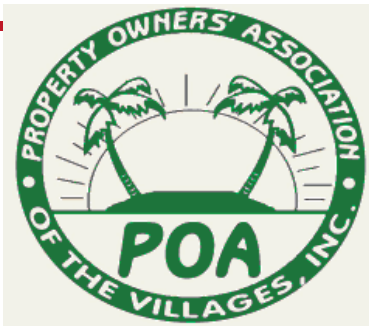


THE



Issue 40.02



BULLETIN

February 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

2012-2013 Golf Cart Related Fatalities And Serious Injuries In The Villages

THERE HAVE BEEN AT LEAST TWELVE GOLF CART RELATED FATALITIES in The Villages in the last SIX YEARS.

The POA has made an effort to identify golf cart related accidents in The Villages which have resulted in death or serious injuries. Neither the Florida Highway Patrol nor local law enforcement departments keep statistics on golf cart related crashes. Therefore, the POA is trying to make residents aware of the potential dangers that can face both golf cart drivers and passengers, be they on the golf cart trails or the roadways shared with automobiles and trucks.

Each month, starting with the February 2012 Bulletin (you can find all of them on the poa4us.org web page - click on "archived bulletins"), we have included a listing of all of the accidents (with as much description as we had available) that we were aware of, and identified that almost all of them involved either someone falling out of a cart, or being ejected from the cart onto the pavement. **OUR MESSAGE IS THAT WE BELIEVE YOU MIGHT BE SAFER IF YOU USE A SEAT BELT.** but the usage of seat belts in golf carts is not required by Florida Statutes so it is your choice.

In the last two years we have had:

- Two known FATALITIES, both of whom were golf cart passengers who fell out of or off of a moving golf cart.
- Twenty-two golf cart occupants who were EJECTED FROM their golf cart that had to be 'trauma alerted' to Shands, Orlando Regional or Ocala Regional Trauma Centers because of the severity of their injuries. (We have no knowledge as to whether any of these life threatening injuries resulted in an eventual fatality).

(Continued on page 2)

Tuesday, February 18, 2014

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

"Sinkhole and Golf Cart Insurance Things You Need to Know"

Presented by Diane Digristina
AAA Insurance

Followed by Questions & Answers
Audio and Visual in Overflow Room

Coffee and Donuts After the Meeting!
All Residents Welcome - Come and Join Us!

YOUR LAWSUIT SETTLEMENT DOLLARS AT WORK



The improvements include new walking paths, enhanced landscaping, a new restroom facility and additional golf cart parking. The Grand Opening was scheduled for Thursday, January 23, 2014, at 2:00 p.m. ENJOY!!!!

PARADISE PARK PROJECT

Owens Corning Defective Shingles Update

In the **July** POA Bulletin we advised you of The Villages Home Warranty Department (TVHWD) update on this issue. It stated it provided Owens Corning (OC) with a comprehensive listing of properties that have Owens Corning Oakridge shingles.

However, it was not until **December 13th** that there was a face-to-face meeting between OC and Villages representatives. According to the OC representatives the meeting was requested so as to reassure Villagers it is honoring their commitment to quality. (**Truly, actions would speak louder than words.**)

Unfortunately, it took OC over six months to even make this statement. Meanwhile numerous residents have been left hanging as to

(Continued on page 2)

Golf Cart Related

(Continued from page 1)

- **One** golf cart occupant who **fell out of the** golf cart that had to be **‘trauma alerted’** to Ocala
- **Twenty** golf cart occupants who were **EJECTED FROM** their golf cart who had injuries serious enough that they were transported by ambulance to a nearby hospital.
- **Twenty-three** golf cart occupants who **fell out of a golf cart** who had injuries serious enough that they were transported by ambulance to a nearby hospital.

NONE OF THEM WERE WEARING A SEAT BELT!

One golf cart occupant who was using a seat belt advised us “...My left leg was pinned between the road and the golf cart causing compound fractures and abrasions to my lower left leg. I was transported to LMC for treatment and surgery. **I am of the opinion that had I not been wearing a seat-belt, it is likely I would not have survived the crash.**”

The POA has taken on the challenge of collecting information on golf cart incidents in The Villages and we are working with law enforcement, but we also need your help. We are asking any resident who is involved in or actually comes upon the scene of a golf cart crash (no second hand reports, please) where there appears to be ejections, injuries or fatalities to email us (poa4us@hotmail.com) or send us at POA ATTN Golf Carts, P.O. Box 386, Oxford, FL 34484, the following information: the date, approximate time and location of the golf cart crash or ejection, i.e., street address, trail location, or intersection.

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 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.

The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

We can then contact the appropriate law enforcement office and get a report.

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

STAY ALERT!!!---STAY ALIVE!!! □

Shingles Update

(Continued from page 1)

whether they are going to need new shingles, who is paying for the shingles, and who is paying for the roofing installation. Some have been denied replacement without explanation, while their neighbors have received new roofs, etc. There would probably be a lot less angst amongst the residents if TVHWD had sent a letter to each address that they sent to Owens Corning, and actually advised Villages residents that they had been notified by OC that there were some defective shingles and that they might have been used on their roof – and provide them with an IMMEDIATE action plan for these roofs to be evaluated.

At the December, 2013, meeting, OC representatives stated they would be back in touch with Warranty officials when they determined what process they will use in the inspection and correction of the “isolated” (their word, not the POA’s) granule shingle issues.

This, if you recall, was the same message they gave TVHWD last May... (“OC personnel will return to The Villages in June to conduct onsite evaluations of several residences to gather additional information. Their visit will enable them to define parameters which

(Continued on page 4)

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, unslanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □

Grocery Shopping & Delivery Service

Give us your shopping list and leave the rest to us!

Other Services Available Include:

- Restaurant Meal Delivery
- Gift Deliveries
- Errand Services
- Much More...Just Ask!

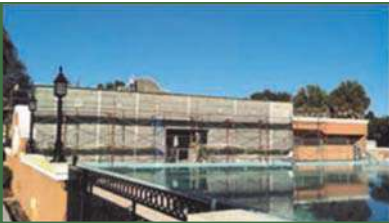
Serving The Villages Area Since 2012
(352) 751-0310
www.village-grocery-delivery.com



Lightning Rods and New Roofs

If your home is being re-roofed AND you have a lighting protection system (LPS), commonly called lightning rods, you need to contact your LPS installer. The LPS installer should remove and reinstall the lightning system as this is not typically within the expertise of a roofing contractor. It is also recommended that you discuss reimbursement for this expense with Owens Corning. □

YOUR LAWSUIT SETTLEMENT DOLLARS AT WORK



A major renovation of the La Hacienda Sports Pool Facility is under way, including enhancements to the landscaping and parking areas, targeted for completion in April.

LA HACIENDA SPORTS POOL RENOVATION PROJECT

LIST YOUR RENTAL PROPERTY

FREE

FOR ONE YEAR!

OurVillagesRental.com

FULL SERVICE "For Rent by Owner" Classified Ads

(352) 539-9991

OFFER VALID FROM 2/17/2014 TO 3/17/2014 ONLY!
ONE FREE LISTING PER CUSTOMER

POA HAS YOUR BACK DO YOU HAVE OURS?

We still have concerns in The Villages – the eventual outcome of the ongoing IRS investigation; the need for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents; oversight of the a/c underground refrigerant line failure warranty; and Owens Corning treatment of the residents with defective shingles, to name a few. The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every drive-way in The Villages every month at a cost of

\$105,000 per year. We believe it is important that all residents have all of the information about happenings and events in The Villages as they make decisions on various issues. The POA has no ties or obligations to the Developer which might compromise the POA position or its advocacy of Residents' Rights.

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

MAKE AN INVESTMENT IN YOUR FUTURE

POA 2014 Membership – New / Renewal and Contribution Form

Please complete each section and return to: The POA, P.O. Box 386, Oxford, FL 34484

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
(SAME LAST NAME)

NAME(S)(2) _____
(DIFFERENT LAST NAME)

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

PHONE _____

EMAIL _____

(We respect your privacy. Your email address is for POA Official use ONLY)

1. MEMBERSHIP NEW/RENEWAL: Please enroll my POA membership for 2014 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: \$ _____

3. TOTAL CHECK AMOUNT: \$ _____

THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.

Dues Paid Date _____ (Office Use Only)

Shingles Update

(Continued from page 2)

will be used to communicate directly with any homeowner whose OC shingle meets certain criteria and should be evaluated further...”) If this defect was truly limited/isolated, there is absolutely no excuse for the delays and unnecessary worries it is causing many of The Villages seniors who are concerned that through no fault of their own, they might have to come up with money for a new roof.

We had hoped that TVHWD would take an aggressive stance with OC and demand that they solve the problems they created and stop dragging their feet. However, in the January 1, 2014, Daily Sun they placed an announcement stating that TVHWD along with the VHA had collaborated with OC and come up with an **ACCEPTABLE** resolution. (“Effective immediately, for any homeowner at The Villages, whose Oakridge shingles were installed between January 1, 2007, and December 31, 2010, that experienced granule loss which caused performance issues, Owens Corning will review and replace materials it determines are affected”.)

This is another instance where we think the VHA has sold the residents short, just like their decision to agree to a five year going for-

ward **ONLY** warranty on underground refrigerant lines, which was shortly thereafter, presumably at the reasonable urging of the POA, extended by the Developer to a ten year – going forward and backward warranty.

If you are a resident who bought a new home – supposedly made with **quality materials** according to all of The Villages publications, and six years later you find out you have defective shingles and are told OC will provide replacement shingles, but you will have to come up with thousands of dollars to have the defective shingles removed and the new shingles installed – **WOULD YOU CONSIDER THIS COLLABORATION AN ACCEPTABLE RESOLUTION?????** Maybe for OC, but certainly **NOT** for the residents, who have been put into this situation.

We hope that the Developer reviews this situation. After all, he is the one who continues to use Owens Corning shingles in spite of the fact that they are on record throughout the State of Florida to be producing some less than quality shingles which have been used in a number of developments. We would think that the Developer would have the leverage to insist that OC make good on both materials and labor where there are defective shingles or discontinue purchasing OC shingles for the remainder of his build out. Additionally, if he

cannot leverage them to do this then he should step up and pay for the labor and any other costs which resulted from not only the defective shingles, but **MORE PARTICULARLY, the failure of his Home Warranty Department to notify residents whom it knew might have defective shingles of this possibility.** Further, in the Friendliest Hometown, it should have followed up and assisted each resident in filing a claim with OC so that all would be within the 5 year window which would require OC to pay for materials and labor. □

YOUR LAWSUIT SETTLEMENT DOLLARS AT WORK



The complete interior renovation of the Southside Recreation Center, as well as improvements to the pool and parking Areas, should be finished in February.

Southside Recreation Center Renovation Project

HOME REPAIR CONTRACTORS
WATER - MOLD - FIRE - STORM - RECONSTRUCTION
Lic. #CRC1330727

Do you have mold in your home?

FREE!

Free In-Home Mold Evaluations!
Limited Time only!

(352) 753-1290
*Valid in Lady Lake & Villages. Exclusions apply. Call for details.
DryThisHouse.com/Special

Boulevard Tire Center
Focused on Tomorrows Solutions Today

The Place To Go For... *Family Owned & Operated Since 1968!*

- ★ Passenger & LT Tires
- ★ Golf Cart Tires & Batteries
- ★ RV Tires & Services
- ★ Oil Changes
- ★ Computerized Alignments
- ★ Full Brake Services
- ★ Tire Balancing
- ★ A/C Repairs
- ★ Engine Diagnostics

Lady Lake
418 Hwy 27/441
352-430-2380

FREE Tire Rotations
FREE Air Pressure Checks

www.BoulevardTire.com
Open 6 Days a week! M-F 7:30-5pm Sat 7:30-12pm

MICHELIN **BFGoodrich** **UNIROYAL**

PROMISE PLAN

AAC Meeting Summary January 8, 2013

Old Business Topics Included:

- The Committee reviewed the staff report regarding aquatic chair lifts. There are only two (Hilltop and Calumet Grove) in the VCCDD service area, while there are 17 in the SLCCDD service area. The AAC directed staff to install an aquatic chair lift at the Tierra Del Sol pool as requested by a resident.
- Staff reported that gate connectivity installation is underway. The backbone has been installed and it is estimated that each of the 32 gates will require one week for installation. Cameras will be installed as the gate connectivity is completed.
- With regard to the El Santiago Restaurant building, the AAC had expected to consider whether to accept a retrofit plan or a demolition and new construction plan to convert the former restaurant into a recreation center. Instead, it was presented with information from staff and one committee member regarding a local business team that is interested in reopening the site as a full service restaurant, either by purchasing the building shell, leasing the shell or entering into a lease/purchase arrange-

ment. On a 3 to 2 vote, the AAC directed staff to proceed with preparing a Scope of Services to issue an RFP in order to obtain additional input into the possibilities for reopening the site as a restaurant, which has been overwhelmingly requested by residents. Committee members Bell and Chairman Wilcox made it clear that they had no interest in considering the option of the facility reopening as a restaurant under any arrangement (see related story on page 8).

• Capital Projects Update:

Paradise Park Area “A” – project has been completed and the Grand Opening was held on January 23rd.

Paradise Park Area “B” – design plans were to be submitted to the Town of Lady Lake in late January.

Knudson Score Booth/Storage – bid was issued the week of January 13th.

Chula Vista Recreation Center – the bid was awarded to Signature Enterprises, Inc. for \$379,422.

La Hacienda Sports Pool Restrooms – construction is underway with project completion estimated as March 28, 2014.

Silver Lake Center – the bid was awarded to Signature Enterprises, Inc. for \$362,519

with project completion scheduled for May 23, 2014.

Southside Pool – construction is substantially complete and should be open to residents on February 10, 2014.

Tierra Del Sol Recreation Center – the AAC approved the project scope and Architectural/Engineering proposal for the demolition of the existing Tierra Del Sol recreation facility and construction of a new facility.

Lindsey Lane facility – bid process is expected to be completed by the end of January 2014.

Saddlebrook Pavilion – expectation is that the award of bid will be presented at the February AAC meeting.

New Business:

- The Committee approved the fiscal year 2014/2015 Budget calendar. The first meeting on the Budget will be immediately following the April 9, 2014, regular AAC meeting.

Please go to the districtgov.org website for the official Minutes, Agendas and Meeting Schedule.

NEXT AAC MEETING - WEDNESDAY, FEBRUARY 12th, 9AM at the SAVANNAH CENTER. □

Wonder What Condition Your
Cart's Batteries Are Really In?

Neither AGE
nor USE tell you
anything about
their health.



Like to know *how*
long they're going to last
from someone who doesn't sell
batteries?

Call Jerry, a fellow Villager, at
205-0092 for honest answers and
free evaluation.

Is Your Golf Cart Really Insured?

Scenario # 1 - It started with a simple mistake. I don't know how it happened to me. Perhaps I had too many things on my mind, perhaps my mind was wandering, or perhaps I'm just getting a little bit older. However, while I was driving my golf cart recently in The Villages, I made a left turn and somehow struck another golf cart. The driver of the other golf cart was ejected from her cart after she tried to avoid the crash. She apparently suffered significant injuries and required hospitalization and maybe a surgery. That was two weeks ago. Since I received a citation for the crash from Florida Highway Patrol, I know it is probably my responsibility.

I was hoping this would all go away, but then I got that letter from that law firm. You know that law firm you always see on television every night when you are watching your shows. It is the same law firm that has billboards up and down Hwy 441. They even advertise on taxi cabs and city buses in big cities. The letter requested my insurance information regarding this golf cart crash.

You know, I heard from a friend of a friend on the Pickleball court that if I had homeowner's insurance coverage my golf cart is covered. I know I have a policy of homeowners insurance on my house, so I figured my golf cart was covered. You know what they say about Pickleball -- if you hear it on the Pickleball court, it must be true.

In response to that scary letter from We Advertise Heavily Law Firm, LLC, I pulled out my homeowner's insurance policy from Sunny Floridian Insurance Company and read it. I contacted my agent, described the golf cart incident, and told him it was an accident. Now, We Advertise Heavily Law Firm, LLC, wants my insurance information and even sent a financial disclosure requesting my personal assets in case there is no insurance coverage.

The young man at the insurance agency reviewed my insurance coverages and determined I only have Property Damage Liability and Collision Coverage for my golf cart. The

young man reported that the damage to the other person's golf cart would be covered, but their medical bills and any related pain and suffering damages would not be covered. Are you kidding me? How could this be? Who is responsible for providing adequate insurance coverage for this incident? Will they try to take my investments, my life savings?

Scenario # 2 - Another commonplace scenario also occurs with some frequency. I made a left turn, I caused a crash, there was a momentary lapse. Certainly an accident, maybe my mind wandered, maybe my reflexes aren't as good as they used to be, perhaps that other golf cart was driving erratically. At any rate, the other driver was ejected when he tried to avoid the crash and tipped over his golf cart. Certainly a reasonable driver would not tip over their golf cart, would they? However, here I sit with a citation from Florida Highway Patrol for the crash, as well as a letter from We Advertise Heavily Law Firm, LLC. Haven't I seen them on the television late at night? Now they are sending me a letter demanding my insurance information and sending me a financial affidavit to list my personal assets in the event I do not have insurance. So I pulled out that homeowner's insurance policy from the filing cabinet where I stuck it five years ago when I moved to The Villages. It turns out this particular Sunny Floridian Insurance Company policy was written through my local agent. So I met with my agent, described the crash, and told the young lady why I needed the insurance information. When I described the letter from We Advertise Heavily Law Firm, LLC., the young lady took my policy, reviewed my coverages, and asked me a simple question:

"What golf cart?"

I said, "you know, the 2005 Easy Go golf cart that I purchased six (6) months after I moved here."

The lady from the Sunny Floridian Insurance Company again reviewed the policy and said we did not know you had a 2005 Easy Go golf cart. Your golf cart does not appear as an insured vehicle on our insurance policy declarations page. Therefore, you may not be

insured for damages that result from your driving a vehicle which is not listed as an insured vehicle under the policy. And I thought to myself, how can this be? I bought insurance! This is not possible!

So there are two common scenarios. The insurance company in scenario # 1 will only cover what it sold you. In that scenario, you didn't buy coverages to protect you in the event you inflicted damages upon someone else as the result of a golf cart incident -- called Bodily Injury Liability Coverage. Golf cart incidents happen with regularity in The Villages where 60,000 plus golf carts are interacting with pedestrians, other golf carts, and automobiles and trucks every day. The sheer magnitude of that traffic along with the humans involved creates mistakes that result in crashes. Crashes sometimes become more serious when people are ejected from golf carts resulting in serious injuries. Serious injuries in 2014 translate into significant hospital bills. Therefore, it is crucial to purchase adequate coverage for your golf cart. In scenario #1 and scenario #2 it is The Village resident's job or the golf cart owner's job to make sure that the golf cart is insured properly. And arguably the **insurance agent's job**.

Disclaimer: This is an excerpt from an article written by Tim Babiarz, who practices Personal Injury and Insurance Law in The Villages and the Tri-County area. For specific legal issues applied to a given set of facts, always contact competent legal counsel.

NOTE: Our guest speaker on February 18th from **AAA Insurance** will provide you with information on what coverages you need to have your assets fully protected. □

FREE Golf Lesson

Call Today For A FREE Private 1/2 Hour Lesson

New Students Only • No Obligation
Located at the LADY LAKE DRIVING RANGE Golf Cart Accessible



USGTF
UNITED STATES GOLF TEACHING FEDERATION
— Leader in the Field of Golf Instruction —

USGA

Ralph Corso
Professional Golf Instructor

751-1121

Golf Cart Crashes

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 MIGHT KEEP YOU IN YOUR CART

Monday, November 18th – 7:20 AM. - In response to your efforts to document golf car crashes, I have one to add to your statistics. I was headed east on Hillsborough Trail and was blinded by the sun. I collided with a landscape trailer parked 1/2 in the golf car trail, and 1/2 on the sidewalk. The right front of the golf car made contact with the left rear of the trailer, and my left leg was pinned between the road and the golf cart causing compound fractures and abrasions to my lower left leg. I was transported to LMC for treatment and surgery. **I am of the opinion that had I not been wearing a seat-belt, it is likely I would not have survived the crash.**

Thursday, December 12th - 12:01 PM – A golf cart was southbound on Canal Street approaching the traffic gate just north of Bonita Boulevard. The driver advised the sun was directly in his eyes and he did not see that the gate was not opening. He advised that he slammed on the brakes and swerved which caused the golf cart to tip over on him **as he fell out.** He was transported to The Villages Hospital for evaluation of head and neck injuries.

Saturday, December 14th – 12:05 PM – Golf cart #1 was on the golf cart path that crosses Canal Street heading eastbound. The driver of #1 advised that as he crossed Canal Street his golf cart was struck by golf cart #2 which was travelling northbound on Canal Street on the golf cart path. **The passenger in #1 was ejected** and sustained injury to his left hand but declined medical treatment. **The driver of #2 was ejected** and complained of back pain and had to be transported.

Sunday, January 5th – 2:30 pm – Golf cart was traveling southbound on Morse Boulevard and came to a complete stop waiting to turn onto San Juan Drive. An oncoming vehicle motioned the driver to turn and as he did he saw a golf cart crossing San Juan Drive. He stated he stopped immediately and observed the other golf cart veer and turn up

on two wheels **causing the driver to fall out onto the pavement.** The driver was taken to The Villages Hospital with neck pain. □

I BUY GOLF CARTS Pay Cash



Will pick up when you call or arrange a convenient time.

Baker's Golf Carts Call (352) 303-5100

COLUMBIA PARCAR
Introduces

"The Slide"
THE NEXT GENERATION IN ENCLOSURES

The Easiest Way To Get Out Of The Rain!

A new innovation from ParCar. All you do is "slide" your enclosure back and exit your cart.

- NO HARD DOORS • NO SNAPS
- NO ZIPPERS
- NO ROLLING UP THE CURTAINS

JUST "SLIDE" IT BACK OUT OF THE WAY AND TUCK IT IN!



354 S. Hwy. 441 (1 mile S. of 466) Lady Lake
www.thevillagesparcar.com **753-0244**

2009-2012 YAMAHA GAS CARS
HIGH SPEED • ALL COLORS • LOADED WITH WARRANTY



VILLAGE READY!
Starting at **\$6,395**

Includes: folding tinted windshield; floor mats; horn; deluxe headlights/tail lights; turn signals; custom air dam; deluxe mirrors; pin striping; gas gauge; sand bottle and

THE BEST SUNBRELLA ENCLOSURE DESIGN IN THE BUSINESS!!

VILLAGE DISCOUNT GOLF CAR WE ACCEPT TRADES!

Sales • Service • Rentals Call 352-633-8480



Located in Santa Fe Crossing Plaza
1/2 Mile East of Morse Blvd. on 466
1 Mile NE of Lake Sumter Landing
8590 E CR 466 • The Villages, FL 32162
www.villagediscountgolfcar.com

FREE CONSULTATION
(352) 205-7599



Tim Babiarz, Attorney

BABIARZ
LAW FIRM, P.A.

GOLF CART CASES
MOTOR VEHICLE
INCIDENTS
INJURY & DEATH CASES
INSURANCE CLAIMS
HOSPITAL & HOME VISITS

OAKLAND HILLS
PROFESSIONAL CENTER
13940 US HWY 441, STE 205,
THE VILLAGES
www.babiarzlawfirm.com
www.golfcartsafety.com

El Santiago Club AAC Lukewarm on Last Minute Plea to Save Restaurant

The AAC hastily bought the gutted shell of the El Santiago Restaurant building from the Developer back in July 2013, for \$350,000, without paying any attention to the inspection report it paid for or to the assumptions in the appraisals it paid for (see the article on page 9 of the August 2013 POA Bulletin).

Since then, it had been trying to figure out how to use it as a recreation facility. Every time it asked residents what they wanted, the answer that came back is WE WANT A RESTAURANT. Residents have been repeatedly told that no one wants to operate the facility as a restaurant, so it will be turned into a recreation center. Area residents never asked for a new rec center. In a staff survey, the residents said they would be satisfied with an expansion to the existing recreation center that would provide a larger meeting room with interior restrooms and a kitchen. Clearly this could be accomplished for a lot less money than the purchase and retrofitting of the restaurant building.

At the January 8, 2014, AAC meeting, Committee members expected to discuss and

decide if they would proceed with the current layout for recreation facilities in the restaurant shell or demolish the shell and construct the new recreation center from scratch. Instead, staff reported that Committee member Rich Lambrecht had brokered a meeting that had taken place the previous afternoon between staff and a local business couple who have an interest in re-establishing the El Santiago Club restaurant. Their interest could result in one of several possibilities such as purchase of the building shell, leasing the shell or a lease/purchase arrangement. In any of these scenarios, the AAC would not have to spend any money to retrofit the shell for a restaurant.

While exploring any of these options would provide the only chance to restore the restaurant at the El Santiago Club which residents have so strongly requested, two AAC board members, Chairman John Wilcox (CDD3 representative) and CDD1 representative Carl Bell made it clear they were not interested in obtaining any new information. They want to proceed with the recreation center proposal.

Specifically, **Mr. Bell told the CDD1 Board at their regular monthly CDD1 meeting on January 10, 2014, referring to the possible leasing of the restaurant shell to an interested party, that “... we are now - with that leasing, in my opinion, in conflict with or in competition with the Developer and**

therefore I voted ‘no’ to proceed down those trails because I don’t want to be in competition with the Developer ...”.

Fortunately for residents there were three AAC members (Ann Forrester, Jo Weber and Rich Lambrecht) who were willing to take the next step and by a 3 to 2 vote they directed staff to proceed with the preparation of a Scope of Services to issue an RFP so that the existing El Santiago restaurant building would be operated as a restaurant. It is expected that this process could take two months to get to the RFP. At that point it would be issued and the AAC would wait to see what the response was from any interested party. Then it would be up to the AAC to decide if they wanted to accept any offer that might be received.

Given the less than enthusiastic reception the expressed interest in reviving the El Santiago Club restaurant got from the AAC and staff, a savvy business man would have to think twice before proceeding with a venture that involves such a significant commitment on the part of the business owners. As it turns out, the desperate efforts of residents, as evidenced by their submission of petitions (almost 1,000 signatures) and their attendance at AAC meetings pleading for restoration of the restaurant, were for naught. On January 21, 2014, Ms. Tutt forwarded a memo from VCCDD attorney Lewis Stone that pointed out that one of the paragraphs in the restaurant’s contract for purchase and sale, clearly stated that use of the property would be limited “to only uses permitted for a Community Development District under Chapter 190, ...”. So, there never was a possibility of saving the El Santiago club as a full service restaurant once it was purchased by the AAC/VCCDD. **Why wasn’t this made known to residents back in July, 2013, at the time of the sale?** □



REVERSE MORTGAGE
ASSOCIATES®
A FLORIDA COMPANY
NMLS #393872

**Borrow
With
Confidence!**



Rob Wyatt
Village Resident
19 YEARS EXPERIENCE
Mortgage Broker NMLS #319804

Call me at...
(352) 753-8946

OAKLAND HILLS PROFESSIONAL PLAZA
13940 US Hwy 441, Bldg 900, #903
Lady Lake, FL 32159

**YOU CAN ALSO
PURCHASE A HOME
WITH A REVERSE
MORTGAGE**





EGNER'S EXTERIOR CLEANING, INC.
No pressure, No Damage!

Houses • Enclosures • Decks • Driveways
Hacienda Stones • Roofs

Restoring fades and oxidized vinyl Siding

352-728-8537

Happy Valentines Day

Dings
DINGS
and more DINGS

THE FINE ART OF PAINTLESS DENT REPAIR

It doesn't matter how your car got dented, Jim Miller can probably make it look like new again.

352-455-6699

We come to you!
20 Years Experience - Reasonable Prices
Licensed #MV63186 and insured

DECORATING DEN INTERIORS



Call for Your In-Home Appointment TODAY!
In The Villages, CALL 787-4603

UP TO 30% OFF!
Select Items*

*Not valid w/any other discount, coupon or promotion.

352-245-7900

DIRT CHEAP



Top Soil ~ Railroad Ties ~ Boulders
Granite ~ Fill, Sand & Clay ~ Cypress
Lime & Mulches ~ Lava & River Rocks
Basket Rock Flat ~ Pine Bark & Straw

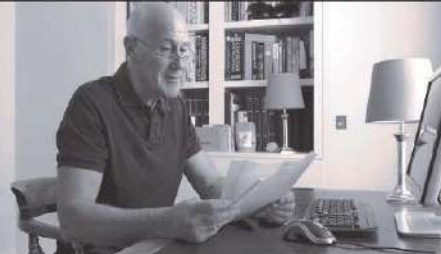
**13665 SE Hwy 441
Summerfield, FL 34491**

the **McDonald** agency Allstate

WWW.THEMCDONALDAGENCY.COM

<p>Summerfield Shops of Stonecrest (352) 347-9201 Sharon Ward</p>	<p>The Villages Palm Ridge Plaza (352)259-3825 Stephanie Winfrey</p>
--	---

www.edwardjones.com



Simplify your finances.

Bill Garner, AAMS®
Financial Advisor

10835 SE 17th Place Suite 204
Summerfield, FL 34491
352-307-2114
www.edwardjones.com

Edward Jones
MAKING SENSE OF INVESTING
Member SIPC

BUENA VISTA
REALTY GROUP



Monica Peidl, Broker/Realtor
Villages Resident since 2003

SALES ♦ RENTALS
PROPERTY MANAGEMENT

Our team is ready to help you reach your real estate goals and we look forward to earning your trust!
Let's talk about what we can do for you.

352-551-6027
buenavistarealty@aol.com

"Our office is conveniently located next to The Villages near the intersection of Routes 466 and 301."

Life at Home is the Key to IndependenceSM

If you need help at home, call the experts in home support services:

- Nursing Care
- Medication Reminders
- Companion & Personal Care
- Meal Preparation
- Light Housekeeping
- Other specialized services

CareMinders[®]
HOME CARE
352-430-2781
716 S. US Hwy 441, Lady Lake
www.careminders.com

Licensed
Insured/Bonded and Security Screened
All caregivers have successfully passed an industry-exclusive background screening process.

This CareMinders has been awarded the highest achievement for quality in the industry, the gold seal of accreditation from the Joint Commission.

License #299994089 Each CareMinders® Home Care office is independently owned and licensed to operate under the franchise agreement.

Recreation Trail Striping

At their December 2013, meeting, the AAC agreed to pay for the striping of the Buena Vista (north of CR466) and El Camino Real trails, including perpetual maintenance of the striping. Since each CDD owns their section of these recreation trails, they would each have to enter into an Interlocal Agreement with the AAC if they wanted this striping and maintenance to be provided. At their regular board meetings on January 10, 2014, CDDs 1-4 discussed the offer and the result was that CDD2 turned it down, CDD4 accepted it and CDDs 1 and 3 accepted it on a case by case basis. For those of you who get your daily news of the area from Villages-News.com, you already know this result. For those of you who get your information from the Daily Sun, their headline was rather misleading - “CDDs 1-3 reject striping of multimodal trails.”

Here’s why the AAC offered to pay for the striping and maintenance. As part of the

class action law suit, the plaintiffs had to “justify” the requested damages estimate (the approximately \$40M). Within the list of “alleged” damages was the contention that VLS marketing and other sales documents assured new residents that “... recreational and fitness trails ... (were) all covered by our current monthly amenities fee ...”, yet the maintenance expense was actually coming out of numbered district maintenance assessments.

Effectively residents were paying twice for any trail maintenance expenses. Per Elaine Dreidame’s affidavit that is part of the class action lawsuit court record, within the portion of the \$40M total that was to be paid off over annual installments from 2008 through 2020 were “Funds for annual maintenance and for renewal and replacement reserve funds for the recreation trails and tunnels.” It should be made clear that the AAC has total discretion as to how to spend the settlement proceeds, so even though an amount might have been “justified” based on recreation trail expenses, the AAC need not spend it on recreation trails. Even still, the AAC received the money and

the numbered CDDs 1-4 are still legally obligated to pay for trail maintenance expenses. Hence the “voluntary” offer of the AAC to refurbish the trails back in 2009-10 and the current offer to pay for the striping.

But why striping? Yes, we have residents who drive their carts too fast for conditions, some who don’t pay attention when they are behind the wheel and still others whose eyesight is not what it used to be, especially after dark. Despite the efforts of the District governments and local media, including this paper, much of this behavior has not changed. Residents will continue to drive too fast and drift into the center of the trails and pedestrians will continue to walk three abreast. Should we just throw up our hands and give up and accept that nothing can be done or should we keep chipping away at improvements?

Years ago the districts reacted to resident requests for a center stripe on the concrete trails we had previously. Many residents made a special point of acknowledging the benefits derived. The only negative seemed to be that

(Continued on page 11)



RE/MAX[®] Premier Realty

***We sell LOTS of homes in The Villages!
Call us today to sell yours!***

Villages North Office

13940 N Hwy 441
Bldg 800, Ste 802
The Villages, FL 32159

**(352) 753-2029 or
1-888-886-3934**

www.TheVillagesHomes4Living.com



Villages South Office

1213 W Miller ST
(Hwy 466A)
Fruitland Park, FL 34731

**(352) 460-4633 or
1-888-960-7855**

www.FindTheVillagesHomes.com

Visit us on facebook at
[facebook.com/thevillagesremax](https://www.facebook.com/thevillagesremax)
Each Office Independently Owned & Operated

Recreation Trail Striping

(Continued from page 10)

the reflective properties of the paint didn't last. After refurbished in 2009, many residents asked when the striping would be put back. The decision was wait and see if it's needed.

Well, we think it is needed and many residents have told us it's time to do it. It won't slow people down or force them to pay attention, but it just might help some number of residents, especially those driving after dark to better see the trail going around curves and in areas where trees make it hard for street lighting to penetrate. It will make it obvious

(Continued on page 12)

BUY • SELL • TRADE • BROKER | BUYING DAILY



COAST TO COAST
Jewelry • Coins • Jewelry Repair • Fine Gifts

c2cjewelryandcoin.com

STATE LICENSED SECURITIES METALS BROKER # 26-001316763-7

Your Destination for Selling & Purchasing Precious Metals and Any & All Tangible Rarities

BULLION • GOLD • SILVER • PLATINUM • PALLADIUM

Estate Buyers & Liquidators • Antique Jewelry - Tiffany & Co. • Van Cleef • Birk's
George Jensen • Fine Jewelry • Diamonds • All Broken Jewelry
Precious Metals • Pre-1964 U.S. Coins • Proof Sets • Mint Sets • Foreign Coins
Currency • Tokens • All Numismatic Rarities • Key Date Coins • Slabbed Coins
PCGS • NCG • ANACS • Watches • Pocket Watches • Select Art/Collectibles
Military Memorabilia • Any & All Rare Vintage Collectibles • Flatware • Holloware

MARKET HIGH!! Coin & Antique Jewelry Specialists
Large Antique Diamond Specialists

HIGHLY SEEKING RARITIES IN ALL VENUES

352.751.4460 | 1.866.751.2646
Open 10 am-5 pm Mon-Fri | 10 am-2 pm Sat
On CR #66 in Southern Trace Plaza next to Publix
1.6 miles east of Hwy. 301; 8 miles west of Hwy. 441

JEWELERS OF AMERICA • GIA • NGC • NUMISMATIC ASSOCIATION • PCGS • JWE

SAVING PRECIOUS MEMORIES

We Can Convert
VHS, VHSC, BETA, HI-8
and Mini-DV Videotapes
to DVD

For as little as \$8.50 per tape!!

We Offer Great Rates

on 8mm film conversion & slides, too

Custom Video Taping for Birthday or Anniversary Parties, or other Special Occasions.

Call for Quotes: 352-750-2755
Owned & Operated by Village Resident

Wonder What Condition Your Cart's Batteries Are Really In?

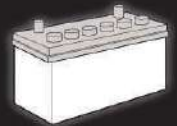
Neither AGE nor USE

tell you anything about their health.



Like to know how long they're going to last from someone who doesn't sell batteries?

Call Jerry, a fellow Villager, at 205-0092 for honest answers and free evaluation.




KILEY & SONS INC.

A FULL SERVICE PLUMBING COMPANY

753-5301

Same Location Since 1987

- Remodels/Alterations • Service & Repair
- ADA/Handicap Fixtures & Accessories
- Tub & Shower Enclosures
- Bath & Kitchen Remodeling
- Water Heater Sales & Repairs
- Natural Gas & Propane Repairs & Installation
- Irrigation System Repairs
- Sewer Camera Service
- Water Softener System
- Salt and NON Salt Systems Available
- Whole House Filtration
- Drinking Water Systems

PHCC Plumbing-Heating-Cooling Contractors National Association

DELTA

Remodeling the Kitchen or Bath?

Visit our Showroom
Conveniently Located at
320 S Hwy 27/441 in Lady Lake
24 Hour Emergency Service
Licensed & Insured - Lic #CFC1426882
CentralFloridaPlumber.com



15% OFF
LABOR ONLY ON YOUR NEXT SERVICE CALL
MINIMUM 1 HOUR SERVICE

Coupon Required
Prior to Services Rendered.
Not Valid With Any Other Offer.
"POA MEMBERS ONLY"
Expires 2/28/14

Paradise Pavers & Coping, LLC

"Paving Your Way To Paradise"

352-753-2156

Decorative Walls • Repairs • Re-Seals

Free Estimates

No Deposits Required

\$25 Gift Card

Installation of your choice

10% OFF

Pressure Wash & Re-Seal

Trail Striping

(Continued from page 11)

to all golf cart operators, bicyclists and pedestrians if they are not where they should be.

No we can’t legislate proper behavior, but we can do as much as possible to provide the best conditions. Presence of striping on the trail can’t hurt – it certainly didn’t last time it was used – and it just might be of some help.

The cost for the entire Buena Vista and El Camino Real trails was estimated to be less than \$6,000 and the new paints are supposed to last perhaps four years with significantly better reflective qualities.

Why not give it a chance? □

MOTORCOACH TO TAMPA

SEMINOLE
Hard Rock
CASINO
TAMPA



\$25
Per Person

Monday • Wednesday • Saturday

Walmart—Summerfield @ 7:30 AM
Sims Furniture—Leesburg @ 8:00 AM

RESERVE YOUR SEAT TODAY!

888-965-9293 or
352-315-1521

LAMERS 
The Passenger Professionals

Florida Seller of Travel Ref. No. ST38202

PROFESSIONAL EMBROIDERY

Screen Printing, Creative Custom Logos
for Clubs & Businesses

AUDREY ANN ORIGINALS
20+ years in Business

Hats Tee Shirts
Polo Shirts **LOWEST PRICES & BEST SERVICE** Golf Towels

352-259-0131

Please visit our website @ audreyannoriginals.com

Criminal Activity in The Villages

Over time, the POA had observed that the coverage of criminal activity that occurs in The Villages appeared to be covered in a ‘hit and miss’ fashion in The Daily Sun, thus leaving residents with no real knowledge of how prevalent certain types of criminal activity might be. You may recall that in the December Bulletin we advised that “...we have commenced working with the Sumter County Sheriff’s office to be able to publish any criminal activity impacting Villages residents that occurs in The Villages portion of the County.” We noted that our information would not be as timely as the Daily Sun’s would be because we are only published monthly, but it would at least provide an awareness of things that are going on around us that we believe residents are entitled to know.

We followed up with a meeting with Lt. Wolfe and Major Brannen from the Sumter County Sheriff’s Office. They arranged for us to speak with Lt. Haworth who is now working with us in collecting the info we are requesting. We advised that we were not interested in domestic assaults, DWI’s, or incidents such as the robbery of a drug store clerk – we

wanted to disclose those criminal activities which have occurred within The Villages that impacted one or more residents, such as home burglaries, car thefts, golf cart thefts, etc.

We believe that it is important that residents not fall into a false sense of security. We have noted that a number of recent incidents appear to have occurred because the resident did things that they would likely not do if they lived in a typical municipal neighborhood, such as leaving your garage door open and unattended; leaving your keys in the car in the driveway or on the street; leaving your wallet in an unlocked car, or golf cart, to name a few. We are hopeful that better awareness of criminal activities around us will result in our residents being more diligent in protecting their properties and watching out for their neighbors.

That being said, we are pleased to acknowledge that the Daily Sun has shown TREMENDOUS improvement in its coverage of criminal activities since mid December and hope that they will continue to do so.

“Pertinent” Criminal Activities in The Villages portion of Sumter County that have occurred since the beginning of November are as follows: The Sumter County Sheriff’s Office

(Continued on page 14)



Experience
An
Unprecedented
Collection of
Fine Art & Design
Quaint Shoppes
Exquisite Dining

Now Exhibiting wharton to wendell Iconic Pieces from
the Masters of Modernism

Open 10am-5pm Tuesday - Sunday 145 E. Fourth Avenue Mount Dora, Florida 32757

Mount Dora
A TRUE Fine Art & Craft Community

Senior Citizen Discounts
Free Audio Tour with Admission
www.ModernismMuseum.org 

#1 INDEPENDENT AGENCY IN THE VILLAGES!



WE ARE REALTORS® (We are Not Developer Sales People)

Why is this important to you?

OUR ONLY FOCUS IS YOU - NOT NEW!
We work to meet your needs, not ours!

WE ARE BOUND BY THE NAT'L ASSN. OF REALTORS® "CODE OF ETHICS"
Realtors® pledge to observe its spirit in all of their activities!

WE ARE MEMBERS OF THE MULTIPLE LISTING SERVICE "MLS"
Exposure to 1000's of cooperating local Realtors® working for You!



Bunky Dossse
401-2121



Jan Ennes
408-6214



Carol Youkey
401-2121



Jan Heggem
536-0084



Dave Laspcsa
552-5263



Judy Rowley
255-8563



Debi Parsons
445-9545



Julie Haines
512-8355



Doelene Brown
408-3004



Karen Fort
804-7000



Kathy Abruzzo
552-1554



Laurn Jensen
460-7232



Lauren Arch
502-6248



Nita Mitchell
561-1319



Bob Berube
446-9969



Bev Shive
409-6229



Micki Morrison
446-2115



Karol Clark
255-7993



Marge Ross
978-8464



Debbie & Frank Olzuhlica
636-4828



Ruby Davis-Jett
321-7854



Hilda Edwards
848-4566



Carol Julianelli
516-9659



Diane Desjardins
516-9653



Sally Love
430-6960



Cindy Wise
446-8964



Mary Twohig
446-1176



Marilyn Gerke
205-9123



Milford Leedy
874-4777



Pat Serafino
630-7230



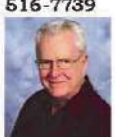
Paul Olivieri
391-4411



Susan Nelson
552-5023



Liz Dietrich
516-7739



Mac Mcdevitt
460-5270



Margaret Lopez
895-1806



Marge Ritchie
430-5414



JP Porta
205-4110



Criminal Activity

(Continued from page 12)

is investigating nine burglaries which have taken place between November 3rd and January 15th in The Villages. Of the nine burglaries, five included forced entry by kicking in the front door, two gained entry through forcing open a sliding glass door, one cut the lanai screen and stole items from the lanai, and the final burglary was to an automobile, according to the Sumter County Sheriff’s Office.

A BIG CONGRATULATIONS to the Sumter County Detectives who were able to apprehend two suspects who they believe are responsible for at least one of these burglaries.

Lt. Haworth has advised that if you see someone suspicious in your neighborhood, call your Local Law Enforcement Office and report it. (Sumter County Main Number – 352-569-1600; Lake County – 352-343-2101; Marion County – 352-732-8181, Town of Lady Lake – 352-751-1565. (At a recent POA presentation Lt. Wolfe suggested that we program these numbers into our cell phones.)

If you see something that looks like a crime that is either about to be or is being committed, call 911. □

To Bridge Or Not To Bridge

Back on December 12, 2013, the Project Wide Advisory Committee (PWAC) met to discuss traffic at the Colony Blvd golf cart crossing in front of the Colony Cottage.

After months of discussion of various options, and with Community Watch directing traffic (at approximately \$200 per day) in the meantime, the PWAC decided that it would go along with the recommendation of the District’s engineering firm, Kimley-Horn and proceed with construction of a golf cart bridge over Colony Blvd. The PWAC was told that the bridge option had an estimated cost of \$400,000 and it decided that it was willing to build it even if the Developer did not contribute. It directed staff to move forward and even cancelled the January 6, 2014, scheduled meeting.

A week later, on Dec 19th, the PWAC members were notified by District Manager Janet Tutt that she had met with the Developer and “while VLS is still interested in participation with PWAC to resolve its safety concerns on Colony Boulevard, they are not supportive of the bridge proposal due to a number of con-

cerns and potential issues.” The email went on to explain the VLS concerns with the cost estimate (more likely to be \$1,000,000+) and concerns over adequate space being available and geotechnical issues. In net, VLS indicated its support of a traffic signal or roundabout for a number of reasons (primarily time). As a result of this input from the Developer, the PWAC put the January 6, 2014, meeting back on their calendars.

At the January 6th meeting, Ms. Tutt began by chastising local media for their coverage of this issue to date. Specifically she did not like the media report that the PWAC was an “advisory” group and their advice could be ignored by the SLCCDD. While this is clearly true, MS. Tutt wanted everyone to know that “seldom, if ever” did a board of any type not follow the direction recommended by its advisory board. She also took issue with another local media article that headlined the Developer’s unwillingness to help pay for the golf cart bridge. She reiterated that the Developer was willing to contribute \$100,000 to a Colony Blvd traffic solution, but was not supportive of the bridge proposal.

Once this introduction was completed the PWAC began discussions as to what course of action it should pursue. The bridge proposal

(Continued on page 15)

RETIREMENT SQUARE
is now proud to offer
Critical Solutions, a lump sum benefit from \$10,000 to \$70,000 for the diagnosis of Internal Cancer, Heart-Attack, Stroke, Kidney Failure

- Lump-sum benefits up to \$70,000 paid directly to insured
- Use money any way you wish
- Issue age 18-85
- Guaranteed renewable for life and benefits will not decrease with age
- Premium will not increase with age
- Simplified underwriting and quick issue (usually within 1-2 days)

Call today to learn how we can help you protect your lifestyle and your assets!
Contact: (352) 368-7878
1431 SW 15th Ave.
Ocala, FL 34471

Benefits available and premium amounts are based on the level of coverage selected. This policy has limitations and exclusions. For costs and complete details of coverage, contact the agent. Policy underwritten by Washington National Insurance Company, home office Carmel, IN. Approval Code: 13-1281

WHY EVER WOULD YOU PAY MORE FOR INTERNET, TV, PHONE & TV?

FAST & FREE STANDARD INSTALLATION

FREE HD DVR (16/hrs DVR Service fee applies)

UP TO 6 TV'S FOR FREE

FREE HD FOR LIFE

FREE NFL TICKET

FREE FOR 3 MONTHS: HBO, SHOWTIME, cinemax, starz.

Free LIFETIME Technical Support

WE BUNDLE

TV SERVICE STARTING AT \$19.99 /MO

UNLIMITED TELEPHONE FROM \$167 TO \$19.99 /MO

PRICES MAY VARY - PLEASE CALL FOR DETAILS

INTERNET SERVICE STARTING AT \$19.99 /MO

SELECT CHOICE TV .com

CALL NOW! VISIT OUR NEW SHOWROOM 17860 SE 109th Ave • Unit 621 Summerfield, FL 34491 **CALL NOW!**

NEVER CALL THE 800 # - WE ARE HERE LOCALLY TO SERVE THE VILLAGES

352-553-4921

www.SelectChoiceTV.com

To Bridge or Not?

(Continued from page 14)

was quickly scrapped. Some seemed to favor closing down Colony Blvd to automotive traffic east of the recreation center. This option did not receive much board support after Ms. Tutt cautioned them that closing the roadway would expose the PWA CDDs to the significant expense likely, to re-engineer the ingress and egress to the shopping center from CR 466A. A motion to close the road failed.

After discussing how STOP signs were likely to be ignored, the PWAC, voted 4 to 1, to install a traffic signal at the location. Ron Ruggeri the CDD7 representative (the intersection is located in CDD7) was the lone "nay" vote. It was stated that 90% of the engineering work required for the signal has been completed making it possible to move quickly. The total signal cost is estimated to be approximately \$250,000.

While this may not be the best long term solution, all participants agreed that it would

allow time for build out in the area to take place – the commercial district plus CDDs 9, 10 and the new CDD 11 in Fruitland Park – and settle the traffic patterns. This may result in the need for a different solution. It is hoped that since the original engineering design for the area could not handle the traffic and that additional VLS development, especially 2000+ homes in The Villages of Fruitland

Park, have increased the congestion, that the Developer will participate in the final solution. □

Irrigation Maintenance & Repair

\$35

System tune-up. Check & adjust entire system and provide written estimate to fix problems.

352-409-3163

Service available in Sumter County only.

Call **LINT FACTOR L.L.C.**
352-301-8368
www.LintFactor.com

Certified Banded Insured

Lint Clogged Duct
 MEMBER NCSG & CSA

POA Discount
25% OFF

Results:
 - damp clothes
 - long dry times
 - dryer damage
 - fire hazard

DRYER VENT CLEANING



Upcoming Events!

Check out these upcoming Events in Mount Dora!
 Tickets and more info at www.MountDoraEvents.com

Do You Remember? A Valentine Concert

Friday, Feb. 14 at 7 pm
 Saturday, Feb. 15 at 3 pm [\$19]

Mickey Carroll "Old Dogs" CD Release Concert

Saturday, Mar. 8 at 7 pm [\$20]

Tony Monaco presents "A New York State of Mind" Billy Joel tribute

Back by popular demand!
 Saturday, Mar. 15 at 7 pm [\$15]

Assisted Living - The Musical!

Sex, Drugs & Gettin' Old
 Saturday, Mar. 29 at 7 pm [\$20]

Watch the quick video line up of monthly events "Around the Lake" for a chance to WIN a \$500 getaway to Mount Dora, Fla. at www.WhatToDoInMtDora.com.



Villages1.com will donate 8oz of Food when you choose Family or Animal, search for Food Bank!

BROWARD FACTORY SERVICE Sales - Service - Contracts

Villages Area Residents Special \$199.00* Per Year *For appliances up to 10 years old. Offer extended through February 28, 2014

No Deductibles ~ Unlimited Service Calls All Labor Charges ~ All Functional parts



SATISFIED CUSTOMERS Call us or check our website for details of the Villagers Special Never Pay Another Expensive Repair Bill

Licenses: CAC057400 ES0000336 CFC056867 15980 S US Hwy 441 - Summerfield BrowardFactory.com (352) 307-5100

Village Car Wash & Lube Full Service Car Wash Packages Professional Detailing Center Car, Golf Cart, Boat & Motorcycle Detailing Pennzoil Oil & Lube Center 970 Bichara Blvd La Plaza Grande, The Villages 352-753-1306

LETTERS Letter to the Editor: Street Signs

Whom do I contact to have a street sign turned to reflect the proper streets. When anyone tries to find Buttercup Way it appears that it is Pinellas, the way the street signs are facing. Buttercup Way is only visible if one comes into Pinellas from 466A, making it extremely difficult for deliveries. K. Stringfield

Editor’s Note: We contacted Janet Tutt, District Manager, and received the following information: As to the street signs, it depends on where they are. They are the responsibility of the County or Town in which they are located, except for Marion County where all but Buena Vista Boulevard are the responsibility of District 4. The other exception is that all villa street signs are the responsibility of the CDD in which they are located.

You would need to contact the Sumter County Road and Bridge Department at 352-569-6700 as they maintain the infrastructure within the County rights of way, and list one of their responsibilities as: “Fabrication of new roadway signs as well as repairing and replacing old or damaged roadway signs.” □

Letter to the Editor: Amenity Fee Variance

In response to your January Q&A, please be advised that, according to The Villages' Amenity office, the amenity fee paid by individuals who purchase pre-owned homes is set each year. We bought our home in 2006 and the office stated that "in 2006 the base rate of the amenity fee was \$130". Why this is significant is my next door neighbor, who is the only owner of his home, pays \$15 a month less than I do. So according to the office, this is the reason for the difference, even though our properties were turned over by the Developer around the same time.

Could you please confirm that this information is correct? If so, it may be a good idea

(Continued on page 17)

FirstBank advertisement with logo, text 'Every homeowner who is at least 62 years of age should know about Reverse Mortgage loans!', and contact information for Crissy, NMLS# 447937.

AAA advertisement for 'One Package Policy for your Home & Auto' featuring a car and house image, 'Average savings \$975*', and contact info for AAA at The Villages.

Amenity Fees

(Continued from page 16)

to include this information for those of us who have purchased pre-owned homes. Thank you for your continued monitoring of all important issues.

Fred & Peg Harrop

Editor's Note: The question that was raised at the Forum was in regard to how amenity fee increases each year are determined - not how an amenity fee amount is initially established. To summarize, when a home is purchased, whether new or as a resale, the purchaser's initial monthly amenity fee will be whatever the rate is on that day that the Developer is charging for the purchase of a new home. The question we addressed in the Forum was when and how the annual amenity fee increases occurred. It was established a number of years ago that the date for increases would remain the month of sale, which is defined as the date of the Contract for Purchase of the Homesite. So a purchaser of a resale home will likely have their amenity fee increased during their first year of ownership, and thereafter during that same month each year. We then noted that the amenity fee can be raised or lowered no more than the annual CPI. □

Letter to the Editor:

Health Care Center Insurance

Editor, your response (Jan 2014) to the woman who was denied access to The Villages Health Centers because she is on Medicare and has a retiree policy with Humana, appears to be in error. My wife and I are retirees with policies from (Cigna and Empire of NY) our previous employers AND are on Medicare AND have been accepted at The Villages Health Care Center which is considered an "in network provider". So where's the problem? Ralph Trondle

Editor's Note: Thank you for taking the time to contact us. The problem was that the woman you referred to wanted to use a Medicare ADVANTAGE plan that was offered by an insurer other than United Health Care.

Info from The Villages Health Care Centers website – Accepted Insurance. "If you are eligible for Medicare, we want you to know that the only Medicare Advantage plans The Villages Health participates in are those offered by UnitedHealthcare®. UnitedHealthcare® Insurance Company is the same Medicare insurance provider that many Villagers already rely on for AARP® Medicare Plans.

Traditional Medicare UnitedHealthcare®; The Villages® MedicareComplete® (HMO); AARP® MedicareComplete Choice® (Regional PPO). We also accept most major health insurance plans." □



No Time, No Gym, No Problem!



Judi Da Costa
Certified Personal Trainer & Villages Resident

MOBILE PERSONAL TRAINER!

**PRIVATE PILATES REFORMER LESSONS
CARDIO - WEIGHTS - YOGA
NUTRITION - BALANCE
FLEXIBILITY**

Special Needs, including
MS - PARKINSONS - JOINT REPLACEMENTS

FREE CONSULTATION in Your Own HOME

Let's **Exercise2gether!**

352.874.5525

BUENA VISTA
REALTY GROUP



Broker/Owner and Village Resident

352-551-6027

If you are buying or selling a home, choosing a professional realtor who knows the area makes a difference.

Call and ask me anything!

I KNOW YOUR NEIGHBORHOOD

STOP SITTING ON YOUR ASSETS!

Are you just leaving money in CDs because you want safety and liquidity? If you're between 50-80 years old you can have:

- 100% access to your money
- Tax-free enhanced death benefit
- Tax-free Long Term Care payments
- A minimum 2% interest rate
- And so much more

Call now to put your LAZY MONEY back to work.

352-368-7878



RETIREMENT SQUARE
THE COMPLETE RETIREMENT SOLUTION
Finance and Insurance

Don Shephard
2476 Dunkirk Trail
The Villages, FL 32162

Letter to the Editor:

Villa Parking

I read with interest the latest Bulletin. Generally, I find that your articles are accurate and worthwhile reading. However, I would like to point out what appears to be incorrect information concerning Villa Parking.

In the past, we have been told by Compliance that the excess parking is for the use of guests, not owners. Before I begin parking my extra vehicles in those spaces I would like to know specifically how you arrived at your information. I rechecked my Covenants and Restrictions posted on the District’s website, and Article V, Section 20, still reads:

“Temporary parking depicted on the plat for the Subdivision is not for Owner’s use but is for the use of Owner’s invitees and guests.”

This appears to be in conflict with information in your article. Bob Miller

Editor’s Note: Last year we confirmed the information in the article with Diane Tucker who oversees the Community Stan-

dards Department and she acknowledged that it was correct. We contacted her this year with your situation and received the following response: “...He is correct that his Covenants state that the guest parking is for invitees and guests of the owners. Owners cannot park in the guest parking. As I indicated on the phone, not all restrictions and plats read this way, but this is one instance where it specially states owners cannot park there.” The POA then requested and received a revised statement on villa parking restrictions which reads as follows: “The districts’ policy regarding villa parking is to review each complaint or concern on a case by case basis due to the diversity of the deed restrictions as adopted by district rule. It is sometimes even necessary to pull the applicable plat to determine what constitutes a violation. All violations are determined on a case by case basis. If a resident has a question, concern or would like to report a possible parking violation, I recommend that they contact the Community Standards office or Diane Tucker at 352-751-3912 for assistance.” □

December Forum:

Questions & Answers

1) What about dividing lines on the trails south of CR466? **A)** Trails south of CR466 are under the purview of the Project Wide Advisory Committee (PWAC), made up of a representative from each of the District Boards. Notify your District supervisors that you want center striping on the recreation trails to assist with visibility. Regardless, if you have your plastic windshield in the up position, it is often difficult to see the pathway.

2) I was told I had to sign a Villages recreation waiver to participate. Is this legal? **A)** This question was raised several years ago and the AAC Attorney said that it would be illegal to require residents to sign the waiver in order to be eligible to participate in amenity activities. However, he advised that there are some clubs wherein the Club insists that you sign a waiver, for example, the Woodshop Club requires that you must sign The Villages waiver and this is legal. □



Bill Bryan Kia


9039 S. US Hwy 441 Leesburg, FL



Sales: 352-321-3093

Service: 888-349-3596

"Where the people make the difference!"



Tom
GRIZZARD
REALTORS

WERE MOVING!!
Come See our New Location on CR466 in Early Summer of 2014!

INVENTORY AT 5 YEAR LOWS ... MAY BE THE TIME TO SELL YOUR HOME!

Active Listings | Sumter County, FL



© 2013 RealEstate Business Intelligence, LLC. Data Provided by MFRMLS as of Dec 9, 2013

CALL (352) 259-4900 FOR A FREE MARKET ANALYSIS

Our Gardening Column:

A Sure Sign of Spring

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

One of the first trees to bloom here in north central Florida is the Eastern Redbud (*Cercis canadensis*). You'll see splashes of its pretty pink color here and there in the woods as well as in some yards. I wish I had one.

The Redbud is a small to medium deciduous tree native to eastern North America from New Jersey south to (lucky us) northern Florida. It's a member of the bean and pea family. Redbud sometimes has multiple trunks and its branches form a spreading, flattened or rounded crown. The thin bark is gray and becomes scaly on older trees. Stems are slender, dark reddish brown to black and zigzag.

Redbud's showy flowers are pea-like and rosy pink with a purplish tinge. Flowers develop before the leaves in spring, emerging in clusters along the branches. Redbud is "ramiflorous", bearing flowers and fruits on bare branches. This is a rare trait in trees that grow in temperate climates. These magenta flowers are pollinated by bees with long tongues such as blueberry bees and carpenter bees. By mid-summer the flowers are re-

placed by bean-like seed pods (legumes) that persist through the winter. Redbud flowers and young legumes are edible.

After the flowers come the typical looking 2 to 3 inch brown pea pods which are flattened and hang in little clusters right off the branches. It might be hard to see them amongst the attractive pale green foliage but they often remain on the branch long after the leaves have fallen. The leaves, by the way, are a gorgeous heart shape. Inside the pea pods are red-brown seeds that are ¼ inch long. The seeds are enjoyed by birds and scattered by wind.

Redbud likes fertile, moist sites along streams and in moist woodlands but has great adaptability for drought once established. It will do fine in moist soils as long as they do not stay soggy. Redbud does well in full sun to light shade. Plant Redbuds in the shade of larger deciduous trees as they seem to do best when they get plenty of sun in the late winter as they are getting ready to bloom, but then they appreciate a little shade during the heat of summer. They do best in Zones 4-9.

Native Americans ate redbud flowers and ate roasted seeds. In some parts of Appalachia, green twigs of the tree are used as seasoning for wild game such as venison and

opossum (oh, I want that recipe!) Because of this, the eastern redbud is sometimes known as spicewood tree.

The Redbud leaves are a larval delight of the Io moth. Their caterpillars are beautiful and spiny and can sting you like the dickens. Some wild and cultivated varieties are:

'Alba' is a white-flowered cultivar, otherwise similar to the species.

'Appalachian Red' has deep red-purple flower buds and bright pink flowers.

'Flame' has double rose-pink flowers. It seldom produces fruit, more erect branching.

'Forest Pansy' is grown for its leaves that retain their deep purple color through most of the growing season. It is less abundant in flower than the species.

(Continued on page 20)

Home Care by Seniors for Seniors

At Seniors Helping Seniors®

in-home services our loving, caring, compassionate seniors are there to help you. We offer the services you need to stay in your own home, living independently.

Our Services Include:

Companionship & Support
 Respite for Family Caregivers
 Socialization, Activities & Conversation
 Transportation, Shopping & Errands
 Light Housekeeping, Meal Prep
 . . . and more!



SENIORS Helping SENIORS®
 ...a way to give and to receive®

- Flexible hours
- Background Checks • Bonded & Insured

HCS #232850

Call us today and schedule a FREE assessment.

352-288-0444

SHSjohn1@comcast.net

www.seniorshelpingseniors.com

©2013 Each office is independently owned and operated. Prices and services may vary. E.O.E. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated.



Ira Miller
Realtor

GET MAXIMUM EXPOSURE

LET MY EXPERIENCE GO TO WORK FOR YOU!

- 13 Years Successfully Listing and Selling Homes In and Around The Villages
- A Top Sales Agent For The Villages Sales Office For 8 1/2 Years – Now # 1 Agent For ERA/Tom Grizzard—Experience In The Best Of Both Worlds
- Over \$ 7 Million In Property Sold Last Year—Over \$ 6 Million So Far This Year
- I Will Feature Your Home At The Top Of Searches On Multiple Real Estate Websites Like Zillow, Realtor.com, TRULIA, Homes.com, ERA.com & More
- See My TV Ads and Listings On HGTV, Golf Channel and more....

PLEASE CALL 352-314-1660

Or Visit www.HomesAroundTheVillages.com



A Sure Sign of Spring

(Continued from page 19)

‘Heart of Gold’ has beautifully colored foliage throughout the season.

‘Pink Charm’ – pink flowers

‘Ruby Atkinson’ has true pink flowers that appear smaller than the typical species.

‘Silver Cloud’ – leaves variegated with white.

As my dear readers know, the garden is MY realm, my peace and solace, and the Husband rarely imposes himself there. My work outside is not dilly dallying, as he thinks; every move is completely engineered and always with a plan. I set a goal and try to accomplish it in the time I have outside. Every now and then the Husband will decide there’s a major detail in the yard to be worked on - even if a month away - and commences to interfere, distracting and enlisting my help with insane jobs. We are having our pergola painted in a month and he wants to remove all the vines on it, which interferes with my engineered and peaceful quiet time, ordering me about and affirming my observation to him recently that when it comes to my garden, we don’t work well together. □

Seniors Vs. Crime

Reloading Scams

Leading the Fight Against Scams

Way back in the 1920s, the term "reloading" was coined for a scam in which investment fraud victims were hit for a second time by a con artist. Sad to report that, more than 90 years later, reloading is still around. Technology has evolved, crooks have learned more, and now the same scam hides under various names. It may be called “Reloading”, “Double Dipping”, or “Refund and Recovery” scams. Today the crooks target more than investors. Just about anyone who has previously been scammed is a potential target.

The problem with many scams is that once the mark has been successfully scammed, they become more wary. They are less likely to trust people in the future. A once gullible rube has been educated. However, it does leave them open to being victims of reloading. Reloading involves re-scaming a victim by using what has happened to the victim previously to set them up for a second scam. Usually, this is presented as an attempt to get the victim's money back. In order to get back what they lost, they have to spend more

money!

Often, in telemarketing scams, the victim is put on a 'sucker's list' to let others know that this particular victim is an easy target. Scam artists buy and sell "sucker lists" with the names of people who already have lost money to fraudulent promotions. Reloading scam artists may call you promising to recover the money you lost or the prize or merchandise you never received — for a fee in advance. That’s against the law! Under the Federal Trade Commission’s (FTC) Telemarketing Sales Rule, they cannot ask for — or accept — payment until seven business days after they deliver the money or other item they recovered to you.

In spite of it being illegal, these scammers lie to you when they promise that, for a fee or a donation to a specific charity, they will recover the money you lost, or the prize or product you never received. They use a variety of lies to add credibility to their pitch: some claim to represent companies or government agencies; some say they're holding money for you; and others offer to file necessary complaint paperwork with government agencies on your behalf. Still others claim they can get your name at the top of a list for victim reim-

(Continued on page 21)

CLUBS - CHURCHES - SCHOOLS

> Name Tags <

\$2.00 pin/clip- \$2.70 magnet

Plus \$5.00 S&H per order. Minimum initial order 30 nametags. Minimum repeat orders- 10 nametags

Fishing Fanatics Gang



"Catfish" Andrews

Akron, Ohio

TagGuy (J.P. Decker)

www.TagGuy.com or 352-742-1337
1605 Selkirk Dr- Leesburg, FL 34788

\$2.00 - \$2.70 - \$2.00 - \$2.70

Readers' Choice

WINNER
2013, 2012, 2011
2010, 2009, 2008

Citizen

JERRY MARTIN IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

Serving Marion & Surrounding Counties Since 1982

(352) 237-5731

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

FREE SERVICE CALL
**with any repair*

Florida Irrigation Society

Licensed & Insured
Certified Irrigation Auditor
Member of Florida Irrigation Society
Comp #7085, C: 2899

Offer Expires 02/28/2014
Must Present Coupon
Call for details

Photo is courtesy of Hunter Industries

Reloading Scam

(Continued from page 20)
bursement.

No matter what lie or cover story they use, the result can be the same for you – MORE MONEY LOST!

How can you avoid becoming a Reloading Scam victim? Seniors Vs Crime offers the following tips:

Don't believe anyone who contacts you offering to recover money, merchandise, or prizes you never received if they say you have to pay a fee in advance. According to the

FTC's Telemarketing Sales Rule, that is against the law.

If someone claims to represent a government agency that will recover your lost money, merchandise, or prizes for a fee or a donation to a charity, report them immediately to the FTC. National, state, and local consumer protection agencies and nonprofit organizations do not charge for their services.

Don't give out your credit card or checking

account numbers to a "recovery service" in an attempt to recover money you have lost or a prize you never received.

Before you use any company to recover either money or a prize, ask what specific services the company provides and the cost of

(Continued on page 22)

352-751-5711

Village Pet Spa
37601 Rolling Acres Rd
(1.5 miles south of 466)
Lady Lake

Boarding, Day Care & Grooming
for all breeds of dogs and cats
over 6 months of age.

www.thevillagepetspa.com

L. Rae
Diamond Appraisal Services

Lynda Rae, NAJA
Certified Jewelry Appraiser

352-430-2991 Insurance Appraisals
Verbal Appraisals
One Item or Entire Estate
By Appointments Only

NATIONAL ASSOCIATION OF
JEWELRY APPRAISERS

**THE LAW OFFICES OF
RAMSEY SMATHERS, PA**

Personal Injury
Auto. Motorcycle. Golf Cart
Accidents

"When you hire my law
firm...you hire me."

Free Consultation
352-391-1545
1950 Laurel Manor Plaza, The Villages

Neuropathy and Balance Issues?

Villages Neurology

Dr. William Hammesfahr
Graduate of Northwestern University
Honors Program in Medical Education
Board Certified in Neurology

*Traditional and Alternative Treatments,
Insurance Covered for Most Therapies*

William Hammesfahr, MD
1950 Laurel Manor Dr, Suite 206, Bldg 200, Villages

Call 352-414-5322 Today

American Legion Post 347
Lady Lake Florida

609 W Lady Lake Blvd

War Time Veteran??

Consider Joining Our Smoke Free Post.

Members Only Lounge
Open 7 days a week from 12:00 noon.

Lounge: 352-751-0639
Office hours 9 a.m. to 4 p.m.
Office: 352 751-2099

Are You
DIABETIC?
Do you have any
INSURANCE?

* Diabetic Shoes with Custom Orthotics
* Custom Fitting IN YOUR HOME!
* No Claim Forms to Fill Out

DON'T DELAY...CALL TODAY!!
YOU MAY QUALIFY FOR THESE
AT LITTLE TO NO COST...

ADVANCED
DIABETIC SOLUTIONS

Bruce Hancock
Certified Pedorthist
352.445.5575

**SNAPSHOT
INVESTIGATIONS
Need to Know?**

PRIVATE INVESTIGATOR

- Cheating Spouse?
- Case Worker
- Background Checks
- Asset Investigations
- Find a Loved One
- Any Other Investigations

(352) 536 - 4806
A1200041

If it's not DIRECTV,
it's not even close.

Package starting at
\$29.99

DIRECTV. 352-356-8582
AUTHORIZED DEALER

Call Today for our VIP installation. #1 Satellite of
We only sell the BEST, DirectTV! Lady Lake LLC
Mention Code: POA01 732 S US Hwy 441/27
Lady Lake FL 32159

FLORIDA HEALTH PLANS

- Advantage Plans
- Supplements
- Major Medical
- Accident Plans

New or Established
Florida Residents

Most plans are state specific...you owe it to
yourself to review your plan every year.

CALL NOW! 352-205-7178

We can help! We offer many plans, many companies.

FOCAL POINT INSURANCE SERVICES
845 Teague Trl, Ste 8, Lady Lake, FL 32159

Reloading Scam

(Continued from page 21)

each service. Check out the company with local government law enforcement and consumer agencies such as the Better Business Bureau, the Florida Division of Consumer Services, and Seniors Vs Crime. Find out if others have registered complaints about the business. You can enter the company name into an online search engine to look for complaints.

Be diligent. No one will watch out for your

interests better than **YOU**. If you suspect that you are being targeted by a reloading scam of any sort, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance. There is never a charge for their services. They can be reached at 352-753-7775 in the Marion County Sheriff’s Office in The Villages, at 352-689-4600, Extension 4606 in the Sumter County Sheriff’s Office in The Villages, and at 352-750-1914 at the Wildwood Police Department Annex in Brownwood, next to the Barnstorm Theater in The Villages. Volunteers at all of those offices are ready, willing and anxious to assist you. □

POA Discount Partner Program

This program is a continuing benefit for POA members. Show your current year POA membership card to the Discount Partners listed on this page. Visit www.poa4us.org for details. Please say “thanks” to our Discount Partners for participating in this program.

- All Things Fine
- Alpha & Omega Insurance Group
- Andrew’s Air Conditioning
- Basile Drywall Repair
- BatteryWeb.com
- Charley Bars By Jack
- Chick-fil-A
- Comfort Suites
- Cozco Handcrafts
- Custom Screens
- Decorating Den in The Villages
- Easy-Go Painting & Maintenance
- Edible Arrangements
- Flags & Flag Poles
- Friar Tax Preparation Service
- Funtime Piano or Keyboard Lessons
- Gold Plating Plus+
- Golf Cart and Club Security System
- Golf Clubs & Bag Lock.
- Grandma’s Crafts & Treasures
- Haagen Dazs
- Home Power Washing
- I. Stern & Co.
- Jackson Hewitt Tax Service
- Johnny Rockets
- Kiley & Sons Plumbing
- Kitty Camp & Resorts
- Kilwin’s Chocolate and Ice Cream

(Continued on page 23)

Village Mover

Old Fashion Quality Moving Experience
Mike Collop



We Sell All Moving Supplies!
• Packing • Paper • Boxes

352-751-2750
611 North Dixie Ave.
Fruitland Park, FL 34731

Canada Meds

of Sumter County

Want to stay out of the Donut Hole?
Still paying full price for your medications?

CALL OR VISIT
(352) 569-1484
Fax (352) 569-1485
512 N. Main Street
Bushnell, FL 33513

FREE SHIPPING
ON ALL INTERNATIONAL ORDERS* GREATER THEN \$150

VIAGRA	SPIRIVA	CIALIS
100MG GEN	18 MCG	20MG GEN
\$4 EACH	90 FOR \$151.75	\$5 EACH

SIMED Arthritis Center

is proud to announce the addition of **Stephanie Ingram, MD** to our team of Board Certified Rheumatologists and our expansion to our new Lady Lake Office.



Stephanie Ingram, MD

Joint Pain · Inflammatory Illnesses
Rheumatoid Arthritis · Lupus · Osteoarthritis
Gout · Tendonitis · Cervical Disease
Osteoporosis · Vasculitis · Back Pain
Ankylosing Spondylitis · Scleroderma



Thomas E. Lafferty, MD

SIMED ARTHRITIS CENTER
929 N HWY 441, Suite 502 · Lady Lake, FL 32159
3304 SW 34th Circle, Suite 103 · Ocala, FL 34474

(352) 391-6450



Additional offices in Chiefland & Gainesville

SIMEDHealth.com

HYPNOSIS

Anxiety, Weight, Smoking, Other Issues
Most Insurances Accepted

June N. Steinbock, LCSW, CACH
State Licensed & Certified - Village Resident

352-250-5052

Discount Partners

(Continued from page 22)

L. Rae Jewelry Appraisal Services
 Lint Factor, LLC
 Massage Therapy
 Minami Granite Designs Inc.
 MOE'S Southwest Grill
 Odd's & Errands by Paula
 Ollie's Frozen Custard
 Painting & Handyman Services
 Panda Express
 Plaza Jewelers
 Sparr Building & Farm Supply
 The UK Shoppe
 Tip Top Tree Experts
 Tri-County Landscaping
 Tri-County Tile & Home Improvements
 Ultimate Handyman Services
 Vic Embers (closed for renovations)
 Villages Apparel
 Villages Car Wash and Lube
 Villagers Home Watch
 Weed Getter Landscaping &
 Lawn Maintenance
 Wholesale Computer Components

POA Hall of Fame

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2011	Pete Cacioppo Betty Cunningham
2012	Joe Gorman
2013	"Class Action Five" Elaine Dreidame Bill Garner Joe Gorman Rich Lambrecht Irv Yedwab

The Property Owners' Association

P. O. Box 386
 Oxford, FL 34484-0386

Officers

President	Elaine Dreidame	753-5069
V.P./Treasurer	Jerry Ferlisi	391-5261
Secretary	Carolyn Reichel	205-8199

Directors

Ray Banks, Jr.	242-7474
Ken Copp	751-0086
Myron Henry	205-8849
Mary Paulsboe	259-7172
Victor Ray	262-395-1667
Sal Torname	350-2218
Jerry Vicenti	259-9746
Cliff Wiener	259-1684

POA Staff

Membership	Jerry Vicenti	259-9746
IT Tech	Ken Copp	751-0086
Bulletin Editor	Elaine Dreidame	753-5069
Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
Webmaster	John Donahue	750-3093
Fin/Syst Coord.	Frank Carr	751-4667
Hall of Fame	Myron Henry	205-8849

POA Emails poa4us@hotmail.com

Website www.poa4us.org

Bulletin Delivery

Email: delivery@poa4us.org
 Phone: Shelley Pfaff 352-325-1540

POA telephone 352-753-5069

Blinds Plus Shutters

"QUALITY FOR LESS"

(352) 430-7200

GRABER

EVERY HOME A GALLERY. EVERY WINDOW A CANVAS

Villagers Special

POA Discount of 20%

(must present coupon)



Ollie's Frozen Custard

"If you like Ice Cream-you'll love Ollie's"

**\$.50 cent off your order
 with this coupon - expires FEB 28**

Sign up for Ollie's Email @ OlliesUSA.com
 Get Discount Coupons sent to you

Next to First Watch in The Spanish Plains Center
 Open Noon-10pm Daily Phone 259-3568



Lake Weir Realty, Inc.
 At The Villages
 Baylee Plaza
 on Hwy 441, Suite 204

LakeWeirRealty.com 352-288-9900

**Villages Area
 Real Estate
 is Booming!!**

Call for a FREE
 Current Market
 Analysis Price
 On Your Home

Bone Dry Roofing LLC

Insurance Inspections

Citizens Approved

RC 29027460

Repair or replacement of Shingle, Tile,
 Metal and Rubber Roof Systems
 TPO Rubber Roof Overs.

All of my roofers have 25 plus years experience
 roofing in Central Florida.

CALL TO DISCUSS YOUR OPTIONS

Pete Tsirnikas (352) 669-6607

Licensed Bonded Insured

Family Owned and Operated

ADVERTISERS

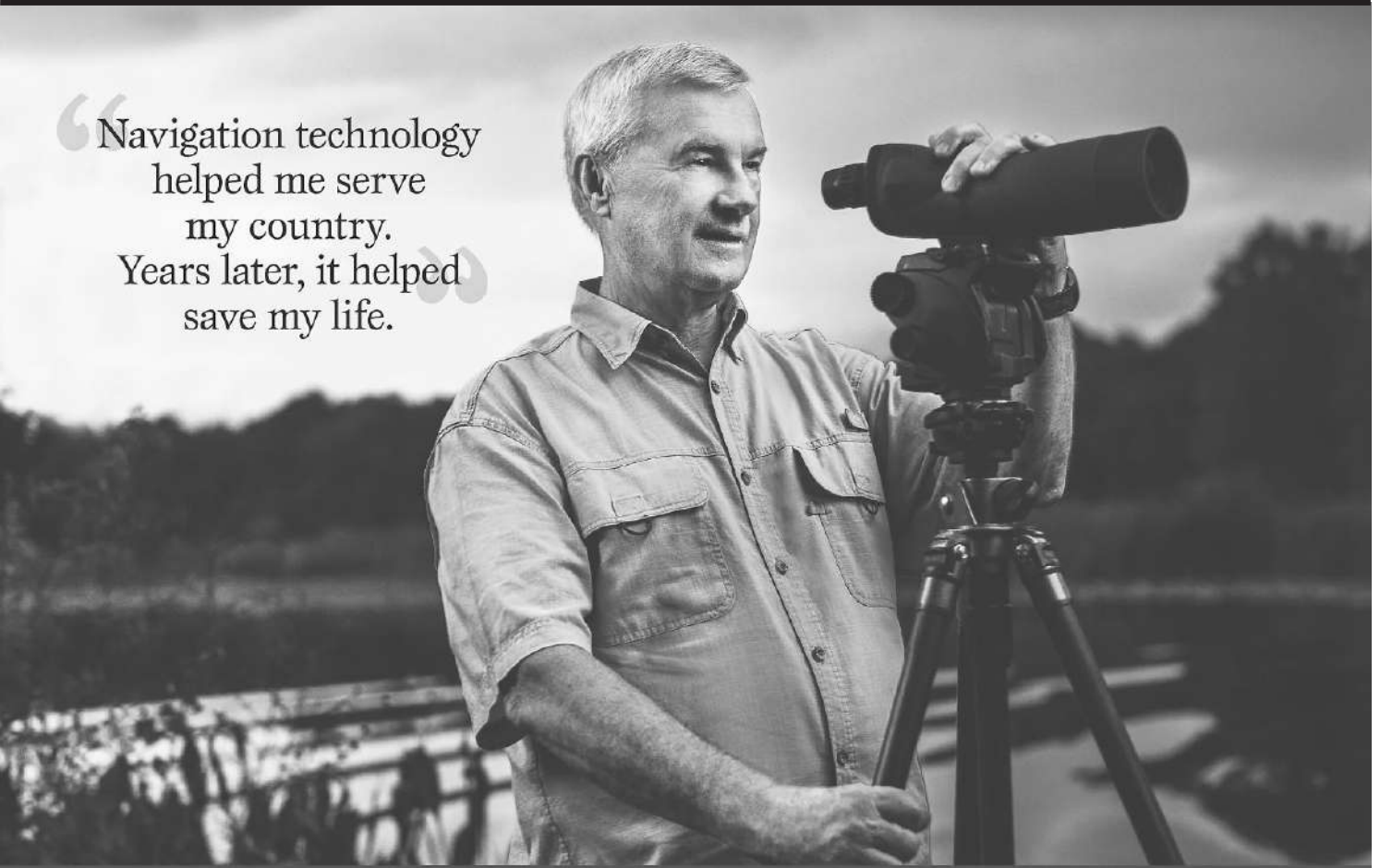
For Ad Rates and For More
 Information, Please Contact

Richie Hausner

POA Advertising Independent Sales Rep.

352-446-4186

rhausnerpoa@hotmail.com



“Navigation technology helped me serve my country. Years later, it helped save my life.”

THE VILLAGES

OCALA

TIMBER RIDGE

LECANTO

INVERNESS

Bud Conklin beat prostate cancer with the help of advanced technologies, like RBOI’s Calypso 4D Localization Treatment.

Not many things slow Bud Conklin down. In his 60s, this Air Force veteran still hits the gym regularly and completes a weekly 20-mile bike ride. So when he was diagnosed with prostate cancer, he sought out the most advanced and efficient treatment available. After discussing his options with RBOI cancer specialist Dr. Bennett, Bud chose the high-tech Calypso treatment, which works like a GPS system in the prostate to optimize radiation targeting and minimize side effects. Bud is now cancer free and proud to say he didn’t miss a beat in his fast-paced life. We helped Bud write his success story. Let us help write yours.



Visit RBOI.com or call 352.259.2200 to schedule a consultation.

