

THE



Issue 40.08



BULLETIN

August 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

LIVING IN THE LIGHTNING CAPITAL OF THE COUNTRY

Things You Need To Know For Your Personal Safety
Highlights of Len Hathaway's presentation at the May, 2014 POA Membership Meeting

Len began by pointing out that he had a number of articles in the POA Bulletin last summer, all of which are available on the POA web site (poa4us.org - click on archived bulletins). In the July, 2013 issue on page 21 there is an article entitled "Do You Need Lightning Rods?", on page 19 in the August, 2013 Bulletin there is an article entitled "Do You Need Surge Protection?", and starting on page 11 in the July, 2014 Bulletin there is a discussion about the risk of lightning breaching Corrugated Stainless Steel Tubing (CSST) gas pipes which are found in the attics of many homeowners north of CR466 who have natural gas, and any who have buried propane tanks to pipe it into a summer kitchen.

Some important facts about lightning are as follows:

1) Florida is the lightning capital of the nation, but not the world. The average number of thunderstorm days in a year in our area of Florida is 80.

2) "When thunder roars – GO INDOORS" In the past we were taught to count the number of seconds between the flash and the 'bang' and every 5 seconds the storm is sup-

posed to be one mile away. They also said that if the storm was more than six miles away you could stay out. However, the National Weather Service found that was not conservative enough and now they recommend you go indoors when you **hear thunder**. Additionally, you should wait for 30 minutes after the storm passes to resume outdoor activities.

3) You can render immediate aid to someone struck by lightning because the body does not retain an electrical charge. Immediately

call 911. If their heart has stopped, begin CPR immediately and if possible, get the nearest AED from a recreation center.

4) Some examples of lightning strikes in Florida and elsewhere in the US just since April include a woman crossing the street with an umbrella who was struck and suffered a rapid heartbeat and uncontrollable shaking; a golfer died after being struck by lightning; a guy was in his backyard when lightning struck

(Continued on page 2)

Owens Corning Submits Replacement Plan

[May 28, 2014, communication from Owens Corning Roofing And Asphalt, LLC, requesting that it be published for all Villages residents to see, is as follows:](#)

PROGRESS REPORT

"As previously published, Owens Corning is honoring their commitment to quality and has agreed to replace Owens Corning Oakridge shingles where granule loss was determined by Owens Corning to affect the performance of the roof.

"Physical inspections on roofs installed between **January 1, 2007, and December 31, 2010**, are nearing completion for those we have received approval to inspect. Any claims that have not been inspected (either because we did not receive prior approval or they fall

(Continued on page 4)

Tuesday, August 19, 2014

POA GENERAL MEMBERSHIP MEETING

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

Laurel Manor Recreation Center

Reverse Mortgages in Today's Market

Presented by **Rob Wyatt**
of Reverse Mortgage & Associates

Followed by Questions & Answers
Audio and Visual in Overflow Room

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

Lightning Capital

(Continued from page 1)

a tree and there was a side flash (lightning jumps from the tree to something else) and it went to him and he was killed; three students received burns on their backs while standing near their lockers at school; a construction worker left the job site to roll up the windows on his car and on the way he was struck by lightning and died; a fisherman was struck by lightning and killed; a motorcycle rider was struck and killed; a blueberry picker was struck and killed; and during a Church service it was struck by lightning and while it did not do any structural damage it caused a surge in the electrical system and the organist received a jolt and minor injuries.

5) **Lightning is VERY unpredictable.** It does not always strike the tallest object in the area.

6) When planning outdoor activities make sure you are aware of the weather forecast in your area.

7) If you are in a vehicle with rubber tires it can still be struck by lightning. You are safe in a vehicle providing it is a hard top metal vehicle. It is the metal which will protect you as the lightning would be dissipated off of the vehicle and you would not be harmed as long as you were not touching anything metal and it would jump to the ground. However, it would probably cause a fire, blow out the tires

Correction

A story published on page 8 in the July POA Bulletin contained incorrect information as to the first name of the incumbent for CDD 7, Seat 1. His correct name is Dennis E. Broedlin. □

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.

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and deploy the airbags which could cause injury. **NOTE: GOLF CARTS DO NOT HAVE METAL TOPS!!!**

8) Once you go indoors you are also susceptible to being injured by lightning. You should stay away from plumbing (including showering), electrical appliances, corded telephones and windows.

Questions And Answers - Len and his colleague, Bob Freeman, provided input during the Q & A session:

1) Are whole house surge protectors necessary? (A) We have two types of protection for lightning: a) the lightning protection system which is rods on the building to carry the current from a strike safely to the ground to hopefully not set the building on fire, and b) protection for electronics indoors and these are usually impacted by indirect lightning strikes that hit something nearby such as a tree or flagpole, and that creates surges within the wiring of the house. Thus, you need to consider surge protection for your electronics which should be primary and secondary. Primary protection is on the meter and can be leased from SECO or Duke. However, it is not whole house protection until you have both primary and secondary surge protection. Secondary is also known as "point of use protection" plugged into a 120 volt outlet and then the device is plugged into it. Thus, if you have anything of value, make sure you have one of those protectors on the outlet you will be using for it. In order to have "whole house SURGE protection" you need to have both primary and secondary protection devices, but it is still not guaranteed 100%, but it is the best available.

(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. □

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Lambrecht Updates

From His Wife Anne:

GREAT NEWS! Finally, a glimmer at the end of the long, dark tunnel. Rich was transferred to the University of Florida Shands Neurology Rehabilitation Center on July 16th. Although his therapy at the Club has been exceptional, at Shands he will be getting super-duper really intense therapy for longer hours and more days. Hopefully, his left side will respond positively to this therapy and that the peg tube in his tummy will be removed so that he can eat real food again. Many of you know what a picky eater he is, but in his defense he's had to eat pureed foods. Pureed pot pie does not appeal to anyone! Our goal is for him to be able to "transfer" to a sitting position on his own and eat real food. Then our lives will be one step closer to being whole again.

Regarding AAC and CDD4 Boards:

The timetable has now been set for replacing Rich on the AAC and CDD4 Boards. Lambrecht's resignation letters were read into the record and formally accepted with "great regret" by CDD4 supervisors on July 11th. In his resignation letters, Lambrecht, who suffered a stroke on April 29th, made clear who he would like to see succeed him – CDD4 Chairman Don Deakin on the Amenity Authority Committee and CDD4 resident Cliff Wiener in his Seat 1 District Supervisor position. However, at a prior CDD4 meeting the Board had established a policy that they would not make an appointment for a District Supervisor seat based solely on an outgoing supervisor's recommendation. Thus, CDD4 Board members present agreed to open up the application process for both positions. The deadline for applications was July 30.

The candidates for both AAC and CDD4 should be interviewed and potentially appointed on Aug. 8. The new CD 4 member could be chosen and seated to participate in the Aug. 8 meeting. The Village Center Community Development District has tentatively scheduled a special meeting on Sept. 8 to swear in the new AAC member. That would allow the new member to be seated and take an active role in the Sept 10, AAC meeting. □

POA Membership Benefit

We initiated our e-mail contact program three years ago with an announcement reminding members of the speaker and date of the upcoming monthly POA membership meeting. If POA members have provided an e-mail address and have not received monthly Alerts, please 1) be sure and look in your junk mail or in your spam folder for the POA Alert, 2) be sure that your mail box is not full as this will also cause you not to receive the POA Alert, and 3) if you have a high level filter, the e-mail may be blocked so please add the poa@poa4us.org to your safe email list. If you still do not find an alert from the POA, please e-mail your name, street address and e-mail address to database@poa4us.org.

In addition to the monthly speaker reminder, we inform you of any matters that we believe you should be aware of on a more timely basis than what our monthly Bulletin can provide. For example, rather than have to wait three or four weeks to provide you with our input on IRS findings, we will be able to send you our analysis by e-mail immediately. (You must be an active POA member to receive the POA E-MAIL Alerts.)

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

MAKE AN INVESTMENT IN YOUR FUTURE

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) _____
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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)

Lightning Capital

(Continued from page 2)

2) I have heard that lightning rods could attract lightning. Is this true? (A) Our research indicates that they do not increase the chance of a lightning strike. See University of Florida’s Dr. Martin Uman’s book, *The Art and Science of Lightning Protection*, page 17, that can be found in The Villages Library.

3) My next door neighbor has lightning rods, so will they get hit before me? (A) That is a myth. There are examples right here in the Villages where a home was struck and burned down and the house next door and a house across the street had lightning rods.

4) Can you have lightning on a sunny day? (A) Ninety percent of all the lightning is cloud to ground lightning, but there are cases (“a bolt from the blue”) where a lightning strike can come off the top of a cloud and that can happen once the sun comes back out. That is one of the reasons they say wait 30 minutes before going back outdoors.

5) If I open the circuit breakers at my service panel, does that give me any protection? (A) If you are going on an extended vacation and you want to disconnect or unplug your devices you can do this by either unplugging them or opening the breakers. If you experience a nearby strike it may have a real strong electrostatic field and also a very strong electromagnetic field. In this case, the wiring in your home can act like an antenna inducing voltage into the wiring. Therefore having the device unplugged would provide more protection.

6) Why do the golf courses in The Villages not use sirens to warn golfers that a storm is in the area like many other courses we are

to playing on? (A) They have made the decision here, for whatever reason, to leave the decision of whether to continue play or go indoors, up to each individual.

7) What is your recommendation for the best protection. Do we need both lightning rods and surge protection? (A) You need to understand that there are two problems here. First, a direct lightning striking your home that is capable of burning it down, which we have seen nine cases of in the last ten years right here in The Villages, or the other problem is that indirect strikes affect your electronic equipment. The chance for an indirect strike is much greater than that of a direct strike, but you have to make your own decision. Each individual has his own tolerance for risk. You can choose to do nothing – the odds are with you, and if the worst happens, your homeowners insurance will respond. However, if you have a low tolerance for risk, you trade off your hard earned dollars to avoid all of these things and get peace of mind.

8) Do flagpoles attract lightning? (A) Like trees, a flagpole can be the target of lightning, so it should be placed a considerable distance from any house. If it is not, you can actually put up a lightning ground on a flagpole, but that should be part of a lightning protection system where it is all tied together. □

OC Replacement

(Continued from page 1)

outside the above installation date window) will be handled via our normal process going forward.

“If you already have a claim established but have not yet had a physical inspection, we will arrange for a third-party firm to contact you. The third-party service will schedule a day and time that is convenient for you to extract the shingle samples and take the photographs necessary in order to analyze your claim.

“Owens Corning’s offer to replace Owens Corning shingles **including both labor and material is in effect until December 31, 2014**, allowing ample time for homeowners to contact Owens Corning about their Owens Corning Oakridge shingles installed between January 1, 2007, and December 31, 2010. IF YOU DO NOT HAVE A CLAIM ESTABLISHED, BUT BELIEVE YOU HAVE A POTENTIAL MANUFACTURING DEFECT, PLEASE CONTACT US AT 1-800-ROOFING TO ESTABLISH A CLAIM.

“Any claims that meet the above criteria but are submitted after December 31, 2014, will (Only – emphasis added by POA) re-

(Continued on page 5)

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OC Replacement Plan

(Continued from page 4)

tain the benefits of their original warranty.

“Owens Corning has provided responses to some frequently asked questions below:

1) I established a claim a long time ago, but I haven’t been inspected yet. (A) As stated above, Owens Corning has completed all physical inspections for those where we have received approval to do so and that fall within the installation period of January 1, 2007, and December 31, 2010. For all other claims, we will utilize our normal process. This will involve utilizing a third-party data gathering service to extract the shingle samples and take the photographs needed to analyze your claim. A technician will contact you within the next several weeks to schedule a convenient day and time to perform the shingle extraction. (POA NOTE: We would suggest that if you already have a claim number but did not receive notification requesting to inspect your roof – and you had the Oakridge shingles installed during the 2007-2010 time period, that you telephone Owens Corning and make sure you are on their list to be contacted by a third party roofer.)

2) How do I know if my material fits the criteria and that I should establish a claim with Owens Corning? (A) If you are unsure, contact The Villages Warranty Office (753-6222) for specific information regarding the material installed on your roof. (POA Note: Ask them if you are on the list of properties

they sent to Owens Corning that were roofed with batches that may have contained the defective shingles.) If you feel you have a manufacturing defect, you can open a claim by phoning 1-800-ROOFING (800-766-3464). Once a claim has been established, our third-party data gathering service will contact you to arrange for a convenient time to extract the necessary shingle samples and take the required photographs.

3) How will I be notified if my roof has a manufacturing defect? (A) Regardless of whether your shingles are found to have a manufacturing defect or not, Owens Corning will send you a written communication regarding the findings within 15 business days of the data gathering visit.

4) What is my warranty if, after inspection by Owens Corning representatives or extraction of shingle samples by a third-party service, no defect was found? (A) Your Owens Corning Roofing and Asphalt Limited Warranty on Roofing Shingles remains in full effect.”

NOTE: There were two time periods for defective shingles. The warranty for repair of defective shingles installed form 2003 to 2006 singles expired on December 31, 2011. **This letter applied ONLY to those installed between 2007 and 2010.** □



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Sinkhole Insurance

As promised in the July POA Bulletin, we have continued to look into the possibility of developing a sinkhole insurance fund for Villages property owners. You will recall that we indicated that our review of Florida insurance laws found that there are MANY Florida laws regulating the provision of insurance. We have looked at the possibility of a 501c-4 corporation, a Cooperative Membership Insurance Fund, a commercial insurance fund, and others, but have not found any structure within which the residents could legally operate a sinkhole insurance fund.

As many of you are aware, in 2011 the Florida legislature opted to put the financial burden of sinkholes on the residents of Florida who are unfortunate enough to be impacted by a sinkhole. They provided insurance companies tremendous leeway in determining to whom and where they will offer the “extended sinkhole rider”, and gave insurers the ability to “non-renew the policies of policy holders currently maintaining sinkhole coverage at the option of the insurer...” (F.S. 627.706 {4})

As a result, many Villages residents who moved here with the understanding that they could purchase sinkhole insurance have now had that option non-renewed.

Prior to making this legislative change, a Symposium was held which included the topic of introducing The Florida Sinkhole Insurance Fund. The Symposium was organized by the Florida Office of Insurance Regulation and Insurance Commissioner Kevin McCarty to bring together insurance industry representatives and policymakers on recommendations for improving the state’s property insurance market. A summary of the Financing Alternatives for sinkhole insurance was presented and the third alternative was ‘the establishment of a direct writer for the peril of sinkhole’. However, it was not recommended because they thought a reinsurance facility appeared to be a more cost-effective solution. In the end, the legislature voted not to have a separate statewide sinkhole insurance fund.

We were hoping to find that setting up a Direct Writer Fund could be easier to do in The Villages in that the Developer should have a pretty good knowledge as to the extent of sinkholes and the costs of repair for properties in The Villages. Also, The Villages is located outside of Florida’s “sinkhole alley”.

(A direct writer is an insurance company that does not have independent representatives to write their business. Their employees or contracted sub-contractors are the only ones who write and service your policy. GEICO Insurance, for example, is a direct writer. As a customer, you call this company directly and it is their employees who service your policies. Unlike independent agents who represent multiple companies, the direct writers can only place your business within their own company.)

A one-time membership/initiation fee into The Fund could be established based on the insured value of the home (if current sinkhole insurance limitations were used which requires an impact on the insured structure) or a combination of this value and the size of the property if sinkholes located anywhere on the property were to be covered. These initial fees could be used to pay for start up costs of the Fund and the remainder held in ‘safe-keeping’ for any catastrophic year needs. An annual premium could be assessed to pay for operation of The Fund, ongoing sinkhole mitigation, and increasing the “safe keeping” fund. The decision on whether or not to assess a percentage deductible would have to be reviewed using prior knowledge of sinkhole activity in The Villages.

We were aware that such an insurance fund, may not even be permitted by Florida laws, but we wanted to pursue it, so we contacted one of the Developer’s attorneys who met with us. We indicated to him that we had some thoughts on how The Villages/residents could establish another ‘one of a kind’ perk for all Villages residents, which was not at the expense of the Developer, and that we had

(Continued on page 7)

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Sinkhole Insurance

(Continued from page 6)

been studying the possibility of establishing a self-funded, sinkhole insurance fund available to Villages residents only.

We noted however, that our review had convinced us that this type of fund is not something that the residents would be capable of putting together themselves because of the various complexities that would have to be addressed and inquired as to the possibility of the Developer taking on this project. While the Developer's attorney was very receptive to the idea, he too had investigated the Florida statutes, and determined that it would not be possible to establish a stand-alone sinkhole insurance fund for Villages residents unless it was done by an insurance company which met all of the Florida State requirements to sell insurance. That being said, the Developer's Group elected not to get involved, as running an insurance company was not their area of expertise.

Our last hope is to try and find an insurance company which would want to take on this project, as the POA does not have the capability to establish an insurance company. Our next step will be to find out more infor-

mation about how many people have the extended coverage, how many have been denied the coverage, how many would want to purchase it if such a fund was available, etc. We have decided to use the POA 2014 active members as our sampling, and we will be emailing them a survey to complete and return. We will then compile the data (hopefully we will get a good response so that the numbers will have more meaning as to being a true reflection of residents). If the numbers look good, we will begin to look at insurance companies who might be willing to "take us in".

We are spending a lot of time on this because we believe such a Fund would provide the following advantages to the residents:

- Relieve angst and fear of current and prospective residents.
- Maintain property values of uninsurable homes and homes near a sinkhole incident.
- Increase property values of all homes because of the relief of fear of a sinkhole.
- Make The Villages the only place in Florida where you can purchase sinkhole insurance to protect your home value, even if it has incurred a sinkhole or there has been a sinkhole near your home. □

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AAC Summary July 9, 2014

Audience Comments:

- A resident was advised that, while members of the AAC agreed the dirt path between the medical gate and Walmart is in terrible condition, the land is not owned by the District, so the AAC cannot help.

New Business:

- Mr. Miles reviewed the proposed Long-Term Investment Policy, the Investment Advisory Agreement and the proposed dollar amount of the Recreation Amenities Division (RAD). The proposal was put together in order to achieve long term growth for a portion of the portfolio as opposed to losing value because the income was not keeping up with inflation. The RAD reserves total \$30M, but committed funds for liquidity and approved capital improvement projects total about \$16M, leaving a portfolio balance of approximately \$14M. The recommendation

which was approved by the AAC was to put \$3M of that sum into long term investments (5-10 Year). These are monies to be used for future infrastructure replacement.

Old Business:

Capital Project Update:

- Chula Vista – currently on schedule for a September opening. (\$566,000)
- El Santiago – project completion date yet to be determined (2M)
- Silver Lake – Expected to be opened by mid-August (\$562,000)
- Tierra Del Sol – Anticipated completion date of March, 2015. (\$1.9M)
- Lindsey Lane Golf Maintenance Bldg – Scheduled completion in September (\$550,000)
- Gate Connectivity – Near completion (\$1M)
- Paradise Park Area B – The bid has been awarded and construction will begin once permits are secured. It is anticipated to take four months. (\$1M)
- Ms. Weber suggested Wi-Fi installation at Silver Lake Rec Center, it was approved.
- The Board requested staff investigate alternate Wi-Fi options for the rec facilities,

such as Comcast vs. the Villages.net.

- Discussion of the Legal Memorandum regarding District 3 Hawkes Bay/Saddle-Retention Area maintenance responsibility. The Committee agreed that the documents should be revised to indicate that CDD 3 was the owner of the ponds and responsible for their maintenance.

Reports and Input:

Supervisor Comments:

- Ms. Forrester commented on \$4 trail fees being charged resident spectators on the executive golf courses.
- Mr. Rohan suggested a list of guidelines be established and a six month review of the removal of fees be completed. The Board approved waiving the trail fee for the resident spectators during this six month trial period.

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

NEXT AAC MEETING – WEDNESDAY AUGUST 6TH, 9:00 A.M. AT THE SAVANNAH CENTER. □

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July Forum Questions & Answers

1) Apparently people with homes that have natural gas, at one time, had the opportunity to get a voucher to get lightning rods if they filled out the necessary forms. Two thousand people were eligible and only 800 people filed for it. I want to know if that opportunity is still available. (A) No, it is not. That was a 2007 class action lawsuit and it is closed.

2) My 14 year old property is standing in three inches of water. I contacted the Water Department but they said it was not a water supply problem. I contacted District Property

Management and they came out and told me it was not District property, so we cannot do anything. Can you tell me if I am going to have to have a contractor come in and put some drainage in and if so, should I try to get my neighbors to pitch in? (A) Once you own the property, unless it is still under warranty, which yours is not, any drainage problems are the owners' responsibility.

3) Do you know anything about the project the Developer is doing over in the historical district? (A) Note – The response to this question can be found in the Letters to the Editor on page 17 of this Bulletin.

4) How do you dispose of leftover paint? (A) You can find the information below on the district.gov web site, as follows:

(Continued on page 10)

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July Forum Q&A

(Continued from page 9)

Household Hazardous Waste Programs

American households generate approximately 1.6 million tons of waste per year including pesticides and poisons. Improper disposal of hazardous waste items can pollute our drinking water and contaminate waste treatment systems. By placing chemical waste into the household trash can also cause injury to sanitation workers.

Household hazardous waste items include but are not limited to the following: Paint, Thinners, Strippers; Gasoline, Antifreeze, used oil and filters; Batteries (household and auto); Lawn and Pool chemicals; Propane Cylinders, Aerosol Cans; Fluorescent Light Bulbs; Used Sharp Containers (hypodermic needles).

Villages Residents residing in Lake County may take their household hazardous waste items to the Hazardous Waste Center at 13130 County Landfill Road, CR561, Tavares. Some items are accepted at Mobile Unit Events. Please go to the Lake County web site at www.lakecountyfl.gov for the dates and locations of the Mobile Unit Events.

Villages Residents living in Marion County may utilize the Baseline Landfill at no charge or some items may be taken to the

nearest Recycling Center located in Weirsdale at 13535 SE 164th Street, just off Hwy 42. Please check the Marion County website at www.marioncountyfl.org for acceptable items and operation hours for the Recycling Center and Landfill.

Villages Residents living in Sumter County can utilize the Sumter County program called Amnesty Days for disposing of Household Hazardous Waste. Please contact Sumter County at 793-0240 for more information on the Amnesty Days program schedule or for more information on acceptable items for disposal.

5) I understand that Spruce Creek residents now have the ability to come across Hwy 441 and I wonder if we could get permission to cross Hwy 441 at Buenos Aires. (A) The decision to permit golf cart crossing on Florida highways is an individual County decision. In this instance you would have to convince Sumter County officials to permit golf cart crossing at that intersection.

6) There are several areas where drivers visibility of oncoming traffic is blocked by overgrown landscaping. What can be done about this? (A) This is an area where residents can and should help. Community Watch patrols and Property Management employees drive around in pickup trucks so they are up

higher and will not be able to note the landscape blockage. If you identify a location where visibility is impaired by landscaping, call District Property Management at 753-4022 and report it.

7) I live in the historic section and I was just wondering if we can have more flowers at our recreation centers. There is plenty of green stuff, but no flowers. (A) The recreation centers north of CR466 are managed and financed by the Amenity Authority Committee (AAC) which meets monthly at 9:00AM, the Wednesday before the second Friday each month, at the Savannah Center. The agenda always allows for audience comments and this would be a good place to bring it up for consideration. □

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Cheers & Jeers

CHEERS to the Developer who was able to negotiate with Owens Corning regarding the payment of labor for the replacement of defective shingles installed between 2007 and 2010. Previously Owens Corning was denying labor for those properties in which the claim was not made within five years of the date of installation. The agreement now states that all claims must be processed no later than December 31, 2014.

CHEERS to any residents who know of a fellow resident (likely a snow bird or someone who is currently renting their home out) who might possibly have the defective shingles and because they are not living here full time, are unaware of this possibility, and advises them of the situation.

CHEERS to the residents who are power washing the gutters that abut their property when they have their homes power washed. It really makes a positive difference in the appearance of our residential streets and your

home in particular.

CHEERS to the residents who appear to be operating their motor vehicles and golf carts more carefully, as we have had a noticeable decrease in crashes with serious injuries. Keep up the good work.

CHEERS to all of our area law enforcement departments. They have been doing an outstanding job of finding and prosecuting individuals who have been involved in criminal activity within the confines of The Villages.

CHEERS to the Village Community Development District staff for the excellent management of all of the Districts' financing. The placement of adequate renewal and replacement funds for infrastructure replacement needs in the future and their proactive look at the District Investment policies are to be commended.

JEERS to the Villages Home Warranty Department for their unwillingness to notify residents who had the possibility of having defective shingles. This would have eliminated many of the residents who did not find out they had a problem in time to qualify for the labor costs and the replacement of the defective shingles, and saved many other residents who have Oakridge shingles the angst of worrying about whether or not their shingles were defective.

JEERS to the Florida legislators for selling out to the insurance companies when they enacted the 2011 sinkhole insurance modifications, putting many consumers at extreme financial risk. □



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Marathon Station Opens on CR466A at Pinellas Plaza

The new Marathon gas station and convenience store on County Road 466A at Pinellas Plaza will celebrate its grand opening on Aug. 2. Clark’s Pump-N-Shop, owned by Villager John Clark, has been eagerly anticipated by owners and operators of gasoline powered golf carts in the newest sections of The Villages. It will be the first service station to be located south of County Road 466A in The Villages.

Clark, from Ashland, Kentucky, is a veteran in the business, operating a number of service stations in the country.

The grand opening will be from 10 a.m. to 2 p.m. that day. The grand opening will feature vintage cars from The Villagers, including the Village Radio Controlled Car Club. The club will have a display and will be racing their cars that day. □

LETTERS

Letter to the Editor:

Regulations on Water Rate Increases

My wife and myself live in the Village of Sanibel since August 29, 2012. We currently snowbird back and forth to New York. Please see a copy of a customer notice going back to 2013 on which it says the Central Sumter Utility Company is allowed to increase their rates annually. Notice the last paragraph says these new rates will go into effect on December 29, 2013. Annually, to me, means once per year and represents twelve months as a period of time. Please now see a current customer notice dated June 24, 2014, where at the bottom it says now new rates will go into effect on August 1, 2014, and will appear on your bills beginning September 2014.

Clearly this is four full months ahead of

time that we are getting a rate hike. This should not be and there will be complaints.

Since all of you folks represent us as homeowners, kindly look into this matter and communicate with us any findings.

Thank you very much.

Allen and Illona Eckstat

Editor’s Note: We checked with District staff, as they manage the utility companies in addition to our amenity programs and it is our understanding that the language means a particular year, i.e. - January 1st to December 31st - not just any twelve month period. Therefore, they are permitted to increase the rates in August of 2014 because the December 29th one was for the 2013 year. Note they could again increase them in January of 2015 if they wished to do so, but then would have to wait until January of 2016 for another increase. □

If you have a question about anything in The Villages, or how to do something, or want to report a problem, etc., please call the **VCDD Customer Service Center** at 753-4508.

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Letter to the Editor:

HVAC Air Duct Cleaning

Response to Seniors vs. Crime Column
June, 2014 Bulletin

I read with interest your recent article on HVAC air duct cleaning (ADC) in the current newsletter. For the most part you were correct which I find unusual being that you are not in that industry. I have been an air duct cleaner for over 24 years. I owned the largest most reputable company in north Georgia, Ductz of Greater Atlanta. We did thousands of residences, offices, commercial and industrial buildings including hospital operating rooms.

I sold the company and am now retired living here in The Villages and have no financial interest in the local industry. Due to my love of the industry and in the interest of protecting the unsuspecting I still have concerns about correct information.

I have spoken with a representative at the Sumter Co. Seniors vs. Crime and have offered him my expertise should they ever need it. During my conversation I realized that those who are advising Seniors about this subject may need a bit of updating on the industry. One remark was that they advise that air ducts do not need to be cleaned. That can be very misleading as I have seen the majority of ducts that are filthy, have microbiological growth (I don’t use that 4 letter word MOLD) and the evaporator coils clogged from either no filter or cheap filters that have not been changed properly. My best advice is to use a reputable licensed HVAC contractor to inspect the system, clean the E-coils, install

good quality filters then change them properly.

With the humidity levels here in Florida dusty ducts can become a breeding ground for microbiological growth and with duct board (instead of metal) that becomes a big problem. Many older residents do not run their AC long enough to dehumidify the air and the coils can’t condense the moisture so the system short cycles and does not do a good job.

I just wanted to offer my expertise should you ever need it on this subject.

The local paper is running ads from “go and blow duct suckers” who are misleading the public with offers of cheap ADC. This is definitely a service where you get what you pay for. In many cases the cheap companies do not do a good job and can even do damage to the flexible ducts if they are not properly trained and take the time to do it right.

So if I can ever be of any service please do not hesitate to call. Or, if you need any articles about the industry I would be willing to write them.
Carolyn Christensen ☐

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Letter to the Editor:

Orange Blossom Restaurant

Thank you for the POA News on line. I've just read through the recent publication. I must say that I'm very disgusted that the Orange Blossom Country Club remains shut-down since June of 2013. An amateur contractor could have rebuilt and opened this within 3 months.

I've been staying away from The Villages since the shutdown mainly because of the closure. I'd like to return for the opening.

Could you tell me the current status and opening dates for the club and the pool?

Will we still have the waterfall and Tiki

Bar at the pool?

Why is there not a thing on this in the recent POA news?

I've recently joined the POA and hope they will represent us during these ridiculous stalling tactics by the owner toward the "Historic Side".

Thanks much for a response.

Ray and Denise Viall

Editor's Note: It is our understanding that work did not begin immediately because the Developer had to wait for the lease to run out on the previous operator as he still had his equipment in the building. The Developer,

who owns the building, decided to upgrade the facility which means architectural drawing approvals, permits, etc. from the local government all of which takes time as they meet only monthly.

The actual renovation began in April and the restaurant is expected to open in October. The intent was that the restaurant and the golf course would both open at approximately the same time. (It would be unfair to open a new restaurant when the golf course was closed.)

(Continued on page 16)

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Letter to the Editor, continued:

Orange Blossom Restaurant

(Continued from page 15)

The golf course was closed for the summer as they put in a new irrigation system and other upgrades which were much needed,

Recall that since this facility is Developer owned, they are not required to divulge any info to us which is different than our amenity facilities which are government owned.

The Tiki Bar was removed as the new restaurant will have a bar area on part of the former pool deck. The Developer has not yet indicated whether the waterfall will remain.

We just have to wait and see. Again, this info is just what we have heard. □

Letter to the Editor:

Historic Side Waste Management

I have received a notice in the mail that as of October, Waste Management will no longer be collecting our trash and recycling in the Orange Blossom Gardens area. What they are to do is now give us large containers for trash that will be on wheels and will be picked up by another trash hauler. This raises some questions! 1) Where are we to store these monsters to be able to wheel them out to the curb on collection day? It will be atrocious for us to have to have them stored in front of our homes! 2) Will there still be a 2 day collection since each of these units are loaded at the rear by the grab handle and this consumes

time for the hauler? 3) Are the collection fees going to be raised? 4) Who was responsible for changing this, the Developer or the County?

I'm hoping you can provide some information as to what is going on here. I'm sure that our people are not aware of the consequences of this change and the effects of what is to happen. With our Florida heat, that big container will get pretty fragrant sitting in that sun! Anything you can do to relieve my worries of what is to come will be appreciated. All of us love the work you folks do for us.

Tim Maruschak

Editor’s Note: We contacted Janet Tutt and received the following response: “When I heard what was transpiring, I contacted the County administrator and advised him of our deed restrictions. He stated that they had already adjusted their direction in other communities. Apparently they had gone out on bid and a different company was awarded the bid, but the whole county is going to garbage containers. Following my conversation with him he addressed the deed restrictions with the Villages of Lake Sumter, Inc. The last I heard it was being handled. This is a Lake County issue. However, I do know bags will continue to be used. □

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Letter to the Editor:

Historical Side Mobile Homes Being Removed

It has come to my attention that the Developer was moving up to 30 single wide trailers from their spots in the Historical part of The Villages.

These trailers were taken out of this location intact, presumably to be sold. Do you know anything about it? Dan Bard

Editor's Note: It is our understanding that the Developer has thus far purchased about 40 properties which have single or double wide trailers located on them.

It is no longer possible for resale purchasers of trailers to acquire insurance on them as they do not meet many of the current codes. This also makes it difficult to acquire a permit to do any upgrades.

The plan is for the Developer to build new homes - villa type or small ranch, depending upon the lot, and sell them.

The POA supports this effort as it should help maintain or even enhance property values for the other property owners living East of Highway 441. □

Letter to the Editor:

Response to CSST Piping


We at Triangle Lightning Protection Inc. would like to take this opportunity to formally commend you, the POA, Len Hathaway and Bob Freeman, aka "The Study Group on Lightning", for your continuing efforts to inform and educate the residents of The Villages as to the cause, effect and dangers associated with lightning and lightning strikes.

Based on the number of telephone inquiries we have experienced so far this month, it is quite evident the lightning related articles published in the July POA Bulletin seem to have hit home with many, many residents, with their main questions being: What is a Lightning Protection System? How much does a system cost? Can I get just one Lightning Rod? How does it work? These questions came along with many other concerns related to gas lines and CSST (corrugated stainless steel tubing).

We would like to extend a formal invitation for all to visit us on the World Wide Web on which we have a number of articles on these topics. Just type in: tlpfl.com, click on Information and Services, scroll down and you find a number of informational articles.

Glen J. Schulte

L.P.I. Certified Master/Designer #1070
Editor's Note: Thank you for sharing this information. We have reviewed a number of these articles and believe they will be helpful for residents who want to know more about both lightning protection systems and the CSST issue. □



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Lightning Matters

By Len Hathaway & Bob Freeman

Lightning Loves Electronic Technology!
Study Group on Lightning

In June, a *direct lightning strike* destroyed a home in the Village of Pinellas. The subject of lightning rods was covered in the June and July issues of the POA Bulletin and can be found on the web site poa4us.org. The purpose of this article is to discuss the more common occurrence of **indirect lightning strikes** which are capable of causing damage to electronic equipment, such as computers, TV's, appliances, garage door openers, microwave ovens, and other sensitive electrical equipment here in the Lightning Capital of the US.

What is an Indirect Lightning Strike?

An **Indirect Lightning Strike** is one that does not hit your home directly, but hits something nearby. This can be your next door neighbor's home, a nearby tree, a flag pole, a wall, or maybe it hits the ground. A lightning strike is a burst of electrical energy that is seeking a path of least resistance to GROUND and can impact anything in its path. The electrical current upon entering the ground spreads out in many directions. It can enter your home

through the electrical ground circuit of your home. Damaging voltages can be created in the electrical wiring of the home to create insulation failure of electrical equipment.

How do you prevent damage to electrical equipment?

The answer is by installing electrical surge protection, commonly called surge protection devices (SPD). There are two types of home surge protection, **PRIMARY** and **SECONDARY. Primary Surge Protection**

Primary Surge Protection can be installed either at the electric utility meter located on the outside of your house, OR at the main electrical panel in your garage. Your electric utility (SECO or Duke Energy) can install a SPD on your electric meter and will charge a monthly fee on your electric bill. Another option to achieve Primary Surge Protection is to have a licensed electrical contractor install a SPD at your main electrical panel in your garage. Primary surge protection will protect hardwired equipment that you do not plug in such as your furnace, air conditioning system, dishwasher, garbage disposal, etc.

DO NOT LET ANYONE TELL YOU THAT IF YOU HAVE EITHER OF THE TWO TYPES OF PRIMARY PROTECTION INSTALLED THAT YOU HAVE "WHOLE HOUSE PROTECTION."

Secondary surge protection

You also need **Secondary Surge Protection** to achieve whole house protection. This can also be referred to as Point of Use Protection. This is a SPD that plugs into a 120 volt electrical wall outlet. Then the device you are protecting, plugs into the surge protector. This would include garage door openers, irrigation controllers, refrigerators, micro-wave ovens, TV's, computers, telephone answering machines etc. Not to be over looked is the need to route computer telephone lines and television coaxial cables through the SPD sometimes called power strips. When you have installed **Primary and Secondary Surge Protection**, you then have whole house protection. While safety is never absolute, but based on today's technology, you will have done everything that you can to protect your electrical and electronic equipment from Indirect Lightning Strikes.

Lightning 101 - If your club, civic group, church, or civic group would benefit from a free non-commercial Power Point presentation, *Lightning Tips for Villagers*, addressing personal lightning safety, lightning protection, and debunking common myths, etc., you can contact Len Hathaway at lhatha@aol.com or Bob Freeman at stalit1@aol.com. □

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Seniors vs. Crime Imposter Scams

Leading the Fight Against Scams

Imposter scams, in which con artists pose as friends, relatives, government officials, or officials from legitimate organizations such as charities or utility companies, have been steadily increasing during the past few years. During tax season this year, Seniors vs. Crime received numerous calls from residents who had been contacted telephonically by the IRS and threatened with jail if they did not pay back taxes. Local newspapers have carried warnings about telephone calls from "Microsoft". Your computer has a virus which they discovered while monitoring your internet access. Let them log into your computer, take control of it, and they will fix the problem for you.

Scam – Scam – Scam. Neither the IRS nor Microsoft do business that way.

The Federal Trade Commission's (FTC) Do Not Call Registry is another victim. The organization, which allows consumers to stop telemarketers calling them at home, has issued a warning that scammers claiming to be from the Registry are contacting people, inviting them to sign up. It's not clear what the crooks are up to. It seems they might be trying to gather personal information that could be used for identity theft. Or they may be trying to charge a fee for registration, when it's actually free. Reports elsewhere suggest the crooks may also be telling people who are already on

the register that they must re-apply.

The Registry has posted the following warning on its home page (donotcall.gov):

"Scammers have been making phone calls claiming to represent the National Do Not Call Registry. The calls claim to provide an opportunity to sign up for the Registry. These calls are not coming from the Registry or the Federal Trade Commission, and you should not respond to these calls. To add your number to the FTC Registry you can call 888-382-1222 from the phone you wish to register. You can also use the number or website to verify you're listed.

Neither the Registry nor the FTC contacts consumers to verify their listings or to solicit sign-ups. If you get a call, you know it's a scam. At the last count, more than 157 million numbers were registered, though, of course, as you well know, this rarely stops crooked telemarketers from trying to contact you.

Scambusters, a nationally recognized authority on scams, lists 'Imposter Crime' in the number 7 slot of their annual Top 10 scams. The FTC, which has listed imposter scams in its own Top 10 list of complaints since 2010, says that crooks have also impersonated IRS and other government officials and charities like the Make-A-Wish Foundation. "What is common is that they try to identify with organizations people know about and trust," the

FTC says. "They have some kind of logical connection, like that you have to pay taxes on winnings."

What can you do to avoid, deter or fight Imposter Scams?

Seniors vs. Crimes' standard advice for these types of calls applies: 1) Never assume that the person or message sender is who they say they are. Even if your caller ID seems to suggest a legitimate source, caller ID is easily spoofed by today's technology. 2) Never give out personal information or agree to any type of payment in response to an unsolicited incoming call. 3) If you think the caller might be legitimate, check them out independently using the Internet and phone book listings.

Remember, no one will watch out for your interests better than YOU. When in doubt, you can always contact your local Seniors vs. Crime office for advice or assistance. Get the caller's phone number.

Seniors vs. Crime can assist you in reporting them to the Federal Communications Commission (FCC) and to the FTC. There is no charge for their services. Seniors vs. Crime can be reached at 753-7775 at the Marion County Sheriff's Office, 689-4600, ext. 4606 at the Sumter County Sheriff's Office, or 750-1914 at the Wildwood Police Annex in Brownwood. Volunteers' at all three offices are ready, willing and able to assist you. □

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(Continued on page 21)

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Discount Partners

(Continued from page 20)

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(Continued on page 22)

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(Continued from page 21)

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