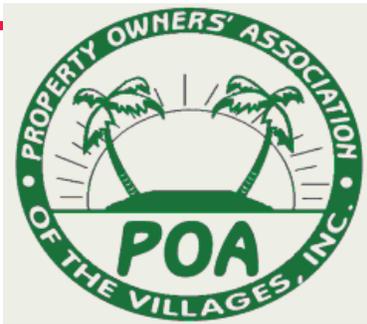


THE



Issue 40.05



BULLETIN

May 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

Golf Cart Safety In The Villages

Last month we provided you with some of the excerpts on criminal activity in The Villages from Lt. Nehemiah Wolfe's presentation at the March 18th POA meeting. The following will provide you with additional highlights and **information he provided about golf cart safety** as well as the questions and answers that followed his presentation on golf cart safety and criminal activity in The Villages.

GOLF CARTING IN THE VILLAGES

Golf carts continue to be a challenge for law enforcement. We know that it is a privilege for you to be able to operate golf carts on many of our streets.

Golf carts were originally designed and manufactured to use on a golf course. They were not designed to use as secondary vehicles as they are used here in The Villages. With that said, Florida State Statutes do not require seat belts as safety equipment on a golf cart and that is one of the main reasons golf cart manufacturers will not put them on golf carts. Even more so than that, there is a standard on which the golf cart industry manufactures these golf carts and they say that since they are manufactured for use on a golf course that they are equipped with a passive restraint and not a seat belt. **The passive**

restraint for you is that little handle on the side. *(The entire audience laughs.)* Some of them may also be equipped with a grip on the roof.

As a driver you are usually holding onto the steering wheel but passengers may be doing a number of things and are not paying attention to the roadway and all of sudden the driver makes a quick turn or they hit a curbing or something, and someone goes flying out of the cart and gets injured.

A year ago I was asked what is the position of the Sumter County Sheriff's Office when it comes to using seat belts on golf carts, and we

responded that they are not required by Florida statutes and the industry has deemed that for the reasons I just mentioned, they do not put them on, so we did not recommend them.

That's what we use to say. But when we started looking at the statistics as to how many actual deaths we have had as a result of people being ejected or thrown from a golf cart and we can come up with 12 (now 14)

(Continued on page 2)

POA Forums March And April Questions & Answers

1) In regard to the Colony Plaza golf cart intersection proposed fix of a traffic light, I don't understand why we did not try a four-way stop sign before we spent the money for a traffic light. A) This was the decision of the Project Wide Advisory Committee. The discussion on that proposed fix centered around the amount of 'indecision time' as to who 'is next to go' and believed it would not alleviate the current back-up problems. The Developer has agreed to contribute \$100,000 toward the estimated \$200,000 that it will cost to put up the traffic light. We will see what happens as they build out with The Villages of Fruitland Park and build more South of CR466A. That may change the whole perspective on what needs to be done there.

(Continued on page 5)

Tuesday, May 20, 2014

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 P.M.

Laurel Manor Recreation Center

**"Buying and Selling RESALE
Homes in The Villages"**

Presented by Debbie Okruhlica

Realty Executives in The Villages

Followed by Questions & Answers

Audio and Visual in Overflow Room

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

Golf Cart Safety

(Continued from page 1)

deaths and we look at the reason why the industry says they will not put them on - because the golf cart may have a roll over and it could crush an occupant - and then we look at the number of deaths that have occurred in The Villages as a result of a rollover and THAT NUMBER IS ZERO, we have changed our position and this is what we say now: **“When it comes to a golf cart, it is totally up to you as an individual as to whether or not you want to use seat belts. Do whatever makes you feel comfortable and safe.”**

(Editor's NOTE: The POA has been in contact with Lt. Wolfe on numerous occasions since the spring of 2012 – that is when a) we first became aware of an increasing number of golf cart ejection fatalities and serious injuries and b) we attended a VHA golf cart safety class (May of 2012) and learned that the speakers (VHA rep, law enforcement and a golf cart manufacturing representative) were all advising residents NOT TO USE A SEAT BELT. Our goal since 2012 has been to provide monthly evidence to the residents that the use of a seat belt might be in their best interest.

The POA is very appreciative of the efforts Lt. Wolfe has made to assist the POA in acquiring information on the crashes resulting in EJECTIONS so that we could provide it to the public in our monthly Bulletin, and for his efforts to change the position of law enforcement and the VHA on the use of seat belts.)

“I WILL TELL YOU THIS: If I were not here standing before you in the uniform and I was a Villages resident, if I was driving a golf cart, for me personally, I want a seat belt. I WANT SEAT BELTS.

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.

“It does not take much common sense to figure out as to why. So, seat belts on a golf cart used on the roadway are necessary. If you want to scare me, put me in a golf cart with no seat belts with someone else driving at 20mph.”

When I went back and looked at the number of golf cart crashes we actually had in 2013 (prior to this we had some software issues as well as issues with the Florida Highway Patrol crash report forms that did not allow us to track golf cart crashes), but as of 2013, I can say now that the Sumter County Sheriff's Office, which oversees 80,000 plus residents, worked a total of 71 golf cart crashes. When it comes to writing citations to golf cart operators for various violations in 2012 we wrote 47 citations and in 2013 we wrote 260 citations for various offenses. Many of them were for carts rigged to go faster than 20 mph and failure to come to a **complete stop** (all four wheels must come to a complete stop) at a stop sign and those fines are very expensive.

QUESTIONS & ANSWERS

1) I don't see how kids 14 years of age can drive a golf cart. A) Let me tell you how I feel. I have a 14 year old son. Although Florida law says you only have to be 14 to operate a golf cart, the law does not recognize that The Villages is a unique and diverse community. It does not take into account that golf carts get to interact with automobiles. Knowing that the golf cart weighs less than 1,000 pounds – that a little Nissan truck weighs about 3,200 pounds – that a Ford Expedition weighs about 6,500 pounds – that a fully loaded concrete truck weighs 80,000 pounds, there is no way that I am going to put my son

(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. □



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

NO THROW LIST



If you are a seasonal resident, please let us know the months you are gone, and we will stop delivery of the Bulletin during that time (while you are away you can find the current, as well as archived Bulletins, on the website – poa4us.org).

Just email Shelley Pfaff, the POA Bulletin Distribution Manager at delivery@poa4us.org with your name, village, address, and the months you will be away, or you can call and leave a recorded message at 352-325-1540 and she will add you to our "No Throw" list for that time period.

If we inadvertently deliver to an unoccupied house, thank you in advance if you or one of your neighbors can pick up the Bulletin and either keep or discard it.

HAPPY MOTHER'S DAY

MAY 11, 2014

Are you earning enough on your savings?

Bill Garner, AAMS®
Financial Advisor
10935 SE 177th Place Suite 204
Summerfield, FL 34491
352-750-2800
www.edwardjones.com

Edward Jones
MAKING SENSE OF INVESTING
Member SIPC

REASONS TO JOIN THE POA

The Board of Directors of The Property Owners' Association of The Villages (POA) thank you for your support throughout the year. The POA has no special interest or hidden agendas. Our only interest is to protect, preserve and improve the rights of all residents. We believe the POA is a needed check and balance to ensure that the Developer and governments decisions are in the best interest of the residents. We will continue informing and educating all residents (POA member or not) on issues in our free monthly Bulletin.

Our general meeting is held on the third Tuesday of the month, at 7 P.M. at Laurel Manor. This is where you can ask questions

and voice any concerns, as well as hear a speaker on a selected topic.

Active membership entitles you to participate in our discount partners program with 50 different services and businesses. (Go to poa4us.org) This is a great way to save money. By being an active member, you will also qualify to receive our monthly email alert which keeps you updated on Villages issues.

Your membership and contributions are vital to our existence. There is strength in numbers; the larger our membership, the more credibility and strength the POA has. If you want to know more about us, please visit our website at poa4us.org.

GET INVOLVED, SUPPORT YOUR POA IN 2014

POA 2014 MEMBERSHIP – NEW/RENEWAL & DONATION 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 using the address above.

Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. ADDITIONAL DONATION:

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)

Golf Cart Safety

(Continued from page 2)

on a golf cart and let him interact with that traffic. I'm not going to do that. I am not going to take that chance with that precious life just because my kid wants to drive a golf cart.

2) A question was raised regarding safety when driving a golf cart? **A)** Golf carts – when it comes to turn signals, use your flashers as well as hand signals, - we encourage you to make sure that the rear tail lights are not covered by your golf bag towel, - we encourage you to obey all traffic laws and signage and that means that when you are traveling in a golf cart lane that is separated by a solid white line and you come up to 'hash marks', golf carts **DO NOT AUTOMATICALLY HAVE THE RIGHT OF WAY**. In this instance you have to yield because you are actually leaving your lane and you are being directed to enter a different lane so the golf cart has to yield to the traffic that is already in that lane. And, as we all know, you must come to a complete stop at stop signs.

3) How do we get people to drive properly and follow the rules of the road? **A)** IT'S CALLED A CITATION.

4) Are all of the recent burglaries occurring South of CR466? **A)** No sir. They are

scattered and all about. We do know that most of the time when they do this they do it in twos, so when we find one we know we are likely to find another one. In the vast majority of the burglaries which have recently occurred, they are not going after large TV's or anything big and bulky. They are going after things they can put in their pockets like jewelry or cash.

5) How do you get more speed limit signs on residential streets? **A)** We don't think the answer is more speed limit signs based upon what the County Commission and The Villages has done in past years by posting 20mph speed limit signs around the periphery of The Villages that explains that if a road is not posted, the speed limit is 20mph. The issue is an enforcement issue.

6) Is it really necessary for the news media to have to announce how much or the value of items that were stolen? **A)** Unfortunately, we fall under a freedom of information law which requires us to provide a certain amount of information and it is up to the media whether they publish it or not.

7) Do you work with Lake and Marion Counties on burglary issues like we are having? **A)** All three Counties have a mutual aid agreement where we do speak on a weekly basis and a daily basis if needed concerning

any investigations that are going on. We meet on a quarterly basis with law enforcement officials from all three counties, The Town of Lady Lake and Wildwood, as well as officials, from Community Watch and the VCCDD.

8) What kind of lock do you recommend for sliding glass doors? **A)** There are several ways you can secure that door and they are not all the same. **The best thing that you can do is to take advantage of a FREE home security inspection that is offered by the Sumter County Sheriff's office and the way that you can do that is sign up at the table in the back or call the office and they will schedule an appointment for you. It takes about 30 minutes.** They will do a walk through and make inexpensive recommendations on how you can better secure your home.

9) How can residents help law enforcement? **A)** Here's what you can do. You can look out not only for yourself, but also for your neighbors. I can put deputies on every street here in The Villages and I can have them patrol every street on Monday. On Tuesday, it is going to be a different deputy and by Friday it's going to be a different deputy, but you, as individuals who live on that street every day know what is out of place, what looks odd, and what does not look right. What you need to do is pick up that phone and call the sheriff's office. Don't call and say that you have a SOLICITOR. - He's been on my street and he came to MY door. He knocked on my door and I answered and he wanted to trim my palms. Sheriff's office: "Did you invite him?" Resident: "no." Was he **trespassing?** **THE ANSWER IS YES.** Report to the sheriff's office that you have a **TRESPASSOR**. If you just say you have a solicitor, law enforcement cannot do anything about it because that is not a crime. So advise the sheriff's office that you have a **SUSPICIOUS PERSON**. You don't know that person and for goodness sake, don't trust these people. Most Villages residents are toooo trusting. Upon receipt of a call for a suspicious person law enforcement will go to your home and attempt to identify the person – see who they are – see if they have a criminal record. Some of them might have a warrant on them. □

WATER REFINERS

BETTER WATER FOR A BETTER PRICE
DON'T JUST SOFTEN YOUR WATER – REFINE IT



ECOWATER SYSTEMS
SINCE 1925.





ECOWATER SYSTEMS
Of The Villages

352-751-0362

Call EcoWater Systems with Confidence. We are proud to say:

- Since 1925 - MADE IN THE USA - EPA Certified
- Berkshire Hathaway Company - Carbon Footprint Neutral
- Trained Specialists - Water Quality & NSF Certified
- Good House Keeping seal approved - Energy Star Rated

ASK US FOR REFERRALS FROM YOUR NEIGHBORS

WATER FILTRATION SYSTEMS

FROM

\$19.95

PER MONTH

ALREADY HAVE A SYSTEM?

WE SERVICE ALL MAKES AND MODELS NEW CUSTOMER SPECIAL

10 Point Inspection

\$29.95

Includes up to 120lbs of FREE Solar Salt

CALL TODAY FOR FREE WATER ANALYSIS

Spring Forums Q&A

(Continued from page 1)

2) Has any consideration been given to set up distribution of the Bulletin by email or put it on the web site? **A)** The problem is that the POA would have no way to acquire the residents email addresses and incoming residents would not know about the POA and therefore would not be looking on the web site for the current Bulletin. They know about us from that Bulletin on their driveway and we believe that it is our way of reaching residents and you would not believe how many residents think they are actually members of the POA because they get the Bulletin every month.

3) I have been reading quite a bit in the POA Bulletin that there have been many golf cart accidents where occupants are ejected from the golf cart. It seems to me that when a golf cart is sold in The Villages they ought to be sold with seat belts already installed. **A)** For the past two years the POA has been pointing out the potential danger of being in a golf cart without seat belts. The fight to get this through is because the golf cart manufacturers do not want seat belts to be required. They say that their main business is to sell to golf courses. They do not want to be saddled with the responsibility, and the costs, to do all of the testing that would be necessary to meet safety specifications if seat belts were required. You might have noted recently in the Daily Sun that Yamaha has now created a bar that they can install so that retractable seatbelts can be installed. We have a number of individuals out in the community who are mechanics who have been doing this for several years.

4) What's the status of the El Santiago restaurant building? **A)** There is a clause in the Purchase and Sale Agreement that prevents the building from being used as a restaurant. The Amenity Authority Committee (AAC) has now agreed to tear down the restaurant building shell and are now working with the architects to lay out a new recreation building on that site that would perhaps have an area where someone could operate a concession for limited food distribution, but that would be

contingent upon someone coming forward and saying they wanted to operate it.

5) We recently moved into Santo Domingo and do not receive a Bulletin. **A)** It may be that the previous owner had asked to be put on the Bulletin "No Throw" list. We have many seasonal residents and they can call (325-1540) our Bulletin Distribution manager or email her and have the Bulletin stopped permanently, or for the months they are away. So, give her a call and ask to be taken off of the "No Throw" list.

6) There are certain areas of The Villages where the main street sign blocks the side street sign which makes it very difficult for visitors to find their way around. What would it take to change that? **A)** Residents have tried to get them changed with no success thus far, but it is our understanding that since the signs are located in the right-of-way you would need to go to the County for assistance.

7) Many of us have grandchildren or great grandchildren that are small and from time to time, when they are out and about in The Villages, need to have their diapers changed. Nowhere that we have been able to go – in the restaurants and public places, do they have baby changing stations. Is there anything we can do to have this looked at for a possible

solution? **A)** We do not have any control over what is provided in the restaurants, but we will have Rich Lambrecht address it for us at the next Amenity Authority Committee meeting to see if anyone has any ideas on a solution.

8) Who has the responsibility for maintaining properties when residents abandon their homes and leave them sitting vacant? **A)** We have so much of it right now because we are feeling the effects of the 2009 recession where a number of residents went into foreclosure. It appears that things are beginning to move and the banks are starting to finalize the foreclosure process and put the homes on the market. In the meantime, you should contact Community Standards (CS) at 751-6719.

Typically, if the owners have really walked away from it and there is a mortgage on it, the bank will ultimately take over, but unfortunately this process takes time. During this time period the bank is supposed to take care of it and this does not always happen. Call CS and file a complaint. Note, that CS will not 'police' the property – you will need to call whenever the yard gets out of compliance again.

9) What is the present size of The Villages? **A)** It is approximately 34 square miles. □



FREE CONSULTATION

(352) 205-7599



BABIARZ

LAW FIRM, P.A.

Tim Babiarz, Attorney

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

Another Golf Cart Ejection Fatality

THERE HAVE NOW BEEN AT LEAST FOURTEEN GOLF CART RELATED FATALITIES in The Villages in the last six years.

In the last two years, in addition to four fatalities, there have been TWENTY-TWO golf cart occupants who were EJECTED from their golf cart and ONE who fell out of a golf cart that had to be ‘trauma alerted’ to Shands, Ocala Regional or Orlando Regional Trauma Centers because of the severity of their injuries. NONE WERE WEARING A SEAT BELT. (We have no knowledge as to whether any of these life-threatening injuries resulted in an eventual fatality.)

The latest golf cart accident which resulted in a **FATALITY** occurred on Sunday, February 16th - An 86 year old female golf cart op-

erator was ejected from her cart when she collided with a car at the intersection of West Boone Court and Paradise Drive in the Village of Orange Blossom Gardens. Unfortunately, the Villager passed away on Saturday, February 22nd as a result of her injuries.

Over the last two and one-half years, the POA Bulletin has featured a monthly article about golf cart accidents and ejections in The Villages and the role seat belts in golf carts might have played in saving lives. The April 2014 issue of the Bulletin might be described as a “capstone” article on golf cart safety and the role of seat belts in golf carts. When the POA first began featuring articles on golf cart safety, very little press was given to this important topic in The Villages Daily Sun. However, as is noted in the April issue of the POA Bulletin, the Daily Sun, the VHA, and The Villages Golf Cart Store are now suggesting that residents seriously consider using seat belts in their golf carts for general travel. We applaud this fairly recent emphasis on the role of seat belts in golf cart safety by both the VHA and the Daily Sun.

The POA will now defer to the Daily Sun and other daily news outlets such as the on-line Villages-News.com for coverage of golf cart accidents and safety, primarily because they report daily, whereas the POA Bulletin is a monthly publication. The POA is proud to have emphasized the role of seat belts in golf cart safety very early on. Although we will not dedicate as much press to this topic as we have in the past, we urge all golf cart users to consider the use of seat belts in their carts, and to follow stories in the Daily Sun and the on-line Villages-News.com about golf cart safety and accidents. □

Owens Corning Update

We have been advised by a number of residents that they have received a post card from Owens Corning requesting permission to inspect their roof. Unfortunately, we have not yet been advised as to exactly what the Developer has been able to negotiate with OC, so we are not in a position to assess whether or not the POA believes it is a fair settlement for those residents impacted by the defective shingles. We will continue to keep you updated as we receive information. □



Something to Think About



THE LAW OFFICES OF
RAMSEY SMATHERS P.A.

“When you hire my law firm... you hire me.”

Auto Accidents Pedestrian Accidents
Golf Cart Accidents Slip and Falls
Motorcycle Accidents Wrongful Death

Free Consultation
(352)391-1545 | ramseysmathers.com
1950 Laurel Manor Drive, Suite 120 The Villages

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

TECH CORNER

From Ken Copp, POA Database Manager:

Is Your POA Membership Profile Up To Date?

“Need to Change or update information in your **POA profile**?”

We have three different ways to help you change or update your information:

1. The best and fastest way is to go to the POA website, poa4us.org, and scroll down the left side of the home page till you come to “Membership”. As you hover, you will see the second menu and “Profile Update”. Click on the link and it will display a form you can fill out and submit to change or update your profile.

2. The monthly POA E-Bulletin you get each month (if we have your E-Mail address) has a link on the bottom of the page “Unsubscribe/Update Profile”. Click the link, fill out the form and submit.

3. If you do not have a computer, you can mail Changes or Update information to: Da-

tabase, PO Box 386, Oxford, FL 34484. Please include your name and address to make sure I change the correct profile. The items you can change or update are: First Name, Last Name, Village ID #, New Address (Give us your Old Address also), Phone Number, New Village, City, State, Zip.

Database Manager
Ken Copp
database@poa4us.org □

POA HELP WANTED

From Shelley Pfaff , Bulletin Delivery:

DELIVERY PERSON Wanted for Monthly BULLETIN Distribution

This position requires 12-14 hours over several days each month delivering the POA Bulletin on a route encompassing the East Side of Morse Blvd, from Spanish Springs to Rte 466. Must have reliable golf cart, and be able to pick up your papers in Leesburg. Attractive compensation. Email your name, address and phone # to delivery@poa4us.org. □

No Time, No Gym, No Problem!



JUDI
Certified Personal
Trainer & Villages
Resident

Special Needs,
including
MS - PARKINSONS -
JOINT REPLACEMENTS

**GET FIT IN
YOUR HOME!**

**CARDIO - WEIGHTS -YOGA
NUTRITION - BALANCE
FLEXIBILITY**

**PILATES
Reformer/Chair
TOO!!!**

FREE CONSULTATION

Let's **Exercise2gether!**

352-801-1633

**Top Expert Agent
since 2001**

**Expert with
Buyers & Sellers**

**Black Tie
Real Estate**

Mark Dyer

LICENSED REAL ESTATE BROKER

**over \$150
million sold**

BlackTieGuy.com

352.751.7888

The Villages

**HISTORIC DOWNTOWN
LEESBURG** *Always a Good Time!*

**LEESBURG SATURDAY MORNING MARKET
EVERY SATURDAY MORNING 8AM-1PM**

**LEESBURG FOOD TRUCK FLICK NIGHT!
GREAT FOOD
FREE MOVIE
MAY 10TH**

FOR MORE INFORMATION ON THESE EVENTS AND OTHERS
WWW.LEESBURGPARTNERSHIP.COM
OR WWW.LEESBURGEVENTS.COM

CELEBRATING 20 YEARS
LEESBURG PARTNERSHIP
A FLORIDA MAIN STREET COMMUNITY
Serving Leesburg Since 1994

Leesburg Events | Leesburg Area | Orlando Sentinel

AAC Meeting Summary April 9, 2014

Audience Comments:

- Several residents who participate in billiards activities addressed the AAC regarding table standards as well as lighting, balls and maintenance. The Committee directed staff to review the billiards room lighting at the recreation centers and to provide an overview of the table standard considerations for replacement. Also, a memo explaining the standardization of the maintenance plan will be provided.
- A resident requested that consideration be

given to make the Buena Vista Blvd. exit from the Savannah Center, right turn only. Staff will address this issue with Sumter County which has jurisdiction.

New Business Topics Included:

- Approval of the Interlocal Agreement with CDD4 regarding striping of the multi-modal trail was postponed until the May meeting at the request of Carl Bell who was unable to attend the April meeting.
- The updated weather guidelines for Recreation Department sponsored activities were approved by the AAC. The change involved using an outside heat index (104 or higher) rather than an outside temperature (95 degrees or above) for recommended activity postponement/cancellation.
- Staff announced that the AAC will be holding landowner elections on Tuesday November 4, 2014, for AAC representation from Lady Lake/Lake County, CDD1 and CDD2. Residents of these respective areas wishing to run must complete the Official Candidate Statement of Eligibility Form, have it notarized and return it to the District Clerk’s office during the qualifying period which begins Monday June 9, 2014, and ends on Friday June 20, 2014, at 5:00 P.M. The form is available at the Dis-

trict offices, Recreation Centers and at the District website www.districtgov.org.

- The AAC approved an Interlocal Agreement with CCD4 and a Quit Claim Deed with The Villages of Lake-Sumter for the AAC to assume maintenance responsibility and ownership, for the multi-modal trail in the power line corridor in the Marion County portion of The Villages.

Old Business Topics Included:

- The Chula Vista renovation completion date has been delayed by one month due to unforeseen structural items that had to be addressed. Resident availability is now anticipated to be August 2014.
- The completion of the Lindsay Lane Golf Maintenance structure has been delayed due to permitting from FEMA, with a revised estimated completion of Sept 2014.
- The Saddlebrook Picnic Pavilion, including the additional electrical work, is now estimated to be completed June 2014.
- Staff anticipates having the plans for the El Santiago and Tierra Del Sol structures for review at the May 7 AAC meeting.

Reports and Input:

- Staff announced that the office move to Lake Sumter Landing has begun with the relocation of the Property Management

(Continued on page 9)





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 to The Villages near the intersection of Routes 466 and 301.”

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

FAST & FREE
STANDARD INSTALLATION

FREE HD DVR
DVR is Leased (\$6/mo 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

SELECT CHOICE TV
www.SelectChoiceTV.com

CALL NOW!
VISIT OUR NEW SHOWROOM
17860 SE 109th Ave • Unit 621
Summerfield, FL 34491
NEVER CALL THE 800 # - WE ARE HERE LOCALLY TO SERVE THE VILLAGES

CALL NOW!

WE BUNDLE

TV SERVICE
STARTING AT
\$19⁹⁹ /MO

UNLIMITED TELEPHONE
FROM
\$167 TO \$19⁹⁹ /MO
PRICES MAY VARY - PLEASE CALL FOR DETAILS

INTERNET SERVICE
STARTING AT
\$19⁹⁹ /MO

352-553-4921

AAC Summary

(Continued from page 8)

department. Other departments will be moved during the month of April. All phone numbers will remain the same.

- Committee member Lambrecht requested staff checkout the condition of the reflectors on the wooden bridge off Morse Blvd. near CR466. He also asked staff to check with Lady Lake officials concerning the need to widen the golf cart lane on Rio Grande.

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

Next AAC Meeting – Wednesday May 7th, 9A.M. at the Savannah Center. □



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



OurVillagesRental.com
 FULL SERVICE
 "For Rent by Owner"
 Classified Ads
352-539-9991

• 4.25% 6 Month
• 5% 12 Month

- Interest paid monthly!
- Approved for IRA rollovers

Call for an appointment!
 The Villages:
352-368-7878



RETIREMENT SQUARE
THE COMPLETE RETIREMENT SOLUTION
 FINANCE AND INSURANCE
 1431 SW 15th Avenue
 Ocala, FL 34471

I BUY GOLF CARTS
Pay Cash



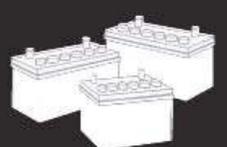
Will pick up when you call or arrange a convenient time.
 Baker's Golf Carts *Call* **(352) 303-5100**

Are you pleased with the performance and life of your batteries?



Do you know you can improve the life and performance of your batteries without replacing them?

Have you heard about the BatteryMINDER and want to know how it can help you?

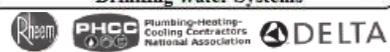


Call Jerry, a fellow Villager, at 205-0092 for honest answers.



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



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



Like Us on Facebook



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 5/31/14

CDD - Community Development District Orientation

By: Victor Ray, Newly elected member of the POA Board of Directors

So you have made the decision to leave behind your family and friends and begin your golden years in The Villages, Florida's Friendliest Retirement Hometown. To tour the community and see all the smiling faces, golf carts, gated entrances, recreation centers alive with activities, lifelong learning centers for studying what you always wanted to know, parks to sit in with friends, dog parks for our favorite friends, pools, golf courses, country clubs, shopping, restaurants, theatres and the list goes on and on... It's like living in an adult Disneyland if you will, everything just runs... but wait, how does The Villages run and how will it continue to run?

Simply put, The Villages government is similar to a Township government. It is divided into Districts based on geography, with an elected Board of Supervisors whose main purpose is to make our lives comfortable and carefree.

Let's take a look at our NEWEST District 10 to help us understand the legalities that go along with our Villages form of government, which can be found at www.districtgov.org:

"The Village Community Development District No. 10 was established pursuant to the provisions of Florida Statutes Chapter 190 on October 6, 2004. The lands that are encompassed by the District are located in Sumter County and consist of approximately 999 acres. In order for the District to provide the infrastructure services, sometime in the future, the District will issue its Capital Improvement Revenue Bonds. The proceeds of these bonds will be used to construct the improvements within the District which consist of roadway improvements, landscaping, open areas, street lights, the master drainage system and storm water structures, transportation paths and sidewalks.

"The bonds are supported by special as-

sessments that are levied upon the benefited properties. The assessment pays for project wide improvements such as roads, drainage systems and structures, transportation paths, curb and gutter, sidewalks and streetlights on a project wide basis. The allocation of these costs was done pursuant to an assessment methodology that was prepared by Fishkind & Associates, a well-respected financial advisory firm.

"In addition to the project wide infrastructure assessment, there is an annual maintenance assessment that provides for services, ongoing maintenance and administration of the district facilities. The project wide improvements and the maintenance of those improvements are what impact fees and municipal taxes would otherwise provide. Since District No. 10 is not located within a municipality, these facilities are being provided by the District's special assessments, which remain with each lot. Each homeowner may prepay the district wide infrastructure (Bond Debt) special assessment against his property at any time. However, the maintenance assessment is ongoing and determined at the annual budget hearings by your Board of Supervisors."

Now that you are generally familiar with the District concept, let's describe the election

process and the Board of Supervisors who oversee the activities of the District. Initially, the Board of Supervisors, consisting of five members, is elected based on land ownership.

The legislature, in creating Chapter 190, recognized that in order to maintain continuity of the facilities provided to the newly developing community, the Developer, who then owns the majority of the land, should be granted the right to substantially complete the project as envisioned by the various land use and zoning approvals that were obtained as part of the development review process. However, the legislature also recognized that at the time prescribed by statute, control should transition to the residents.

Therefore, at the election held in 2006, three of the five Supervisors in CDD 10 were elected by landowner vote (one vote per lot owned and/or one vote per acre owned). The same process will occur until the District achieves 250 registered voters. Once this occurs, one supervisor will be elected by landowners and two supervisors will be elected by "qualified electors" (registered voters) residing in CDD No. 10. From that point forward, all elections will be qualified based elections. This election conversion format ensures that the residents ultimately control the level of

(Continued on page 11)

Life at Home is the Key to Independence SM

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



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.

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

CDD Orientation

(Continued from page 10)

service provided to the infrastructure facilities that the District maintains.”

Oh, I am beginning to see...these Supervisors control my surroundings, road maintenance, land-use planning, services, and tax and spend my money all with their simple vote. I am beginning to see that I might want to understand this Villages government a bit better. You see, knowledge is key to understanding your future. Many have worked hard and saved and managed their money well. All of us deserve to live well and be comfortable. So what can you do to get involved or at least understand?

You are invited to attend the Villages Community Development District's "Introduction to your Special Purpose Local Government" informational program. You will learn how the districts operate and other important community information about the people, services, and other supporting entities that help make

The Villages a premier community. No sign-ups or fees are required for this presentation. Sessions are held every Thursday at 10:00 A.M. at the **District Office, and starting May 8th, will be held at 984 Old Mill Run in Sumter Landing** (see Page 12). You may call 352-753-4508 for additional information.

I would encourage all NEW and/or more seasoned Villagers to attend as a refresher course to understand how each person that lives here can make a difference.

Without a sense of Caring there can be no sense of Community. Make it a point to attend this two hour presentation and receive your VCDD Certificate of Completion. It looks great on the wall! □

**REMINDER:
12 P.M. on May 19
Deadline For Filing For Open
CDD Supervisor Positions**

BE A LEADER!

Make a Difference!!

Political participation and involvement in the local community is the hallmark element in the democratic process. It is a cornerstone at the grassroots level where local voices are heard to directly impact daily governance. It chooses **leaders that take the wishes of the residents into account** when making decisions affecting their community.

In The Villages, there will be 26 seats open on the various local boards, Districts 1 – 10. See the VCDD website for details on filing – districtgov.org.

Local candidates seeking one of these elected positions must contact and file with the appropriate County Supervisor of Elections. All candidates for elected positions on all boards, in the filing process, must pay either a filing fee or gather a prescribed number of petition signatures from their corresponding voting area. (Party affiliation to be elected or retain office is inconsequential.) □



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

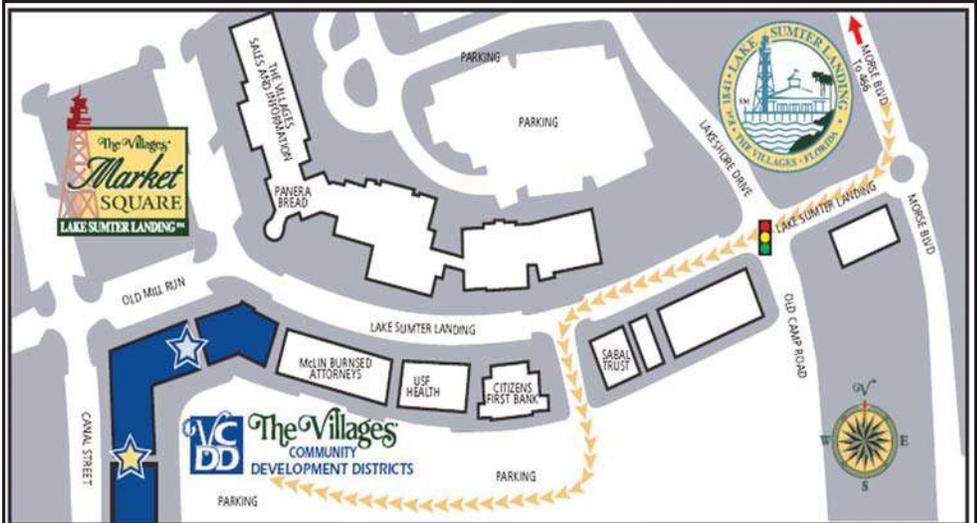
Visit us on facebook at
[facebook.com/thevillagesremax](https://www.facebook.com/thevillagesremax)

Each Office Independently Owned & Operated

Villages District Offices Move To Sumter Landing

District staff was very busy during the month of April consolidating and moving their offices from the Wedgewood Lane Buildings and the Laurel Manor Building to Sumter Landing. Janet Tutt was quoted in the April 5th Daily Sun as follows: “We’re relocating for a number of reasons. Most importantly, it’s going to provide a better location for residents. They won’t have to be sent all over to different buildings.” She added that, “...the move will allow for better communication between the various departments. Also, from a rent standpoint, the new lease is more favorable.”

The new DISTRICT OFFICE is located on the second floor above the Starbucks café at 966 Old Mill Run. All of the VCDD departments will be there, with the following exceptions: Public Safety Headquarters will remain at Station 44 and Community Watch which will move to the Public Safety offices at 1135 Bonita Street (the Historic Brinson Perry House).



- INDICATES ELEVATOR ENTRANCE TO 2ND FLOOR:
 - Customer Service
 - District Management
 - Budget
 - Community Standards
 - Finance
 - Human Resources
 - Recreation Administration
 - Utilities
 - 984 Old Mill Run
- INDICATES STAIRWAY ENTRANCE TO 2ND FLOOR:
 - Property Management
 - Purchasing
 - 1071 Canal Street
- INDICATES COMMUNITY WATCH OFFICES:
 - 1135 Bonita Blvd

**modernism
museum
SHOPPE**

Presented By: Main Street Leasing

A
Unique
Shopping Experience
to Inspire & Delight

Open Daily 10am-6pm • 144 E. Fourth Avenue Mount Dora, Florida 32757
www.ModernismMuseumShoppe.com

Plan to visit Modernism Museum on your trip to Mount Dora
Now Exhibiting: wharton to wendell
 Iconic Pieces from the Masters of Modernism

Open 10am-5pm • Tues - Sunday
145 E. Fourth Avenue Mount Dora, FL 32757

www.ModernismMuseum.org
 Visit Us on Facebook

Presented By: Main Street Leasing

MOTORCOACH TO TAMPA

\$25

Per Person

TAMPA

Monday • Wednesday • Saturday

Walmart—Summerfield @ 7:30 AM
 Rural King—Leesburg @ 8:00 AM
 Winn Dixie—Okahumpka @ 8:15 AM

RESERVE YOUR SEAT TODAY!
888-965-9293 or 352-315-1521

LAMERS
 The Passenger Professionals
 Fla. Seller of Travel Ref. No. ST38202

#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!



Kathy Abruzzo
552-1554

Margaret Lopez
895-1806



Pat Serafino
630-7230

Paul Olivieri
391-4411



Nancy Sheehan
406-1425

Judy Rowley
255-8563



Nathan Piotrowski
863-327-7089

Laura Jensen
460-7232



Milford Leedy
874-4777

Jan Ennes
408-6214



Frank Melino
552-6773

Darlene Meredith
446-3639



Debi Parsons 445-9545 **Bunky Doxsee** 603-5775 **Marilyn Gerke** 205-9123 **Carol Youkey** 401-2121 **Julie Haines** 512-8355 **Lauren Arch** 502-6248 **Nita Mitchell** 561-1319 **Carol Julianelli** 516-9659 **Bob Berube** 446-9969 **Susan Nelson** 552-5023 **Marge Ritchie** 430-5414 **Jan Heggem** 536-0084



Sally Love 430-6960 **Cindy Wise** 446-8964 **Karol Clark** 255-7993 **Marge Ross** 978-8464 **Debbie & Frank Okruhlica** 636-4828 **Ruby Davis-Jett** 321-7854 **Hilda Edwards** 848-4566 **John Mello** 205-0595 **Linda Sears** 205-0713 **Mary Twohig** 446-1176 **Mac Mcdevitt** 460-5270 **JP Porta** 205-4110



16th Annual Sumter County Sheriff Bill Farmer's Golf Charity for Youth Saturday May 31, 2014

For the last 15 years, the Sumter County Sheriff's Office has organized a charity golf tournament for the Youth of Sumter County. This event benefits the youth of Sumter County by promoting sports, community projects and education scholarships. As a sponsor or player you help a child's education and expand their activities.

If you are interested in sponsoring this event, playing in the tournament, or even a monetary donation, you can contact Lt. Nehemiah Wolfe or Theresa Cooper at 352-689-4600 or tcooper@sumtercountysheriff.org.

Shotgun Starts 7:45 A.M. OR 1 P.M.

- Continental Breakfast A.M. Shotgun Lunch P.M. Shotgun
- Prizes for Winning Teams
- Hole in One Prize sponsored by Phillips Buick
- Hole in One Prize Golf Car sponsored by Villages Golf Cars
- Door Prizes
- Golf Mulligan available \$5.00 for 2 or \$20.00 for the Team (2 per player / 8 maximum per team)



GOLF at Tierra Del Sol Golf Course in The Villages.

DINNER at the Savanna Center in The Villages (located at the corner of Buena Vista Blvd & El Camino Real).

- Golf & Dinner - \$75.00
- Golf Only - \$60.00
- Awards Banquet Guest Ticket - \$25.00
- Cash Bar 6 P.M. - Dinner 7:30 P.M.

Registration began April 14, 2014, at Tierra Del Sol Golf & Country Club

***** Make Checks Payable to *****

***** TIERRA DEL SOL GOLF *****

May register as a team or individual and be paired. □

LETTERS

Letter to the Editor:

Lightning Rod Installers

I would like names of legitimate recommended installers of lightning rods. J. Canner

Editor's Note: We posed this question to Len Hathaway who, along with Bob Freeman, conduct a free non-commercial Power Point presentation, *Lightning Tips for Villagers*, that addresses personal lightning safety, residential considerations, lightning surges to electronic equipment, and the susceptibility of corrugated stainless steel tubing (CSST) gas pipe to lightning. If you are looking for a speaker for your club you can contact Len Hathaway at LHATHA@AOL.COM or Bob Freeman at STALIT1@AOL.COM. They do a great job.

Len responded as follows: If any of your members are considering a lightning protection system (LPS), commonly called lightning rods, for their homes it is important to select a firm that specializes in this field and has the proper credentials. There are no local, county, or state regulations or oversight and therefore this is a buyer beware marketplace. Fortunately, the industry does police itself through the Lightning Protection Institute (LPI) and

Underwriters Laboratories (UL).

Here is how to identify a "listed" LPS installer in Florida:

Underwriters Laboratories

www.ul.com/lightning then select "Additional Resources", then "Find Listed Installer", followed by "Refine Your Search" and select "Florida" from the drop menu of states and finally, "Search".

Lightning Protection Institute

lightning.org/?page=members&subnav=installers# then select from the left panel "Members" then "Installers" followed by "Florida" and then "Submit". Select only firms in the Dealer/Contractor classification.

As a matter of convenience, of the 20 or so "listed" firms found in the above for Florida, three are known to be working in The Villages. They are shown in alphabetical order as we are not recommending any one firm. Remember, it is always advisable to get more than one quote.

- A-1 Lightning Protection Services, 1-866-465-0620
- Advanced Lightning Protection, 352-875-4884
- Triangle Lightning Protection, 352-483-7020. □

One Package Policy for your Home & Auto



Average savings
\$975*

Simplify and save with one policy and one payment.

- Discount when switching both home and auto insurance from the same prior insurer
- AAA members save up to an additional 7%**
- Nonmembers welcome

Get a quote today! AAA at The Villages
955 Bichara Blvd.
(352) 753-2500
AAA.com/LadyLake



AAA Insurance products are underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. *As of October 2012, ACICF customers saved an average of \$975 annually. This average was developed using data that reported dollar differences between customers' prior carriers and ACICF. **Discount applies to select auto coverages only and is based on number

LETTERS

Letter to the Editor:

Trail Signage

My husband and I moved to the Villages in March 2013. After renting several winters in this beautiful bubble, we knew this was eventually going to be home. I have to admit, that as much as I love this place and thoroughly enjoy the aspect of getting around in our golf cart, I realized how challenged I am when it comes to directions.

My request is simple, but yet I feel will be extremely helpful to all residents. Is there a way to have our two MAIN streets (Buena Vista AND Morse) listed on the trail signs with reflective paint? The words on the signs are extremely small. For the elderly who who can see, but need to get closer to the signs to make out the exact words, I am requesting that The Villages highlight the main streets of Buena Vista and Morse and the arrows pointing which way to turn in reflective paint. This way any person would know prior to being on

top of the signs which way they will be turning. It would really be helpful when going through the tunnels. At night, it would eliminate any confusion as to which way to turn for the main streets.

Nancy Grubba

Editor's Note: We passed this request on to a member of a District board and the AAC and have asked that he present your suggestion to District staff for their review and for a

possible discussion at a monthly meeting. We were recently advised that the District will be repainting the trail signage lettering with reflective white paint. □



MEET YOUR 24/7 TEAM
*Exceptional Team!
Exceptional Service!*



Carol Julianelli
Broker Associate/Realtor
(formerly with Sister Act)
352-516-9659
Cjulianelli@tomgrizzard.com

Kris DiLeva
Realtor
352-272-8394
Kdileva@tomgrizzard.com

www.Your247Team.com
After Hours: 352-250-0560

Buy or Sell with Us and We will pay \$250 towards your Closing Costs
Terms & Conditions Apply.



Tom
GRIZZARD
REALTORS

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**



Upcoming Events in Beautiful Mount Dora!

Tickets and more info at www.MountDoraEvents.com

*Paddle Fest

Lakeside Inn Mount Dora
Friday May 2nd, 3rd and 4th

Races, eco-tours, kayak / canoe instruction, boat dealers, vendors and more!

*Taste of Our Town

Thursday, Friday & Saturday All Year Round
A Guided Food & Wine Tasting Tour \$49

Tour departs at 2pm from the Mount Dora Chamber of Commerce.

*Mount Dora 2nd Friday Art Stroll

Downtown Mount Dora 6-8PM Free!

*Blues and Groove Weekend!

Bringing fabulous Blues Music to the Mount Dora's lakefront Elizabeth Evans Park! [\$20]

Friday, Saturday and Sunday May 16-18

Headliners:

Friday ~ **Jimmy Thackery and The Drivers**

Saturday ~ **Ana Popovic**

Sunday ~ **Pat Travers**

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.

LETTERS

Letter to the Editor:

Street Sign Placement

Who 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. It makes 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.” □

REMEMBER MOTHER’S DAY



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

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 **Ralph Corso**
UNITED STATES GOLF TEACHING FEDERATION Professional Golf Instructor
— Leader in the Field of Golf Instruction —
751-1121

USGA

Letter to the Editor:

Golf Cart Safety & Insurance

Your articles regarding golf cart insurance and safety have been very informative, and caused me to check with my insurance agent and I found out that I was not properly covered, **but I am now.** I am surprised that when I contacted my agent when I bought my first golf cart that this was not discussed. Thanks for all the great work you do. D. Swanberg

Editor’s Note: We are pleased that you are finding our articles helpful and glad that your golf cart is now adequately insured. We hope that other readers have taken the time to check with their insurance agent to make sure they have adequate golf cart coverage. □

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

REVERSE MORTGAGE OR ASSOCIATES®
A FLORIDA COMPANY
NMLS #383872

Borrow With Confidence!

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

Call me at...
(352) 753-6440

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



Bill Bryan Kia

9039 S. US Hwy 441 Leesburg, FL

KIA Cadenza
2014
MSRP starting at \$35,100

SALES: 352-321-3093
SERVICE: 888-349-3596

"Where the people make the difference!"

LETTERS

Letter to the Editor:

Dogs in Yards

First let me state that I LOVE your news-letter. I like the honest, straightforward man-ner in which you address topics and issues in our community. Job well done!! I read the ar-ticle about the abuse some dog owners display in their cavalier use of public facilities for "walking" their dog. I thought you did a good job of addressing that portion of the problem.

I beg you to do another article that con-fronts some dog owners over their attitude that everyone's yard is their personal dog park and that they feel entitled to use our lawns as urinals and toilets! I have talked to Fertigator about the issue and they stated that dog urine

has a high concentration of ammonia nitrate and can or will brown out a lawn and cause spotting. One dog owner told me he can clean up feces and return the lawn to a better condi-tion than before! What an arrogant and foolish statement.

Then there is the issue of private property rights. You do not have the right to trespass on my property without permission. I chatted with Community Watch and they said I could

file a complaint with them and they would talk to the dog owner about their abuse of other people's property. They did ask that I talk to my neighbors first and try to settle any issue. I have done that many times in a friendly but firm manner, and have been met with surprise,

(Continued on page 18)

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...

Bruce Hancock
Certified Podiatrist
352.445.5575

ADVANCED
DIABETIC SOLUTIONS

BUY • SELL • TRADE • BROKER | BUYING DAILY

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

c2cjewelryandcoin.com
STATE LICENSED SECONDARY METALS RECYCLER #75-8913142742-7

**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 466 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 PCGS IVC

PROFESSIONAL EMBROIDERY
Screen Printing, Creative Custom Logos
for Clubs & Businesses
AUDREY ANN ORIGINALS
20+ years in Business

Hats **LOWEST PRICES & BEST SERVICE** Tee Shirts
Polo Shirts **352-259-0131** Golf Towels

Please visit our website @ audreyannoriginals.com

SNOWBIRDS!

Need to leave your cart unattended
for months at a time
without worrying
about dead batteries
when you return?



Heard About **BatteryMinder®**?
Want to know how it prevents dead
batteries?

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

Our New Lasers are Making Patients Smile!

We are proud to be one of only a few dental offices that can offer this kind of patient-friendly laser treatment. With our new lasers we can treat cavities quickly, often with no shots, numbness or whine of a drill. With the same lasers we can treat gum disease and perform many other procedures with no pain.

Give us a call to schedule an evaluation. We'd love to make you smile.



William Greider, DMD, MAGD, PA

General Dentist



17820 SE 109th Ave., Ste. 101
Summerfield, FL 34491

Tel. 352-307-1753 • Fax 352-307-1741

The patient, and any other person responsible for payment, has the right to refuse to pay, cancel payment or be reimbursed for any other service, examination or treatment which is performed as a result of and within 72 hours of responding to the advertisement for the free, discounted fee or reduced fee service, examination or treatment.

NEW PATIENT SPECIAL

- Complete Exam (D0150)
- Digital Xrays (D0210)
- Cleaning (D1100)
- Oral Cancer Screening (D0431)

with Identafi 3000

\$59

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

Golf Cart Approved **352-753-1306** 

\$2.00 OFF Silver or Gold Car Wash <small>Not valid with other discounts Not interchangeable Expires May 31, 2014</small>	\$1.00 OFF Basic or Bronze Car Wash <small>Not valid with other discounts Not interchangeable Expires May 31, 2014</small>
--	---

Free Car Wash with Any Oil Change

Letter to the Editor, continued:

Dogs In Yards

(Continued from page 17)

I muffled anger and silence. I have asked our local Village association to publish an article but they have indicated that it may be a contentious issue and they have declined.

I am of the opinion that since you are a well read and respected paper that an article in your next issue may well help resolve the problem. I [and many of my neighbors] would like to help maintain the positive and friendly attitude of the Villages. We ask that you please provide assistance before any potential volatile outbursts occur. Thanks, Mike Emley

Editor’s Note: We noted in Janet Tutt’s April 10th “Our Place” article that she addressed this issue and stated “We will continue to help educate and inform residents and enforce to the extent possible the proper use of public and private property...Contrary to all the residents who do not believe the District is doing enough to resolve the ‘dog issue’, we are very concerned, focused and are

exploring options.”

The POA believes that dog owners would be responsible enough to avoid letting their pet enter the yard of someone who is opposed to the use of his/her property for dogs to do their business, if there was some means to identify them. However, due to the restrictions on signage in all of the Districts with the exception of CDD4, the Marion County portion of The Villages, which permits signs in the yard, there is no way for a resident to provide this information to our dog walkers. Ideally, of course, residents should respect the rights of private property owners and not permit their dogs to enter upon private property without permission. That being said, if any of our readers have a possible solution, please email us at poa4us@hotmail.com. □

Our Gardening Column:

May Flowers

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Here are a few suggestions for sprucing up your gardens with a little color. These flowers are available almost everywhere but are definitely not common or boring.

Cone flower or Echinacea – sun loving perennial with large stemmed showy flowers with drooping to horizontal rays and a beehive-like central cone. These guys bloom over a very long period of time. Deadheading prolongs bloom. Leave the blooms alone from summer on into fall because the bristly seed heads are a favorite treat for finches.

Rudbeckia or Black-Eyed Susan – a true American native wildflower, these are probably one of our best known wildflowers. All are tough and easy to grow and love the full sun. Blossoms have yellow or orange rays and a

(Continued on page 19)



Canada Meds
of Sumter County

Still paying full price for your medications?
Want to stay out of the Donut Hole?
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 100MG GEN \$4 EACH	SPIRIVA 18 MCG 90 FOR \$151.75	CIALIS 20MG GEN \$5 EACH
--	---	---------------------------------------

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

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

May Flowers

(Continued from page 18)

raised brown central cone. They attract butterflies and other pollinators. It also lasts very well as a cut flower and usually is not bothered by deer, or any major pests and diseases.

Gaillardia or Indian Blanket Flower—another perennial native, are daisy like flowers in warm colors of red, orange and yellow. The petals have serrated tips. These perennials are tough and cheerful. The plants naturalize along roadways, in sunny gardens, and even on sand dunes. Most types grow two feet tall, love heat, have no serious pests and are not fussy about soil (although they must have good drainage). They make good cut flowers.

Periwinkle (Catharanthus roseus) – also known as Madagascar rosy periwinkle, is one of the most drought tolerant plants with such happy little flowers that reseed themselves all over the place: in the cracks of your sidewalk, in the middle of the garden bed, anywhere where it's hot and dry. They grow in low mounds and their flowers have flat, five-petaled disks of pure white, pink, red, sometimes with a darker "eye" on top of their glossy green foliage. They like it hot! Inter-

esting kinds are Heatwave, Pacifica, and Stardust Series.

Penta (Pentas lanceolata) – these are old tropical Victorian plants, are huge butterfly attractors, and are used as a bedding or container plant. The six inch wide clusters of small, starry florets are deep red, white, pink or lavender. Each little flower has five petals; that's why it's called "penta". Pentas do extremely well in hot weather. The taller, red pentas attract butterflies and hummingbirds more than the other colors. In a really bad winter, they may not come back at all. Cool Fact: Pentas are from Africa and are also

known as Egyptian Starflower. The hybrid "Stars and Stripes" has red flowers with green and white variegated foliage.

Caladium – Caladiums are really nice plants and so easy to grow. Their beautiful leaves and tropical appearance are lovely in the garden. Caladiums can jazz up a shaded

(Continued on page 20)

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.

BROWARD FACTORY SERVICE
Sales - Service - Contracts

Villages Area Residents Special
\$199.00* Per Year

*For appliances up to 10 years old.
Offer extended through May 31, 2014

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



SATISFIED CUSTOMERS

Never Pay Another Expensive Repair Bill

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



GET MAXIMUM EXPOSURE

LET MY EXPERIENCE GO TO WORK FOR YOU!

Ira Miller
Realtor

- 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




Lightning Protection YOU CAN TRUST



TRIANGLE
Lightning Protection, Inc.

Serving the Southeastern United States Since 1998

**\$1,195 for any home
2,100 sq ft or less**

Call for Pricing On Larger Houses



We accept Major Credit Cards



U.L. OWAY.E255097 N.F.P.A. #989991 L.P.I. Master Installer / Designer #1070 #1453



(352) 483-7020



May Flowers

(Continued from page 19)

border, brighten a dark patio or skirt a bed of gloomy shrubs with color. They come in a spectrum of rainbow colors from pure white, cream, pink, bright rose to hot red. They have few enemies--germs or critter--and they're fairly inexpensive. Their color display lasts a long time. And Caladiums are perfect for containers or hanging baskets. Most Caladiums like the shade but now there are cultivars that can be grown in the full sun. Cool fact: grown from tubers, the caladium "flower" looks like Jack-in-the-Pulpit.

Torenia or Wishbone Flower - appreciates some shade in hot areas. During really hot, humid summers, the plants will need to

be kept well watered. Torenia does best in containers, especially nice in hanging baskets, since it doesn't like to sit in dry soil. If you've ever seen one looking back at you, you'll understand the name 'Clown Flower'.

Last week I asked the Husband to move an urn that contained a little red cedar. He had a heck of a time even tipping that urn from side to side. I had forgotten that there was no bottom on the urn and as you can guess, the taproot of this little tree went all the way down to China. The Husband's back is still recovering. □

Seniors vs. Crime

Leading the Fight Against Scams Fighting Telephone Swindlers

Phone swindles are practically as old as the telephone itself. But new technology has led to an onslaught of Internet-inspired fraud tactics that try to use telephone calls to dupe millions of people or to overwhelm switchboards for essential public services, causing deep concern among law enforcement and other groups. People, businesses and government agencies across the country are combating the new schemes, in which scammers use the Internet to send huge volumes of calls at the same time. Many of the attacks bombard individuals with automated requests for personal data, in a variation of their email-scams cousins.

Banks have begun warning their customers to avoid providing any personal data through their phones when they receive such a call. Officials worry that the new threats are particularly effective against older Americans, who use phones more than computers and who seem to be more trusting. No wonder areas such as The Villages are such lucrative

(Continued on page 21)

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 #232B50

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.

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.



JERRY MARTIN IRRIGATION LLC.

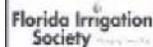
3398 SW 74th Avenue, Bay 101, Ocala

*Serving Marion & Surrounding
Counties Since 1982*

(352) 237-5731

Spring Special
***\$39.99**

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



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

Call for details

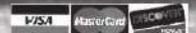


Photo is courtesy of Hunter Industries

Telephone Swindlers

(Continued from page 20)

targets for these scammers!

As they are for most forms of Internet fraud, the latest phone schemes are also difficult to track and investigate because of their frequency, their layers of anonymity and their global nature. Many investigators are hard put to name a successful prosecution of the latest wave of phone swindles, though cybercriminals who committed other forms of fraud have been arrested.

For years, government officials have warned the public of email frauds that request personal information, known as phishing. Over time, the public education has made it harder to trick people over email. But there has been less public outreach about similar new types of phone schemes, sometimes called vishing (Voice Fishing for personal information).

The more traditional swindles, which ask individual recipients to provide personal or

financial information, appear to be up sharply. In 2012, the Federal Trade Commission said, telephone calls accounted for 34 percent of the fraud complaints it received from people who reported how they had been contacted, up from 20 percent in 2010. Phone fraud was second only to email, which accounted for 38 percent of complaints in 2012.

Automatic dialing software and Internet phone services make it easy to place huge volumes of calls from anywhere in the world. Often, swindlers create messages in a synthesized voice and say they are from a financial institution. The call prompts the recipients to

enter personal data through their phone key-pads. "Some of these people are so darned convincing," said Debbie Matz, chairwoman of the National Credit Union Administration, the agency that regulates federal credit unions.

Because making phone calls over the Internet is so inexpensive, the practice can be lu-

(Continued on page 22)

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



DirectV. 352-356-8582
AUTHORIZED DEALER

Call Today for our VIP installation. We only sell the BEST, DirecTV! Mention Code: POA01

#1 Satellite of Lady Lake LLC
732 S US Hwy 441/27
Lady Lake FL 32159

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: 352-750-0639
Office hours 9 A.M. to 4 P.M.
Office: 352 750-2099

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

HYPNOSIS

Anxiety, Weight, Smoking, Other Issues
Most Insurances Accepted

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

352-250-5052

the McDonald agency Allstate

WWW.THEMCDONALDAGENCY.COM

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

BUENA VISTA REALTY GROUP



Monica Peidl, Broker/Realtor
Villages Resident since 2003

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

352-551-6027
Call and ask me anything!
I KNOW YOUR NEIGHBORHOOD!

Telephone Swindlers

(Continued from page 21)

crative even if only a tiny percentage of the people provide information. Personal financial data obtained this way can be easily sold on the black market. It is impossible to estimate how much money is lost to such schemes. “People have gotten trained now that you don’t just click on random stuff in email,” said Henning Schulzrinne, the chief technologist with the Federal Communications Commission. “People don’t necessarily understand

how non-trustworthy caller ID has become.”

What steps can you take to defend yourself and your family from this onslaught? Seniors vs. Crime has several suggestions:

Don’t trust Caller ID – it can easily be spoofed or faked.

Don’t respond to unsolicited telephone calls unless you absolutely know to whom you are speaking

Don’t answer questions over the phone by entering numbers on your keypad

Be suspicious, be cautious and be safe – hang up!

When answering your phone, be smart, be

aware and be wary. Remember, if it sounds too good to be true, it probably is! When in doubt as to what else you can do, you can always contact your nearest Seniors vs. Crime office for advice. 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 Sumter County Sheriff’s Office in The Villages; or at 352-750-1914 in the Wildwood Police Station Annex at Brownwood in The Villages. Volunteers’ at all three offices are ready, willing and able to assist you. And, best of all, there is never a charge for their services. □

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

SNAPSHOT INVESTIGATIONS
Need to Know?



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

(352) 536 - 4806
A1200041

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



Lint Clogged Duct
Member NSCG & CSA

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

DRYER VENT CLEANING

HOME & MOBILE MEDICAL ALERT SYSTEMS



352
638-5900
800-881-8746

- Medical Emergencies
- Home Intrusion
- Customized

with **GPS-FIND-ME-NOW**

OWNED & OPERATED BY LICENSED VILLAGE RESIDENTS
Since 1987 FL. LIC. EFA000024
A+ RATED BBB www.palbuton.com

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

441 BINGO
Grand Opening Sun, May 4th

DOORS OPEN AT 9:00 A.M.
SHARE THE WEALTH GAMES
START AT 12:00 P.M.
REGULAR GAMES AT 1:00 P.M.

MON - THURS - SUN
372 Shopping Center on 301 WILDWOOD

352-748-1460

FirstBank

Every homeowner who is at least 62 years of age should know about Reverse Mortgage loans!

– Purchase & Refinance –



Call Today:
Crissy, NMLS# 447937
Your Hometown Specialist
Phone: 352-322-1925
xcrissy@firstbankonline.com

FDIC
Borrowers must pay taxes and required insurance.
Must meet underwriting requirements.
FirstBank Institution ID 472433

Looking for Discount Partners?

The Discount Partners program is an ongoing benefit for POA members. Just show your current year POA membership card to the Discount Partners listed on our website. Visit poa4us.org for details, scroll down to Discount Partners in the list to the left. Please say "thanks" to our Discount Partners for participating in this program.

NEW THIS MONTH! Sam's Club is offering \$10 off of a membership (read the Discount Partner details on poa4us.org!!) □



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 MAY 31**

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

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

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

Grocery Shopping & Delivery Service

**Skip The Crowded Grocery Store
Shop Online Instead!**

FREE Delivery Available



Save \$5
OFF Your
Next Order

Use Coupon Code:
POA1 at checkout.
Offer Expires
06/30/14.

VillageGroceryDelivery.com

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

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
Barbara DeCoste	856-266-1473
Myron Henry	205-8849
Mary Paulsboe	259-7172
Victor Ray	391-5010
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 Donahe	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

ADVERTISERS

For Ad Rates and For More
Information, Please Contact

Richie Hausner

POA Advertising Independent Sales Rep.

352-446-4186

rhausnerpoa@hotmail.com

The first practice in North Central Florida accredited by the American College of Radiology.



THE VILLAGES

OCALA

TIMBER RIDGE

LECANTO

INVERNESS

The only practice you need to write your success story.

Accreditation from the American College of Radiology is the highest honor that can be awarded a radiation oncology practice in the United States—and it doesn’t come easily. It’s the result of delivering superior radiation oncology care year after year, using the most advanced technologies, like Varian RapidArc®, and employing a team of world class medical professionals on a first name basis with our patients and their families.



Learn more about the secrets of our success stories at RBOI.com or call 352.259.2200.

RBOI ROBERT BOISSONEAULT ONCOLOGY INSTITUTE
Be a Success Story.