

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.12

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

December, 2012

WOW! The Rumor is True!

The Italian, German & St. Patrick's Day Parades Have Been Cancelled

There was a large article "ON THE SCENE IN 2013" in the Daily Sun on November 21st. If you read the whole article you will find the following statement near the end: "Of course, the annual Christmas parade at The Villages Polo Club on December 7 will rekindle the holiday spirit for old and young alike. Assuming the Christmas Parade wins its annual approval by the Recreation Department Board of Directors (editor's note – there is no such Board), **it will be the only parade scheduled in The Villages for 2013.**"

We ask, HOW CAN THIS BE? Does the right hand know what the left hand is doing? The decision to cancel these parades was apparently made by Barbara Vesco, the head of The Villages Entertainment Department. We have called three times and left messages asking to meet with Ms. Vesco, both speaking with a receptionist and leaving a message on Ms. Vesco's message machine, but she did not give us the courtesy of a return call, much less meet with us to discuss these issues. In the messages we had indicated that we were interested in knowing the rationale for the cancellation of the parades – was it profit/loss for the 'entertainment division', safety considerations because of the crowds, area commercial entity complaints, or what?

We indicated that we were interested in discussing possibilities other than a late afternoon parade, such as: a 10 AM Saturday morning slot (rather than late afternoon) which became so popular when used for the Xmas parade that it had to be moved to the Polo Fields. If it is financial, maybe the Recreation Clubs which put on the parade would be willing to do fund raisers to collect monies to help defray the cost of event staff, EMS stations, etc. If it takes up too much space for staging, the size of the parade could

be limited to the floats and bands. However, Ms. Vesco is apparently unwilling to discuss any compromises with us and according to reports from the club presidents she was unwilling to look at any way to save the 'parades in the squares' when she met with them individually.

Meanwhile, The Villages advertising and sales departments are continuing to advertise parades on both the web site and the packet which is sent to prospective buyers. Last month The Villages Vice-President for Public Relations, when questioned about the parades, said they would continue.

I. Current Developer Advertising of the Parades

A. As of 11/28/12, a click on the **Lifestyles link and then Special Events produced this results:**

"From **PARADES** & festivals to guest visits from well known personalities - we always have something special happening." Click on 'Learn More' to read the following:

"Special events are endless in The Villages! Whether a visit from a well known personality, a unique demonstration or show, or **FESTIVE PARADE** & celebration - you can bet there are always events to look forward to year round."

Tuesday, December 18, 2012
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

Rich Lambrecht
Community Development
District (CDD) Supervisor
The Role of a CDD Supervisor

Ollie's Special "XMAS" Frozen Custard
(Peppermint with Chocolate Chips)
And XMAS Cookies for all after the meeting
All Residents Welcome - Come and Join Us!

B. The Villages promotional DVD – "We're Loving' The Lifestyle" – Approximately 9 minutes into the video shows a St. Patrick's Day float with the accompanying audio "...Perhaps your pleasure is more along the lines of a **PARADE.**"

II. Recent Developer Vice-President Confirmation That Parades Were Not being Discontinued:

VHA's November 2012 issue, "The Village Voice," page 10, last question listed in the "Town Hall Meeting" article: **Will holiday parades be continued at the town centers each year? Answer: "Yes, watch The**

(Continued on page 2)

POA Elections

POA elections were held at the November membership meeting.

ALL 2012 OFFICERS RE-ELECTED
President – Elaine Dreidame – Chatham
VicePresident – Bill Garner – Rio Grande
Treasurer – Jerry Ferlisi – Poinciana
Secretary – Carolyn Reichel – Sunset Pointe

ALL 2012 DIRECTORS with the exception of FRANK CARR have returned and were re-elected. Frank has been a POA Director for many, many years and decided not to run for re-election this year. On behalf of all of us on the POA Board we would like to thank Frank for his excellent service and for staying with the POA Board through both the hard times and the good times.

Director – Ray Banks – St. Charles
Director – Ken Copp – Duval
Director – Paul Fusco
Director – Myron Henry – Hadley
Director – Ed Highland – St. Charles
(New – he filled Frank Carr's spot)
Director – Ron Husted - Tall Trees
Director – Mary Paulsboe – Palo Alto
Director – Sal Tornante – St. James
Director – Jerry Vicenti - Hemingway

The newly elected Officers/Board of Directors will commence their duties January 1, 2012.

(Continued on page 4)

No More Parades

(Continued from page 1)

Daily Sun for locations and details in advance of traditional holidays.” According to all the sources we have heard from, this statement was made by Dr. Gary Lester, Villages Vice-President for Public Relations.

If The Parades Are Cancelled – What's Next? Attention All Villages Residents – There's lots to do in The Villages. Some of us are enamored with golf, others with golf cart rides, bowling, tennis, pickle ball, the pools, Happy Hours and 'free' entertainment on the squares, the flowers in the circles, and yes, the parades. Even though parades may not be **your** thing, you might consider supporting those who list parades as one of the main things that attracted THEM to The Villages. Unfortunately, they appear to be the next item on the chopping block. **NOTE: Entertainment On The Squares (including parades) Is Not Provided Via Our Amenity Fee Program – It Is Presented By The Developer To Entice Buyers To Purchase A Home In The Villages And Support Businesses In The Square, But It Is Not Guaranteed To Continue Via A Contract With Residents.**

Residents and future residents need to be aware that a number of events and activities that are identified in the Developer's advertisements are not guaranteed. A number of them are not profitable, but are currently financed as a form of the Developer's advertising expenses. So, as build out comes, he has less motivation to finance these activities and sells them off – i.e. – the Wellness Center is replaced by MVP (and the residents lose the only indoor pool in The Villages); favorite neighborhood restaurants are closed (Chula Vista, Silver Lake and El Santiago); the Buffalo are gone; and the town center parades are now being cancelled. We have noted that

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the Happy Hour hours from 5-7 PM in Spanish Springs were reduced to 5-6 PM when Lake Sumter and Brownwood opened – Will happy hours be the next to go? Will the nightly live entertainment in the squares continue – will it continue to be both 'live' and free – will the quality of the entertainment diminish? We have no guarantees

What Do The "Parade Clubs" Do Now?

We would suggest the presidents of all the clubs sponsoring parades meet and discuss all possible options that they can agree on that might be a reasonable compromise with the Entertainment Department.

- Schedule a meeting with Barbara Vesco and see if anything can be worked out.

- If not, then the Presidents could meet with the VHA officers as they are the Developer's chosen home owners association and the Developer may be willing to assist them with gaining a compromise since he still advertises that there are parades and as far as what is being said the Entertainment Department remains under his control. For all we know, neither he nor his sales and advertising departments may have been advised that a decision was made to cancel the parades and 'quietly' communicated to the clubs who have presented the parades.

- If there is still no satisfactory compromise, the Presidents could meet with John Rohan, the Director of Recreation and see what assistance he can provide since the parades being cancelled are all ones that are presented by Villages Recreation Clubs.

There are approximately 5,500 Villagers who are members of these clubs and probably tens of thousands of other residents who have enjoyed the parades over the years. Surely something can be worked out short of **CANCELLING THEM.** After all, we want to keep the reputation that **THE VILLAGES IS THE FRIENDLIEST HOMETOWN** even as the Developer builds out. □

POA Mission Statement

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

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local governments are responsive to the needs and interests of residents.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a "watchdog" organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.


The POA has no ties or obligations to the Developer of The Villages which might compromise the POA position or its advocacy of Residents' Rights.

The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
2. Have decision-making authority for important issues in our community.
3. Elect our top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict-of-interest issues.
6. Be charged honest monthly amenity fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, un-slanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □



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Joe Gorman

To Be Inducted Into The POA Hall of Fame at the 12/18 POA Membership Meeting

POA Hall of Fame nominations would normally be accepted through November of 2012. However, this year the POA Board of Directors voted to induct a single individual into the POA Hall of Fame. That individual is **Joseph B. Gorman** who served with distinction as President of the POA for nine years in very challenging times. Induction into the POA Hall of Fame is an honor reserved for past or present POA members who have made notable contributions to the POA and to the residents of The Villages. A list of previously inducted POA Hall of Fame members appears on page 23 of this Bulletin.

We especially welcome all of you who worked with Joe over those nine years to join in his celebration with his always favorite 'XMAS COOKIES' as well as a special Xmas flavor frozen yogurt from Ollie's.

P.S. Candidates for the 2013 POA Hall of Fame class may be nominated any time in 2013 but not later than the end of November of 2013. A nomination letter for the POA Hall of Fame should include information on how to contact the nominee, a rationale explaining why the nominee should be inducted into the POA Hall of Fame and the name of and contact information for the nominator.

Nominations may be submitted by mail to The Property Owners' Association, P.O. Box 1657, Lady Lake, FL 32158-1657. Or, you can email (mschenry@gmail.com) text or by PDF or Word attachment to Board Member

Now Accepting 2013 POA Memberships (form below)

The POA exists and functions as a "watch dog" for the residents of The Villages. Established in 1975, we are the original home owners association that has no ties and/or affiliations to the Developer, local government or business interests. The POA strives to make The Villages an even better place in which to live, where Residents' Rights are respected and local government and the Developer are responsive to the needs and interests of all those who live in Florida's friendliest hometown.

We publish a monthly Bulletin which is placed on the driveway of all homeowners (unless you contact us at 352-325-1540 and ask that we not do so) in our effort to keep each of you informed of facts about current issues

We would like to invite you to attend one of our monthly meetings (you do not need to

be a POA member), where we are often alerted to possible problems that residents are experiencing, i.e., flooding issues, a/c underground refrigerant line failures, abrupt cancellation of advertised resident parades, etc. The POA meeting is held the third Tuesday of each month at 7PM at Laurel Manor.

Due to overflow crowds this past year, we have secured additional seating in the banquet rooms and purchased a camera unit so those in the overflow area will be able to see and hear the speakers. A typical meeting consists of about 15 minutes of organization business; 30 minutes of an open forum where attendees can ask any questions they want answers to, or present problems they are facing; and a guest speaker for approximately 30 minutes. Attendees are then invited to join us in social time where the POA provides 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: _____

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you did."
- Judy, Village of Virginia Trace

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POA Elections

(Continued from page 1)

Biographies of the POA Officers elected are as follows:

Elaine Dreidame, President

Elaine is a native of Cincinnati and moved to Polo Ridge in 1999 and now lives in the Village of Chatham. She received a B.S. in Education and a Master of Education from the University of Cincinnati and a Ph.D. from The Ohio State University in Physical Education and Administration of Higher Education. Elaine spent twenty-nine years at the University of Dayton where she served in roles as assistant professor of physical education, head women's basketball and volleyball coach, and senior associate director of athletics.

The scope of her impact on intercollegiate athletics encompassed the institutional, conference, state and national levels. She served as Division I Vice-President of the NCAA, a member of the NCAA Division I Championships Committee, the NCAA Council, the NCAA Executive Committee, the NCAA Joint Policy Board and numerous other NCAA committees. She was a member of the National Association of Collegiate Directors of Athletics Executive Council and served as chair of the NACDA/Sears Director's Cup Committee. Elaine was inducted into the University of Dayton Athletic Hall of Fame and the Ohio Association for Intercollegiate Sports for Women Hall of Fame.

In 2003, she received the National Association of Collegiate Women Athletic Administrators Lifetime Achievement Award.

Elaine served on the POA Board in 2005-06 and resigned from that position to head up the POA Outsource Legal Action Team which filed the successful class action lawsuit on behalf of Village residents north of CR 466. Following the completion of the lawsuit, she rejoined the POA Board of Directors, serving as Vice President 2008 – 2010 and President in 2011 and 2012.

Bill Garner, Vice-President

A native of southern Illinois, Garner spent most of his career overseas for the federal government as a computer software manager. He served on the POA board from 2003-2006, then moved to the POA Outsource Legal Action Team for the class action lawsuit. Following the completion of the lawsuit, he rejoined the POA Board of Directors, and served as Vice President in 2011. Bill was previously the owner/manager of a financial planning and stock brokerage firm in Lady Lake. Bill has lived in the Village of Rio Grande for sixteen years.

Jerry Ferlisi, Treasurer

Jerry and his wife Maureen became full time residents in the Village of Poinciana in May 2010 upon Jerry's retirement. He holds a BS in Accounting from Long Island University. He trained in Public Accounting (Pannel, Kerr Forster) and moved into hospital finance where he served as Controller, St John's University, South Shore Division.

Jerry held senior positions at Staten Island University Hospital including Controller, VP, and Sr. VP & CFO. He's held similar positions (CFO & Sr. Director) for the NYU Hospital For Joint Diseases in New York City. Jerry has served on numerous Finance Committees including the Hospital Association of NYS (HANYS) & Greater NY Hospital Association (GNYHA). Earlier in his career, he served as Treasurer for the New Springville Civic Association, (a not-for-profit civic organization).

He was recently elected to a position of Supervisor on the Community Development District 5 Board.

Carolyn Reichel, Secretary

Carolyn lives in the Village of Sunset Pointe. She graduated from Colorado College with a degree in Sociology. After raising a family, she returned to school and became a registered nurse. With the demands of nursing, Carolyn continued her education looking for alternatives. In this process, she became a Registered Record Technician, a Paralegal, a Certified Professional in Health Care Quality, earned a Masters' Degree in Legal Studies, and finally settled in as a Nursing Home Administrator for 17 years before retiring to The Villages seven years ago. In retirement Carolyn volunteers as a counselor for SHINE, (Serving the Health Insurance needs of Elders) and she is involved with the CIC (Community Improvement Council) and works with the EGIG (Executive Golf Improvement Group.). In her spare time she enjoys golf, bridge and singles activities.

You will find a brief bio of each of the Directors on the POA website, poa4us.org. Just click on the box entitled officers and directors after the first of January. □



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IRS Update

On November 1, 2012, Perry Israel, the District’s attorney in the IRS investigation, sent a letter to James Polfer, the IRS Chief Counsel wherein he provided additional discussion and information relating to the District’s request for ‘technical advice’ as to the status of the Village Center Community Development District (the “Center District”) as a political subdivision following their October 18, 2012 conference.

Mr. Israel stated that, “To review our understanding of the tentative position of Chief Counsel, it is postulated that the Center District is not a political subdivision because, at the time that the bonds were issued, the Developer either directly owned land accounting for more than a majority of the landowner votes counted in electing members of the Board of Supervisors of the Center District or the Developer “controlled” entities owning such land. The Center District understands the Chief Counsel’s tentative position as that “controlled” for this purpose is defined in some manner to be broader than the rules re-

lating to related parties or to the rules relating to the denial of other federal tax benefits or the aggregation of entities for tax purposes.

As was stated at the conference, the Center District does not agree that “division” is a separate substantive test or that the two elements of control and public purpose are necessary elements in determining that an entity is a political subdivision with the meaning of Treasury Regulations 1.103-1(b). However, the Center District does believe that if those were separate substantive tests, it would meet those requirements. Since it was the only subject of our conference, this letter and the additional information relate solely to the question of whether the Center District was “controlled” by a state or local government at the time that the bonds being examined were issued...”

You can find the complete letter and attachments (135 pages) on districtgov.org by clicking on the IRS Update link.

The POA was to pleased to learn of a letter (this letter is also on the districtgov.org web site) that was sent to Mr. Polfer (and Mr. Gannet, IRS Director of Tax Exempt Bonds) by Kristin Franceschi, President of the National Association of Bond Lawyers (“NABL”). The basic text of her correspondence is as follows:

“The NABL respectfully submits this letter relating to a position reportedly being taken by the IRS tax-exempt bond enforce-

ment division (“TEB”) regarding the definition of “political subdivision” for purposes of Section 103 (a) of the Internal Revenue Code of 1986, as amended (the “Code”). NABL exists to promote the integrity of the municipal market by advancing the understanding of and compliance with the law affecting public finance. We provide this submission in furtherance of that mission

“Concerns have been raised among our membership as a result of press and other reports regarding a position that TEB reportedly is taking with respect to certain special purpose development districts formed under specific state statutes pursuant to which the governing boards are elected by property owners in the district (“Special Districts”). Specifically, TEB reportedly is taking the position that a Special District is not a political subdivision for purposes of Section 103 (a) of the Code if a controlling portion of the governing board of the Special District is elected by one or a small number of property owners.

“NABL is concerned that the position described in the preceding paragraph is not supported by existing authority and could substantially undermine the market for Special District bonds, a long-standing form of financing utilized by a wide range of issuers in many States.

“The term “political subdivision” is used in a number of different sections of the Code and ‘has been defined consistently for all fed-

(Continued on page 13)



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Golf Cart Insurance Presentation Q&A

THINGS YOU NEED TO KNOW ABOUT GOLF CART INSURANCE

Question and Answer Session with Tim Babiarez, Attorney at Law, who was the featured speaker at the June, 2012 POA Membership meeting.)

1) There are a lot of gas carts here that go over 20 mph which means that they should be a low speed vehicle (LSV), but they can't be licensed as an LSV because they are not electric carts. If there is an accident and you have a cart that exceeds 20 mph can the insurance company deny paying the claim? A) If you are telling them that you are paying a premium for a 'golf cart' (under 20 mph) and not an LSV (up to 25 mph) and you know the cart can go over 20 mph, you are taking a risk you don't have to take. I would suggest that you either get it licensed and insured properly or take it back to the dealer because it has probably been modified and get it corrected to only go under 20 mph.

2) Is it preferable to get a standalone policy rather than adding it to your homeowners policy so that if you do have a golf cart claim it won't cause your entire homeowners premium to be increased? A) It could possibly jeopardize your homeowner's insurance coverage, so if you absolutely do not want to take the risk, get a separate golf cart insurance policy.

3) Uninsured motorists and some of these other protections cover personal injury. Most of the people here are on Medicare and will have medical insurance so if you do get hurt, it will be covered so why would you need to buy that additional coverage? A) Medicare does not pay for pain and suffering damages and if you or your spouse is laid up and has a lengthy rehabilitation period or they are airlifted to one of the hospitals, they are going to be out of pocket for a long time. Uninsured motorist coverage pays more than just the medical bills. It is there to take care of everything - to make them whole if they are in a crash such as lost wages, mileage and miscellaneous expenses, and pain and suffering (compensatory) damages.

4) What is the exposure of the gas golf carts which have been modified to go over 20 mph? A) That can be a criminal or traffic issue. If identified on a roadway by law enforcement, they would be considered a vehicle that needs to be registered and they can be issued a citation for driving a vehicle without proper registration. We see this frequently in and around The Villages.

5) What is the difference between insuring a street legal vs a golf cart? A) The premiums are completely different. For example if you go with Foremost Insurance for a golf cart, it is only \$60 - \$90 or so for an annual premium for all the coverage including liability. If you have a VIN on it (capable of going over 20 mph) it is considered a street legal car and insurance is just like a second

car in terms of costs.

6) If you rent a golf cart to someone, does your golf cart insurance cover it if the renter has your permission? A) Some insurance companies may not cover it. If you plan to rent your cart be sure to check with your insurance carrier to find out whether they will cover the renter.

7) I have motorcycle insurance on my golf cart – does that work? A) First, make sure the golf cart is specifically listed on the insurance declaration page. Secondly, make sure you have all the coverages – bodily injury liability, uninsured motorists/underinsured motorist – with a motorcycle you are probably not going to envision doing a lot of damage to somebody else. You are usually the one that gets hurt if you are on a motorcycle, but a golf cart is different in The Villages because you have pedestrians, people riding on bicycles and other golf carts out there and you have passengers in your golf cart. What happened is, all these golf carts are driving on roadways in The Villages and several other large retirement communities and the big insurance carriers failed to foresee this scenario – that they would be on the roadway everyday, so they were not prepared and now they are trying to make their policies fit as best they can.

Disclaimer: This presentation was a general analysis of the current law and was not meant to provide legal advice. For specific legal issues applied to a given set of facts, always contact competent legal counsel. □

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“For Sale” Signs Where Are We Now?

Still wondering where we are regarding For Sale signs? You are not alone in this ever changing landscape. In the case of Lady Lake/Lake County, it has changed once again. Two members of the AAC who had voted to **NOT** enforce the signage prohibition have now been convinced to reverse themselves and to vote **TO** enforce the signage prohibition in homes located in Lady Lake/Lake County, but **NOT** to enforce the signage prohibition in the villas there.

Let’s review the basics. When each of us purchased a home in The Villages, new or resale, we contracted with the Developer to abide by the covenants, restrictions, reservations, easements and servitudes as set forth in the Declaration filed with the appropriate County Clerk of Courts. Within the Declarations, the Developer created significant variation from district to district and even

units within districts, making it impossible for deed restrictions to be the same throughout The Villages as many residents suggest.

It is not the deed restrictions themselves, but the enforcement of the restrictions that was cast into the spotlight by District Staff back in June. Prior to spring of 2010, enforcement of any of the deed restrictions was limited to the Developer or another home owner. Beginning in 2010, CDDs 1-4 (and more recently CDD5) and the VCCDD were also able to enforce certain adopted rules concerning external deed restrictions. In the future, CDDs 6 – 10 will qualify and can assume the same level of enforcement capability that CDDs 1-5 currently have.

Although For Sale signs had been tolerated north of CR 466 for the past 30 years or more, for some reason they became an issue for the Developer earlier this year. He decided to have staff notify real estate agents that he would be exercising his right to enforce the prohibition of specific signs. While the Developer can enforce all the deed restrictions as part of a legal contract he has with each of us, concerns have been expressed with having a government (CDD) attempt to enforce restrictions because that can lead to a violation of our First Amendment rights (Freedom of Speech). As a result, some CDDs have chosen not to specifically enforce the signage prohibition.

As we go to press, here is our understand-

ing of enforcement of the deed restriction prohibitions on signage (format is Area, followed by Signage Prohibition Enforcement based on Homes or Villas):

Lady Lake/Lake County

Homes–Developer, Home Owner, VCCDD

Villas – Developer, Home Owner

CDD 1 and 4

Homes – Developer, Home Owner

Villas – Developer, Home Owner

CDD 2, 3 and 5

Homes – Developer, Home Owner, CDD

Villas – Developer, Home Owner, CDD

CDD 6, 7, 8, 9, 10

Homes – Developer, Home Owner

Villas – Developer, Home Owner □

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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.)

USE OF SEAT BELTS WILL KEEP YOU IN YOUR CART!

Wednesday, October 24th, 9:20 AM

A golf cart was southbound on the trail parallel to Morse Boulevard. The 73 year old male driver stated he was approaching a curve on the golf cart path parallel to Colony Boulevard. The driver stated he lost control of the golf cart and collided with a white PVC barrier anchored by concrete on the bottom. The golf cart knocked the PVC pole barrier down and finally stopped in the bushes. According to a witness's report to the POA, upon contact with the PVC barrier the driver was thrown from the cart. The driver was treated at the scene for a laceration on his leg by Villages Fire and Rescue and refused transport for further evaluation.

Tuesday, October 29th, 11 AM

A golf cart was travelling on the golf cart trail parallel to Buena Vista just south of El Camino Real. The driver advised the Officer taking the report that he had fallen asleep and ran off the golf cart path. A witness stated he found the golf cart over turned in the bushes

by the fence and the driver on the ground. The driver of the cart was transported to The Villages Hospital.

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Friday, November 2nd – Morning

A crash occurred between a sports utility vehicle and a golf cart at the Del Mar and Rio Grande intersection when the driver of the SUV failed to yield the right-of-way to the golf cart driver. The driver of the golf cart was transported to The Villages Hospital with non-life-threatening injuries.

Friday, November 2nd, at 11 AM

A golf cart ran off the golf cart path into some bushes and hit a tree on the cart path that runs parallel to the northbound lane on Morse, approximately 850 feet south of

Odell Circle. A witness stated that the golf cart drove over the bushes and shrubs for approximately 50 feet, until it hit a tree causing the golf cart to come to a stop. The driver was awake but combative with EMS personnel on the scene. EMS personnel on scene believe he had a seizure causing him to crash his golf cart. He was transported to The Villages Hospital for further treatment.

Monday, November 12th

A golf cart, being operated by an 84 year old female, was traveling south in the golf cart lane on Bichara Boulevard approaching La Plaza Grande. A vehicle also traveling south on Bichara was passing the golf cart when the golf cart operator attempted to make a left hand turn and struck the vehicle on the right rear. The operator of the golf cart was ejected onto Bichara Boulevard, striking her head on the pavement and her golf cart continued in a westerly direction and stopped after it jumped the curb. She was transported to The Villages Hospital. The other driver left without stopping. □

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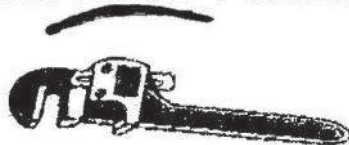
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Project Wide Advisory Committee Update

As most of you know, many ‘interested’ residents have been concerned for quite some time that the existing Project Wide Agreement (PWA) leaves the identification and selection of all properties to be funded with Project Wide Funds solely to the discretion of the Sumter Landing Community Development District (SLCDD), a board “elected” by the commercial interests in Sumter Landing. The numbered districts which pay about 98% (\$6M+) of the annual expenditures have no authority whatsoever to determine which properties will be funded by PW or how their money will be spent. This means that more than half of their maintenance assessment goes to projects for which they have no control. They are simply told how much their share of the expense is and it is automatically transferred out of their CDD budget to PWF.

When these concerns were raised earlier this year, the numbered CDD Boards responded that they do a thorough review of the PWA budget each year and are comfort-

able with how their (your) money is spent. Many residents were not comfortable with this response and remain concerned that the commercial interests control how residential areas will be maintained. (Interestingly enough, we have recently been advised with regard to deed restriction enforcement that the Developer will not always be here. What does that say for the “new” commercial interests that would take over and thus control the PWA fund?). Many residents requested a return to the original 2003 PWA where **all parties** to the agreement had 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.

Enter the Developer-supported VHA with a proposal to further solidify the Developer’s absolute authority over the PWA. Rather than request restoration to the original 2003 PWA which gives numbered districts **authority** to control how their assessment funds would be spent, the VHA proposes a new Project Wide **Advisory** Committee which would “monitor and make recommendations” to the SLCDD with regard to the PWA. Seriously, how does that change what

the numbered CDDs already think they have – the right to review and make comments to the SLCDD? **Clearly there is no authority being given to the numbered CDDs.**

As if it couldn’t get any worse, the numbered CDDs were asked and indeed agreed to each assign a board member to be part of a brainstorming effort regarding Advisory Committee procedures. So once they determine the procedures for how this advisory committee will operate, then each CDD will assign a board member to it. They would meet quarterly and apparently monitor that all your money was indeed being spent. They would have **NO AUTHORITY** to compel the SLCDD to do anything differently. Their meetings would have to be noticed, held publicly and staff would have to record and provide minutes – additional expense for the PW fund.

If the CDDs are indeed thoroughly reviewing the PWA Budget each year as it comes together, then the last thing needed is another entity with **advisory** capability. What is needed is a return to the original 2003 PWA or at least a good explanation as to why residents are better off with no **authority** over how most of their maintenance assessment dollars are spent. □

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▲ United in Healing with The US Oncology Network

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

AAC Meeting Summary November 7, 2012

Old Business Topics Included:

- The staff reviewed the project plan for the Recreation Centers Improvement Project for Silver Lake, Southside, Chula Vista, Tierra Del Sol and El Santiago recreation centers. The plan includes collection of resident requests for improvement and enhancement to these facilities. This input will then be evaluated to make recommendations to the AAC's Capital Improvement Plan. Public meetings to receive input will be held on December 7 – Savannah Center at 9 a.m. (for El Santiago), Paradise Center at 11 a.m. (for Silver Lake and Southside) and La Hacienda Center at 3 p.m. (for Chula Vista and Tierra Del Sol).
- A request from the October meeting for a legal review to determine the ability of the AAC to use amenity funds to provide enforcement of deed restrictions in Lady lake/Lake County did not result in any documentation being provided that would authorize such use. The AAC authorized staff to advertise to remove enforcement of signage for villa units in Lady Lake/Lake County from the Rule Matrix. The AAC further directed staff to en-

force signage prohibitions for ranch, designer and premier homes.

Consent Agenda:

- A Consent Agenda composed of the following was approved: awarded bid for De La Vista postal facility multi-modal path, approval of two amendments to landscape contracts, approval to "piggyback" a contract for auctioneer services and approval of a strategic planning workshop February 13, 2013 at 1:30 p.m.

New Business:

- The AAC approved a one-time payment to ValleyCrest Landscaping and Professional Turf Managers, Inc.

Audience Comments:

- An audience member asked why there would no longer be any town square parades in the future. The resident was advised that the AAC and District government do not have purview over the parades which are organized and controlled by the Developer's Entertainment Department.

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

NEXT AAC MEETING – WEDNESDAY December 12th, 1:30 P.M. AT THE SAVANNAH CENTER □



A Holiday Poem

Christmas gift suggestions:
To your enemy, forgiveness.
To an opponent, tolerance.
To a friend, your heart.
To a customer, service.
To all, charity.
To every child, a good example.
To yourself, respect.

Oren Arnold



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Bond Payoff Interest Refund Update

In last month’s Bulletin we described the interest overcharge some residents experienced when they paid off their CDD Infrastructure Bond. As a result of a procedural problem in the calculation of the payoff amount, some residents were charged more interest than they should have had to pay.



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Once this problem was discovered, staff recommended to each CDD Board at their October meetings that they should refund this interest overpayment “on a request basis subject to the four year Statute of Limitations.” CDDs 1 and 2 immediately approved the staff recommendation. All the other CDDs requested additional information – how many residents would be affected and how much money could be refunded – before deciding.

At the November CDD meetings, CDDs 3 through 8 were advised how many residents had been overcharged and how much the interest overcharge totaled. This information was split between those within four years and those beyond the four year period (CDDs 8, 9 and 10 do not have any bond payoffs beyond 4 years). While CDD4 deferred a final

decision on the matter because two of its five board members were out of town, they did indicate that they would not impose the four year statute of limitations on refund claims. CDDs 3, 5, 6, 7 and 8 did vote to **not** impose the four year statute of limitations. Some of these CDDs did decide to impose a cutoff date for refund requests sometime a year from now or later.

The POA is grateful to the residential CDD boards who decided NOT to go along with the staff recommendation to deny any resident claim for a refund if it was beyond the four year Statute of Limitations. Clearly residents had no reasonable way of knowing they had been overcharged until it was recently disclosed as a result of a claim by resident Danny Smith (see October Bulletin article).

We hope that CDDs 1 and 2 will reopen the discussion for their residents. These boards should have staff provide the details this time – beyond the four year cutoff, how many residents are affected and how many dollars. These dollars should be sitting in the bond trust accounts for these CDDs and should be returned to the residents who were mistakenly charged the excess amount. All valid requests for refunds should be honored irrespective of when the resident was overcharged. These interest overcharges should not be treated as a windfall to the Districts.

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IRS Update

(Continued from page 6)

eral tax purposes as denoting either a division of a state or local government that is a municipal corporation or a division of such state or local government that has been delegated the right to use sovereign power.’ ...Under this well-settled definition, the inquiry into whether a particular entity is a political subdivision for federal income tax purposes traditionally turns on a determination of whether it is a governmental entity under state law that has been delegated the right to exercise one or more of the sovereign powers, i.e., the powers of taxation, eminent domain, and police power, as set forth in the seminal case of *Commissioner v Estate of Shamburg*, 3 T.C. 131 (1944).

“NABL is aware of no authority interpreting section 103 (a) or any other provision of the Code where a governmental entity that has been delegated the authority to exercise a substantial amount of one or more of the sovereign powers has nonetheless been held not to be a political subdivision solely by reason of an insufficiently large number of voters participating in the election of its governing board. Special Districts are an important tool for financing public infrastructure improvements and by their nature will often involve one, or a small number of property owners, at least initially. Certain Special Districts may have a small number of landowners on a long-term basis, such as irrigation districts and reclamation districts in rural areas. More-

over, NABL notes that, apart from Special Districts, there are a number of other units of local government throughout the United States, including a number of small towns, that have only a very few voters who are eligible to elect their governing boards. NABL is concerned that a departure from the *Shamburg* analysis could have an immediate and disruptive effect in some quarters of the tax exempt market.

“Accordingly, the NABL urges the IRS and TEB in particular, to follow existing authority on this issue and not to consider the number of landowners in a Special District as being relevant to the specific question of whether a Special District is a political subdivision. **If any interpretive change is to be proposed with respect to the definition of “political subdivision” to take into account the number of electors of a governmental entity, that proposal should be the subject of the public rulemaking process and applied on a PROSPECTIVE BASIS ONLY.** ..” (Emphasis Added)

Thus, if the “going forward basis only” conclusion would be adopted by the TEB, the Districts would face no penalties and would not have to recall earlier bonds. However, going forward, the Districts use of bonds in securing the remaining amenity fee and facility transfers presumably could not be issued as tax exempt. Therefore, the Developer would receive less money for the sale/exchange because the interest rates would be higher on the bonds which would lessen the Developer’s profits. □

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Be Careful With Your Holiday ‘Spirits’

In Florida, possession of OPEN CONTAINERS of alcoholic beverages in vehicles (INCLUDING GOLF CARTS) is prohibited. F.S. 316.1936 reads as follows:

“(1) As used in this section, the term:

(a) ‘Open container’ means any container of alcoholic beverage which is immediately capable of being consumed from, or the seal of which has been broken.

(b) ‘Road’ means a way open to travel by the public, including, but not limited to, a street, highway or alley. The term includes associated sidewalks, the roadbed, the right-of-way, and all culverts...”

(According to Lt. Nehemiah Wolfe of the Sumter County Sheriff’s Office, this does NOT include the recreation trails which run parallel to many of our Boulevards, but it does include the golf cart lane when it is on a roadway shared with automobiles).

“(2) (a) It is unlawful and punishable as provided in this section for any person to possess an open container of an alcoholic beverage or consume an alcoholic beverage while operating a vehicle in the state or while a passenger in or on a vehicle being operated in the state.

(b) It is unlawful and punishable as provided in this section for any person to possess an open container of an alcoholic beverage or consume an alcoholic beverage while seated in or on a motor vehicle that is parked or stopped within a road as defined in this section...”

(While discretion is used by area law enforcement officials in the road areas around our town squares, be aware that they can give you a ticket for this offense.)

“(3) An open container shall be considered to be in possession of the operator of a vehicle if the container is not in the possession of a passenger and is not located in a locked glove compartment, locked trunk, or other locked non-passenger area of the vehicle.

(4) An open container shall be considered to be in the possession of a passenger of a

vehicle if the container is in the physical control of the passenger...”

(If the container is in a cart cup holder it is considered to be in the possession of the operator.)

“(6) Any operator of a vehicle who violates this section is guilty of a noncriminal moving traffic violation... A passenger of a vehicle who violates this section is guilty of a nonmoving traffic violation...”

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LETTERS TO THE EDITOR

ATTENTION:

Comcast Users

In your November 2012 edition, there was a letter titled "Attn: Comcast Users". We had recently moved from Mallory to Hadley and were having a difficult time getting our Comcast services transferred to the new location. I read your article and emailed the Area VP, Operations, Ms. Debbie Brainard, (Debbie_Brainard@cable.comcast.com) listing the problems we had and the difficulty in getting them resolved. Well, let me tell you, she got involved and the problems were corrected and very quickly. You can't imagine how satisfied we are with the results, and all due to your paper. Thank you and keep up the good work.. Ernest Incorvati

Editor's Note: Thank you for the report. This should give more readers confidence that she may be able to help them with their problems. □

Wooden Bridge

The most dangerous bridge is the one on Morse north of 466 right side of gate. It's too narrow and has an 8 foot drop into water and cement drains. Is Janet Tutt's answer going to be that this bridge was also built to required specifications like the Morse bridge. It's WOODEN. It needs to be widened before someone gets killed. Vinny Bono

Editor's Note: Earlier this year the AAC asked that Sam Wartinbee, Property Management Director, look into making the wooden bridge safer. His finding was that to make it wider, you would need to rebuild everything but the pilings. An estimate for a higher guard rail is being considered as a solution. □

Comcast

CORRECTION NEEDED

Thank you for contacting me and allowing me to have direct communication with you. I greatly appreciate all the feedback. I have a correction to make from the last newsletter. I stated that we "work closely with Century Link...." That is incorrect. We work closely with Clear Link. I apologize for any confusion that this may have caused. Respectfully, Debbie Brainard (Comcast - Area Vice President, Operations - North FL. □

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LETTER TO THE EDITOR:

Broken Gate Repairs

There has been a lot of talk about the gates and the amount of damage to the arms. I have noticed that there seems to be a gate broken every day at some entry point. My neighbors say that The Villages are putting up more cameras to identify the people causing the damage. I also heard that they are charging people \$250.00 dollars for damage to the gate. I think people should be responsible for damage to the gates but \$250.00 for hitting the arms is way too much. I hit one of the gates a couple of years ago and all it did was knock the arm off. I reported it and watched them fix the gate. It took about 15 minutes and all they did was put on plastic nuts that are made to break loose when the arm is hit. Now if the internal motor is damaged I can see why that may be expensive. How many gates are being damaged and what are the facts on the

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repairs? The gates are an important item for safety and a little bit of security. Residents and visitors should be held accountable for the cost of repairs, but not inflated costs.

Editor's Note: We asked Scott Wilder, the Head of Community Watch if he would provide us with a response as we had several inquiries similar to this one as a result of the Channel 9 and Orlando Sentinel stories on the gate damage situation in The Villages. His response was as follows:

"Thank you for the opportunity to respond to these questions and concerns regarding the gate repairs and the gate cameras. There appear to be some misunderstandings regarding what is happening to our gates and how we are attempting to resolve the problem. Let me first address the issue of damage to the gates. I will then address the roles of our gate cameras.

I believe it would be beneficial to first offer some facts regarding damaged gates to help place the problem into the proper perspective. There are now 67 gate complexes in The Villages. Each complex has a combined total of 2, 3 or 4 entry and exit gates. Over 4 million people travel through these exit and entry gates each month. Between 100 to 150 entry and exit gates are knocked off of their

pedestals each month. Considering 150 gates knocked off of the pedestals, just under 4 thousandths of one percent of the gate openings and closings result in this level of damage. Stated another way... for every 100,000 vehicles that pass through our gates, four gate arms are damaged to this degree.

The amount of damage a gate sustains when it is struck also varies. Gate arms may receive a glancing blow or a direct strike by automobiles, golf carts, cyclists, delivery vehicles and/or the equipment they are carrying. The force and frequency of the strikes impact the longevity of the internal gate operating mechanisms. It is true that, on occasions, damage to the gate arm appears minimal and the gate arm may be replaced onto the gate pedestal quickly and inexpensively. That might be the case on 3, 4, 10 or even more occasions that the gate arm is struck. However, every time the gate arm is struck there is the probability of damage to the internal mechanisms in the gate pedestal... and when that finally breaks, it could cost thousands of dollars to repair or replace those components. The point here is that we never know exactly how much damage is incurred with each gate strike or how many

(Continued on page 17)

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Broken Gate Repairs

(Continued from page 16)

more strikes the gate may endure before it is no longer repairable. That is why the \$250 fee is charged each time the gate is damaged.

Let's now consider our gate cameras. Our gate cameras maintain a constant vigil over all gate complexes. Our newest applications have multiple entrance and exit vehicle license tag and overhead views of all gate movements. It is true that the District has been directed to install new technology cameras at our gate complexes north of 466. It is also true that these new cameras will enable us to obtain a better view of vehicles and individuals damaging our gate arms.

But that is not the sole or even primary purpose of our gate cameras. Our gate cam-

eras are key components of the crime deterrent system we maintain within the District. Our card readers, gate cameras, gate attendants, gate operations center attendants, patrol drivers, patrol vehicles, patrols of the squares, supervisors, law enforcement agencies in the various jurisdictions, and residents are all parts of that deterrent system. It requires them all working together to make our system effective... and it is. Community Watch and law enforcement use these cameras and resident input quite often while investigating a wide variety of events that occur both inside and outside The Villages." □

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Fitness Challenge

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By Judi Da Costa, Personal Trainer

Often when we go to stand up after sitting for a long time, we may feel stiff and unsteady on our feet, especially in the winter months when the temperature is that much cooler...even getting out of the car after a long drive can be a challenge. There are several reasons for this and one very well could be circulation. In order to improve your circulation, don't sit for too long a time - get up regularly and move around. Here is an exercise you can do anywhere which will get things moving for you. From a seated position, stand up, stretch both arms directly overhead, bring the arms back down and sit down. (If your balance is really challenged, just try one arm at a time). Start with about 3 or 5 and build up to 10 reps. You will notice your heart rate gradually increasing which in turn starts to pump all the good stuff around your body. □



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Our Gardening Column:

Amazing Amaryllis

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

I just love getting boxed amaryllis to force this time of year. They are super easy to grow. I cannot resist them.

Amaryllis flowers are large, colorful, and trumpet-shaped and grow in clusters of three to five blooms on a sturdy hollow stem (called a scape). They come in rich red, white, pink, salmon and red-orange (thanks to the Dutch). Some have stripes or “picotee” contrasting rims. The smooth leaves are dark green and strap-like and the scape grows up from the bulb between the leaves. Our winter freezes will kill off the leaves. The resting bulb will be fine until spring.

What happens to the amaryllis after you force them for the holidays? Many wouldn't toss them if they knew how easy it is to re-grow them. Amaryllis can be transplanted into pots or right into the ground. If using pots, make sure there are drainage holes and fill the pot with several inches of potting medium such as compost, peat or a pre-packaged potting mix. Cut off the spent foliage to 2” above the bulb and cut the roots to 2” below the bulb (scissors are good for this job). Center the bulb in the container and

firm the medium around the roots and bulb base until a little more than one-half of the bulb is covered. Leave the top part of the bulb exposed. This goes against our “northern” gardener sensibilities, but trust me, it's a good practice. Water thoroughly and place the container in a cool, bright location (no full sun) and do not water again until the bulb begins to sprout. Unfortunately, they will not bloom in the spring directly after being forced in December—you'll have to wait until the next year.

You can plant them in this fashion outside. *Amaryllis grow best in light shade or partial sun.* They should have adequate drainage. Soil should be full of organic matter such as compost, leaf mold, peat, well-rotted manure and amended with a “complete” fertilizer such as 6-6-6. Amaryllis bulbs can be planted anytime between September and January. The bulbs may be left in the ground for a number of years. It is recommended that they be dug up, separated and replanted every two or three years because they “settle” into the soil and will not bloom if they are too deep. This practice provides an opportunity to separate young bulblets, remove diseased or damaged bulbs and to amend the bed with organic matter.

You may notice that after blooming the flowers may form seedpods. The pods contain many little paper-like seeds and under the proper conditions can actually form new Amaryllis plants. It does work: I've tried it

(Continued on page 19)

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Amazing Amaryllis

(Continued from page 18)

and got hundreds of little plants which bloom after THREE YEARS!

For more information and instruction on this and other reblooming and bulb forcing activities and propagation strategies such as notching, you may contact Bill Warren, the self-proclaimed “Amaryllis Sorcerer” of the Amaryllis Study Group. He can be reached at amstgrp@yahoo.com. The club meets in Ocala.

If you’ve ever been to one of the local plant festivals, you probably have seen him selling bulbs. He currently is working on a calendar to time blooming for holidays in most seasons of the year along with a guide to blooming techniques compared to traditional commercial and home forcing. Bill has friends who grow amaryllis the world over and truly is a sorcerer.

Amaryllis is subject to a few diseases and

only a few pests. The most common disease is “red blotch” or leaf scorch. It appears worse in areas of deep shade or where sprinklers hit Amaryllis plants on a reoccurring basis. It is caused by the fungus *Stagonospora curtisii*. Red “rusty” spots form on leaves, flower stems and on the flower petals. On the foliage the spots are bright red to purplish, small at first but often increasing to form large, longitudinal blotches. Occasionally, amaryllis can be attacked by a few chewing insects like caterpillars and grasshoppers which you can control by hand-picking.

The name “Amaryllis” comes from the Greek which means “to sparkle”. In Greek mythology, Amaryllis was a lonely shepherdess in love with the wrong man.

On a trip to Amsterdam a few years back

the Husband and I came upon a bulb market. Brightly colored pictures of tulips, daffodil, grape hyacinth flowers on packages of firm, plump bulbs were everywhere. Neatly arranged blue Delft souvenirs and colorful wooden shoe planters called to us. Then I saw them – the prize du jour and heaped in a box just at eye level: Amaryllis bulbs the size of cantaloupes! My head reeled. I was dizzy with lust. As I headed over to caress my little loves, a big arm grabbed my wrist,

(Continued on page 20)



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Amazing Amaryllis

suddenly blocking my path. Attached to the arm was the Husband, pointing (did I detect with a smirk?) at the sign that read "not inspected for shipment to the US". I didn't care; I WANTED THOSE BULBS and I would do anything to get them. I tried to get the Husband to look the other way, even suggested he check out the nearby Red Light District. But alas, the Husband knows me all too well and from that moment on, stuck to me like a duck on a June bug. So against my will I remained law-abiding and the amaryllis bulbs stayed in Amsterdam.

Additional Information:

Amaryllis Bulb Company 888-966-9866 and www.amaryllis.com

Brent and Becky's Bulbs 877-661-2852 www.brentandbeckysbulbs.com

McClure & Zimmerman 800-883-6998 and www.mzbulb.com

University of Florida EDIS website <http://edis.ifas.ufl.edu/EP060> by Robert Black □

Seniors Vs Crime

Leading the Fight Against Scams Avoiding Holiday Scams

It's the most wonderful time of the year -- especially for scammers!

Don't let a thieving "Scrooge" ruin your Christmas, Hanukkah or Kwanzaa. Watch for holiday-specific versions of several common scams.

As the Christmas shopping season shifts into high gear, take time to think carefully before making your purchases and any charitable donations. Although scammers are always prowling for victims, consumers are especially vulnerable during the holidays. With so much to do, many otherwise cautious people let their guards down.

If you're desperate to find the right gift or help the needy, you're a perfect target for fly-by-night Internet merchants, phishers and charitable "posers." Protect yourself and your family with these holiday shopping safety tips.

(Continued on page 21)

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Seniors Vs Crime

(Continued from page 20)

Fake Charities: Don't give money to any charity - even spare change - without checking them out first. And that's something you can't do if someone is on your porch, at an intersection, or on the sidewalk asking for money.

Counterfeit Merchandise: In many areas, it is common to see street vendors selling watches and purses that appear to be high-end, name-brand goods. The modern version of these scams is to sell the merchandise

online where the buyer has even less of an opportunity to inspect it. Beware of items that are priced well below their competitors. Be sure to buy from an authorized retailer.

Non-delivery Of Stuff Bought Online: Whether it's an online store, eBay or Craigslist, this scam is avoided by knowing who the seller is. Be suspicious of deals that seem too good to be true.

The "Items-Off-Of-A-Truck" Scam: A consumer once paid hundreds of dollars for a stereo system that was barely worth the carton it came in. He was a victim of one of the roving gangs of scammers masquerading as delivery men. They park a truck in a parking lot and offer items for sale at big discounts "off the truck". At best, the goods will be low-quality knockoffs. At worst, you could be receiving stolen goods.

Limited Quantities: Unscrupulous online merchant advertises fantastic products at an unbeatable price. But when you place your order, you're told they have limited quantities of that particular item. If the seller demands additional purchases to get the deal, or can't produce a tracking number within 48 hours of any sale, cancel your order through your credit card company and move on.

Bait And Switch: This might be the oldest trick in the book, but it still happens. A seller advertises a popular product at a great price. When you attempt to buy it, either online or in person, you're told the product is sold out, or not as good as a similar model at a higher price. Before you know it, you're paying more than you intended for something you weren't planning on buying.

(Continued on page 22)



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Seniors Vs Crime

(Continued from page 21)

Ninety-nine percent of scams happen when we're too gullible, too greedy, in too much of a hurry, or when we're feeling especially charitable. Be generous this holiday season, but be vigilant.

When it comes to any type of scam -- at any time of year -- we suggest you **trust your instincts**. If something doesn't feel right, do more homework or buy from another vendor.

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. There is never a charge for their services. Volunteers at both offices are ready, willing and able to assist you. They can be reached at

352-753-7775 in Marion County or
352-689-4600, Ext 4606 in Sumter County.

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. □



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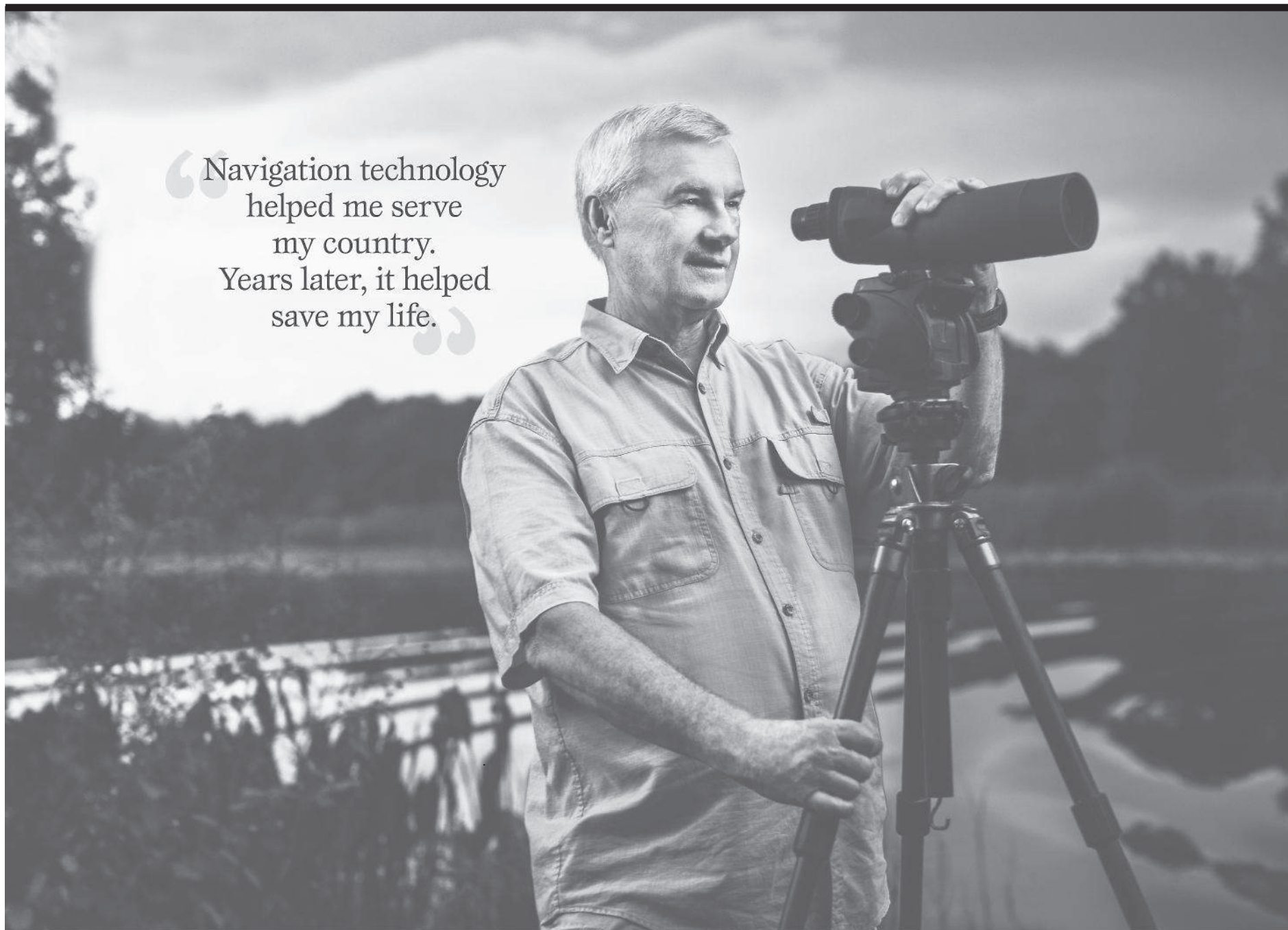
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