winds but be aware that natural movement of the tree helps produce a sturdier tree. Do not stake for more than one year. Do not fertilize. November is NOT a good time to plant

(Continued on page 19)

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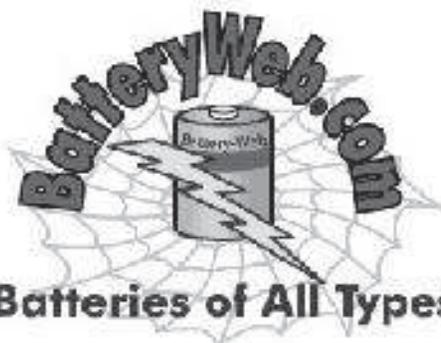
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November Garden

(Continued from page 18)

palms. www.ifas.ufl.edu.

Our gardens are slowing down. Our plants will not look the same as they did in the spring or the summer. The days are becoming shorter and the plants know when it is time to sleep. Because it is cooler, our gardens will not need as much water but be aware that this is a drier time of year. Ease up on the fertilizer to a slow release and do not fertilize again until late January, early February. The reason is simple: you don't want to encourage new growth just before the cold weather arrives. Refresh your mulch. Add 2 to 3 inches to the garden. Try to keep a loose amount of mulch for winter protection. Pine needles and weed-free hay are good choices.

So even though our gardens are going to sleep and our chores are less (and different), it still is a great time to get out in the garden. Fall is a beautiful time of year!

I love seeds and I have a *little* seed storage area in the hallway coming in from the garage. I collect all kinds of seeds and bulbs in paper bags. This area has become another bone of gardening contention for the Husband. I almost lost him the other day when, as he entered the house and slammed the door, a whole pile of bagged bulbs spilled out and buried him up to his chin.

Insights taken from Gardening in Florida Month-By-Month by Tom MacCubbin □

Seniors Vs Crime

Leading the Fight Against Scams Quarterly Results

Seniors Vs Crime in The Villages (the Marion County Office at the Marion County Sheriff's Office on Mulberry Lane at CR 42 and the Sumter County Office at the Sumter County Sheriffs Office at Morse Boulevard and CR 466) report that they processed 192 new cases during the third quarter of 2012 (July, August and September) in support of residents in our area. During this same period they completed and closed 170 cases, recovering \$404,249.51 for area residents in monetary value or realized gain. All of this was done at absolutely no cost to Florida taxpayers. Seniors Vs Crime is a volunteer organization.

By **COMPLAINT DESCRIPTION**, those 192 new complaints can be described as follows:

General Business Related Issues	40
Home Repair Related Issues	27

Landscapers / Lawn Services	21
Driveway Work	19
Financial, Credit, & Debt Collection	16
Scams (Internet, Mail & Telephone)	10
Heating, Ventilation & Air Conditioning (HVAC)	10
Auto – Dealer, Mechanic, or Other Auto Related Issues	8
Water Treatment Systems	8
Health Related – Dental, Hearing, Insurance, Billing, Other	7
All Other Complaint Descriptions	26*
GRAND TOTAL	192

*There were five (5) or fewer new cases in each of the following categories: Golf Carts; Individual-to-Individual; Insurance; Mobile Homes/Trailer Parks; Real Estate; Timeshares; Travel Agencies, Clubs or Services; and Unable To Classify Complaint.

Seniors Vs Crime also looks at the category of a complaint. For example, a Complaint Description involving Golf Carts might come under the category of a Warranty Issue

(Continued on page 20)

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| • 269 CORBETT \$215K | • 2028 THURMOND \$134K |
| • 1849 UNION PL \$223K | • 3289 OAKDALE \$139K |
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Photo is courtesy of Hunter Industries

Seniors Vs Crime

(Continued from page 19)

or a Billing Dispute or Unsatisfactory Performance.

By **CATEGORY OF COMPLAINT**, those 233 new cases were categorized as follows:

Incomplete Work	29
Breach Of Contract	23
Assists	18
Financial Dispute	16
Unsatisfactory Performance	15
Contract Dispute	13
Landscaping	12
Billing Dispute	9
Faulty Products	8
Warranty Issues	8
Credit Dispute	7
Deception	6
All Other Complaints Categories	28*
GRAND TOTAL	233

*There were five (5) or less reports in each of the following COMPLAINT CATEGORIES: Criminal Intent, Elder Abuse, Failure To Disclose, Housing Dispute, Identity Theft,

Insurance Disputes, Negligence, Non-Payment, Pressure Sales, Price Gouging, Real Estate Dispute, Scams, and Theft By Deception.

What advice can Seniors Vs Crime offer to help you avoid problems?

Stay alert, be smart, be aware and be wary. Apply the **TGTBT Rule**: If it sounds **Too Good To Be True**, it probably is! You are probably retired now. You got here by using good common sense all your life. Don't retire that good common sense! Continue to apply it. Use your common sense in everyday situations.

Remember, no one will watch out for your interests better than **YOU**. When in doubt as to what you can do to protect your interests, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance. Keep in mind that there is never a charge for their services. 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.

Seniors Vs Crime representatives are also available in the rear of the room at each POA monthly meeting. They will be happy to talk to you one-on-one before or after the meeting. Seniors Vs Crime will also come to your club, church, or social group meeting to speak about scams, how to recognize them, and what you can do to protect yourselves. To schedule one of these free presentations for your group, contact either office of Seniors Vs Crime at the above numbers. □

POA Discount Partner Program

The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year POA Membership card when ordering the product or service listed here. And, please say “thanks” to our Discount Partners for participating in this program. (* = new this issue)

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

All Things Fine-1171 Main St., Sp Spgs, 259-7384. 10% POA disc off regularly priced merchandise. Excludes sale items. Not valid with other offer.

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

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

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

BatteryWeb.com - 146 Park Center St, Leesburg (across from bowling alley) 326-2039. \$50 off the retail price of a 48 Volt Battery MINDER® w/POA membership card.

Bravo Pizza - 1080 Lake Sumter Lndg, 430-2394. POA member 10% off dine in/take out (whole meal). Not valid w/other disc.

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(Continued on page 21)

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Discount Partners

(Continued from page 20)

Chick-fil-A - 730 Hwy 441, N. Rolling Acres Plaza, 352-430-0223. Buy any breakfast meal and receive a free chicken biscuit.

Comfort Suites - 1202 Avenida Central, 259-6578. 25% POA disc through 12/31/12. Reservations based on availability. Must call in advance for individual reservations.

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

Cozco Handcrafts - 1121 Main St., Sp Sprgs, 430-0386. 10% off non-sale items.

Custom Screens - All Repairs - 10% POA discount. Kenny 352-680-1836.

Decorating Den in The Villages - Creating beautiful rooms since 1969. 10% POA discount - must mention this ad, 787-4603.

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

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

Edible Arrangements - 11962 CR101, Palm Ridge, 391-1334. \$3 off order > \$25.

Enterprise Rent-A-Car - 1076 Lake Sumter Landing. 751-2417. Specials for POA members. Pick-up service and one-way rentals to Orlando and Sanford airports available.

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

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

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

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(Continued on page 22)

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Discount Partners

(Continued from page 21)

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

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

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

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

Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 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,

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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.

* **Lint Factor, LLC** - Dryer Vent Inspection and Cleaning by a certified technician. We are the ONLY Certified Dryer Vent Company within 30 miles of The Villages. LintFactor.com. 25% POA disc. 301-8368

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, 430-3610. BOGO free every Saturday w/purchase of two medium drinks! Not valid w/any other offer. One offer per POA family.

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 (pg 23) or get POA 10% off .

Painting & Handyman Services - Floor to Ceiling - We Do It All! Call Charlson Hadden for a free estimate & 10% discount to POA members. 352-348-9574

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, 307-3846. 20 to 40% POA saving off retail price; all watch batteries \$3.

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

(Continued on page 23)

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Discount Partners

(Continued from page 22)

Snowbird Home Watch - We watch your home while you're away. \$48/month; 10% POA disc. 259-1143 bikinbob36@aol.com.

Sparr Building & Farm Supply - At Hwy 44 & Signature Dr, Wildwood. 330-1718. 10% POA disc 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 Nov 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, 750-1600. 10% POA disc off custom screen printing, min order 25 shirts.

Villages Car Wash and Lube - Bichara Blvd, La Plaza Grande Center, 753-1306. \$1 POA disc off reg price of silver or gold wash.

Villagers Home Watch - Call us at 750-2522. 10% POA disc off regular monthly rate of \$48 for first three months of service.

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

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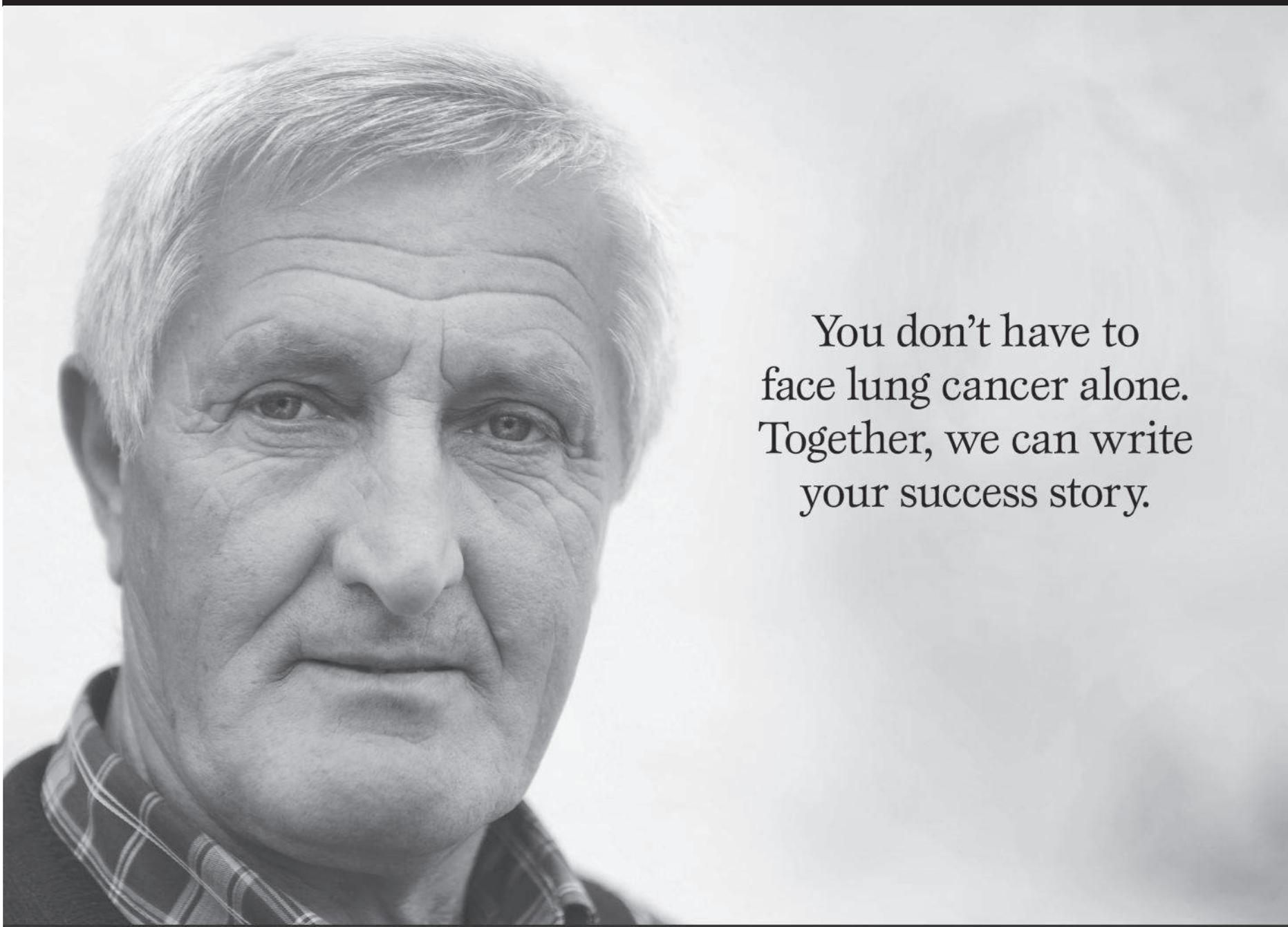
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