

THE



Issue 41.09



BULLETIN



September 2015

Free Copy

Champions of Residents' Rights Since 1975

The POA Website - www.poa4us.org

SLCDD Class Action

A Lawsuit Brought to Protect Our Amenity System

A Response to Recent *Daily Sun* Articles

We are compelled to respond to the August 20th and 21st, 2015, front-page articles that appeared in the *Daily Sun*. These articles accused the POA and the three Plaintiffs of acting irresponsibly in supporting a lawsuit to try to get the Developer to keep his promises to the residents living south of CR466 in the Sumter Landing Development District (SLCDD) - promises the Developer publicly made in 2007 and repeated in 2008.

The *Daily Sun* failed to obtain comments from any Plaintiffs or the Plaintiffs' counsel in regard to the aforementioned articles before publishing. As a result, the articles are biased and contain several erroneous statements -- based only on quotes from Defendants in the lawsuit.

What now follows is a brief history of this lawsuit, which we hope you will take the time to read, especially those who have moved to The Villages after June of 2008, so that you will have the true picture of what the lawsuit was all about. This is followed by information that contains direct and explicit factual responses to the one-sided and erroneous statements that appear in the longer August 21st *Daily Sun* article.

THE SLCDD CLASS ACTION LAWSUIT WHERE DID IT COME FROM???

Actually, it is a follow up to the earlier VCCDD Class Action Lawsuit against the

Developer brought and won to protect the Amenity System north of CR466. It is the brain child of Gary Morse himself, supported by his son, Mark. Mr. Gary Morse wrote a 4-page letter to the residents of the Villages that was printed in the *Daily Sun*, on December 14, 2007, explaining what the VCCDD Class Action Lawsuit was all about.

He advised residents that "...the agreed settlement is an immediate payment to the Center District of \$11,803,168 and annual payments totaling another \$28,021,000 over the next 13 years. All monies will go into the Amenity Division Budget to assure adequate reserves and continuity of amenity services.... Included in the Class Action Suit is

Tuesday, September 15, 2015

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month - 7 PM

Laurel Manor Recreation Center

"Recycle Often, Recycle Right"

The Do's and Don'ts of Curbside Recycling and Where the Materials Go and What They Become

Presented by Melissa Baldwin, Community Relations, Waste Management Recycle -Tampa

Followed by Questions & Answers

Audio and Visual in Overflow Room

Donuts & Coffee after the Meeting

All Residents Welcome - Come and Join Us!

the formation of an elected resident Amenity Authority Committee (AAC) which will have the responsibility and authority to manage and spend this money, in addition to the District's regular Amenity Budget." (If you want more information on the VCCDD lawsuit go to poa4us.org and click on Class

(Continued on page 2)

Multi-Modal Path Striping

Can You Afford

\$1 A YEAR

From Your Personal Annual Budget?

Let's do the math, which could have been presented to the residents as the cost of side striping, instead of presenting the \$300,000 figure which created what has been referred to as "sticker shock", without any clarifying explanations, such as those that now follow.

1) The \$300,000 figure is **not an annual cost**, specifically:

a) the life of the **most expensive** material, thermoplastic, at \$3,500 per mile times 84 miles (42 miles with stripes on both sides) is estimated to last from four to seven years and that is based on vehicles ranging from small automobiles to large trucks using the roadways, not golf carts that weigh less than 1,000 pounds. So it is likely the life of the striping will be closer to seven years than four years. Do the math: \$300,000 divided by six (years) gives a more accurate annual cost of the striping

(Continued on page 8)

SLCDD Class Action

(Continued from page 1)

Action Lawsuit for the details.)

Mr. Morse further stated that the Plaintiffs' (who were supported by the POA), complaint in the lawsuit about amenity sales can prove to be "the **BEST THING** (emphasis added) that ever happened for every resident that's here today and those yet to move here". He acknowledged that, "...We have found some issues that could have been addressed better at the time of each sale. The most glaring one was **not setting aside enough reserves** to rebuild Paradise Center out of our first sale. Therefore the District had to refund the rebuild."

Mr. Morse in closing his letter stated that, **"...Detailed discussions among the attorneys for both sides are progressing and we all hope that soon a Class Action for Lake Sumter Landing District can be commenced which will not only prevent inadequate reserves, but will also create the resident Amenity Authority Committee for that area as well..."**

Two months later, during his annual May presentation to the residents, **Mark Morse** made the following comments which were transcribed from the audio recording.

"I think in one of Dad's letters to the community he said, look, the Villages is going to be here 100 years from now and won't it be nice for it to be able to have maintained the lifestyle and maintained the value 100 years from now the same way it is today. Well, I'm not going to be here 100 years from now but I sure would like to be a part of creating the **MECHANISM (AAC)** that creates the sus-

tainability of the community. This is our legacy to the rest of the people that are going to be living here. **So, we really needed to have this mechanism (AAC) in place.** So, do what you guys do, get involved. Elect some good, forward thinking people to this AAC that will do exactly what it is that you guys are here to do - to enhance and protect the lifestyle and the real estate values of the community. We are all in this thing together.

"The investment, I can't remember, it's an awful lot of money, over the next several years is to give the AAC a boost. To deal with some debt that we left the community development - or actually, that the Community Development District had to incur because the facilities got old and they needed to get upgraded and also to help implement whatever special projects that you guys have deemed necessary to enhance and protect the lifestyle and real estate values of the community. It's our investment into our community and we are putting it into the hands of you to spend wisely. Elect the proper people to do it, give them proper feedback, just like you have given us for years, and it will work just fine.

"And for those of you who are living south of CR466 and are served by the SLCDD, give us some time, we are going to get this up and running. There is a lot of work the district has to do and a lot of things need to get settled in. When we get that done we will try to come up - **WE WILL - WE ARE COMMITTED TO COMING UP WITH A FORM BY WHICH THE RESIDENTS WHO LIVE SOUTH OF 466 CAN HAVE AS MUCH INPUT WITH THE GOVERNANCE OF THE AMENITIES THERE AS THE AAC NORTH OF 466. SO, WE ARE HAPPY WITH IT. I HOPE YOU**

(Continued on page 4)

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.

Clean Your Patio Deck With Just A Water Hose!
Cleans Screen Enclosures of Standing Water.

PestGuard WaterGate®
Screen Enclosure Drains

Open to Clean Deck Close to Deter Pests

You Install Kit (Available in White or Bronze) only \$39.95
Installation Available - Call For Pricing! **352-628-4301**
www.pestguardproducts.com

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. □

Hot Off The Presses! Extended Memberships & Easier Renewals in 2016

If you are like me, you do not want to fill out forms unless it is absolutely necessary. So, to start our early renewal period beginning November 1st for the 2016 membership year, we are going to "snail mail" "PRE-PRINTED RENEWAL FORMS" to you in late October (they will have all of your renewal information already preprinted on the form), to those households whose membership will expire at the end of 2015.

Please use this snail mailed form to renew your membership. It will save both of us time - you do not have to fill it out, and on this end, the barcode that is on that form speeds up the processing accuracy of your renewal. We still would like you to check over the information to be sure it is correct and if not, please "PRINT" the correction on the form so that we can change your profile in the database.

You will also notice on the form, that we now have "Extended Memberships" available so you do not have to pay dues as often. The check boxes will be for 1, 2, or 3 years, please check the one that best suits your needs.

If all goes well, we will be mailing renewal forms in or around the last week of October. Be on the lookout for them at that time. Please send back at your earliest convenience, THANKS.

"Making things easier and better for YOU" the member." Thank you for being a loyal supporter of the POA.

Regards, Ken Copp, POA Database Manager
database@poa4us.org



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

POA Members Email Address Announcement

We want to keep your member information up to date as possible, so whenever you change email addresses, PLEASE remember to notify us. You can send us the updated information in the following ways:

1. Send an email to database@poa4us.org stating your whole name and your OLD and NEW email address. Be sure we can tell the difference between L's and I's, o's and 0 zero's and any other similar configuration.

2. Go to the POA website (poa4us.org) and on the left side panel of the home page under **Membership**, there is a drop down menu with the heading "Profile Update". Click the link, fill out the form and click the submit button.

Please be aware that if you "**Unsubscribe**"

from the monthly E-Meeting Notice and then attempt to "**Re-Subscribe**", our bulk email provider does not allow you to re-subscribe using your original email address. This is their rule, not ours. We do not want you to get caught in the middle by sending in an OLD email address and still not get the monthly E-Meeting Notice.

If you are currently "**not**" receiving our monthly E-Meeting Notice and would like to, please follow number 1 or 2 above to make sure we have the correct email address for you. The notice has other information of interest also.

Regards, Ken Copp, Database Manager
database@poa4us.org

POA 2015 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! or Use the ONLINE FORM found on our website POA4US.ORG

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 **2015** 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 me my **2015** Membership Card.

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 **2015** 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)

SLCDD Class Action

(Continued from page 2)

ARE HAPPY WITH IT. OVER THE NEXT 12 OR 13 YEARS THERE IS GOING TO BE SOME MONEY KICKED IN TO HELP BOOST THE AAC AND HELP FOR YOU GUYS TO GET SOME SPECIAL PROJECTS DONE IN THE COMMUNITY...."

The POA believes that the willingness of the Developer to "fill the basket" in making things right in the settlement of the VCCDD case not only has allowed the AAC to improve all of the amenity facilities and add additional ones, but the Developer has SAVED THE PROPERTY VALUES AND LIFESTYLES OF ALL RESIDENTS LIVING NORTH OF CR466 by providing the funds to better maintain the amenity facilities.

SO WHAT HAPPENED - WHY WAS THE PLAN TO PREVENT INADEQUATE RESERVES (FORMULA) NEVER COMPLETED, AND THE ESTABLISHMENT OF AN AAC UNDER THE SLCDD NEVER CREATED?

About the time the VCCDD lawsuit was settled in 2007-2008 and Mark Morse delivered his comments, the attorneys for the Plaintiffs in both the VCCDD and proposed SLCDD lawsuits had meetings with the Developer's attorneys for the sole purpose of working out a settlement of the SLCDD issues. These meeting included the attorneys, drafting documents for the phase-in of an SLCDD Amenity Authority Committee (AAC), along with **District Manager Tutt**, who had direct knowledge of the previous VCCDD lawsuit. She was contacting consultants specializing in government appraisals to help develop a formula to be used for future property transfers that would adequately provide for reserves in the future. However, at that same time, an Internal Revenue Service (IRS) investigation of the use of **tax exempt** bonds by the Districts began. To accommodate the Defendants and their attorneys (and at their request), the Plaintiffs' attorney agreed to temporarily suspend work on the SLCDD case pending a final decision by the IRS. No one expected the IRS case to be pending as long as it has.

In 2010, when the Plaintiffs' attorney needed to send a Notice of Claim, the POA identified three members living in the CDD5 area, the current Plaintiffs, Jerry Ferlisi, Susan Rich-

mond and Thomas Burke, who agreed to serve as the class representatives. The Notice was sent and basically sat on a shelf in the District office until 2014.

Then, in **March of 2014**, the attorney for the SLCDD Plaintiffs scheduled a meeting with the attorneys for the Villages of Lake-Sumter, Inc. and Gary Morse. The purpose of the meeting was to make one final effort to settle in the same spirit conveyed by the Developer in the VCCDD agreement and to assure that the Developer moved forward with the public promises that both Gary and Mark Morse had made to the residents living south of CR466 in the SLCDD territory. That is, to create an AAC wherein residents in CDDs 5-11 would elect one of their CDD peers to serve on the AAC. Only one of the eight AAC members would be from the SLCDD Board. They would have been responsible for assuring adequate reserves exist to keep up amenity facilities on behalf of residents south of CR466. When this effort failed, the last resort was to file the SLCDD lawsuit in order to effectuate a dialog that had ceased.

Below are excerpts from the **PLAINTIFFS' PROPOSAL FOR SETTLEMENT filed in the Circuit Court on January 30, 2015, (which could have concluded the law-**

(Continued on page 5)

SUTER
AIR CONDITIONING, INC.

- The Most Trusted Service Since 1969
- True 24/7 Same-Day Emergency Service
- No Overtime Rates / Free Second Opinion
- Financing Available

Heating & Air Conditioning
Amana
LASTS AND LASTS AND LASTS:™

Goodman
Air Conditioning & Heating

VISA, MasterCard, Discover, American Express

352-787-9550 CA-C025444 EC-13004440

Irrigation Maintenance & Repair

\$35

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

352-409-3163
(Service not available in Marion County)

Historic Downtown
LEESBURG

Friendly Community

Great Dining
LEEBSBURG EATS

Food Truck-n-Flick Night
Sept 12 5pm • Movie at dusk

Quaint Shoppes

Fun Events
FOOD TRUCK • FLICK NIGHT!
WRAPS • CALZONES

Saturday Morning Market
Every Sat Morning 8am-1pm

Bustling Market
LEEBSBURG SATURDAY MORNING MARKET

LEESBURG PARTNERSHIP
A FLORIDA MAINSTREET COMMUNITY
Honoring Leesburg Since 1999

LEESBURG PARTNERSHIP
LEESBURG PARTNERSHIP
Style
LEESBURG
LAKE COUNTY FLORIDA

SLCDD Class Action

(Continued from page 4)

suit six months ago):

"Plaintiffs will file a Voluntary Dismissal with Prejudice upon the execution of an agreement among all parties that (1) **an SLCDD Amenity Authority Committee shall be established** and mirror the VCCDD Amenity Authority Committee in all aspects, including purpose and practice, and (2) **that an agreed upon formula shall be established to insure adequate funding annually of the Reserve and Replacement account**, all as previously promised and agreed upon by the parties and counsel in the VCCDD 2008 lawsuit...;

"There are no other conditions, including no monetary terms, in this proposal...".

Neither Plaintiffs nor their Counsel ever received a reply to that Settlement offer. Nor have Defendants or their Counsel ever advised why the Developer (in particular, Mark Morse, who had affirmed the commitment of Gary Morse) has failed to follow through on original promises to the Villages residents living south of CR466. Seven (7) years have elapsed since those promises were made. The actual filing of the lawsuit was the only option remaining to encourage the Developer to follow through with those promises.

NOW TO THE NEWSPAPER ARTICLES

The *Daily Sun* newspaper articles on the lawsuit never mentioned any of the history of the lawsuit, which would have put the actual filing of the lawsuit into the proper perspective. Perhaps the SLCDD Supervisors are not aware of the very constructive agreements resulting from the VCCDD lawsuit, but Janet Tutt certainly is aware. The public would have been better served had the media done so, rather than attempt to malign the Plaintiffs and the POA for having tried to get the Developer to keep his promises to the residents south of CR466. Yes, the Plaintiffs, are PRO Residents, as well as is the POA, and at the same time, they are NOT ANTI Developer.

STATEMENTS IN THE AUGUST 21ST ARTICLE THAT THE POA BELIEVES ARE BLATANTLY BIASED AND/OR ERRONEOUS

(1) Curt Hills, the *Daily Sun* Managing Editor stated: "Sumter Landing District Supervisors were still reeling Thursday from the impact of a recently dismissed lawsuit - with ties to the Property Owners Association - that had paralyzed the District's ability to refund bonds for close to a year."

FACT: THE LAWSUIT DID NOT CAUSE THE 2005 SLCDD BOND REFUNDING TO BE DELAYED. The POA

contacted two bond experts and were provided with the following information: "**According to the Trust Documents (Bond Documents) the Bonds are redeemable prior to their stated date of maturity at the option of the District, in whole or in part, on or after October 1, 2015, not 2014.**" There are extraordinary redemption options upon the occurrence of certain extraordinary events, such as facilities destroyed or other extraordinary circumstances, which are not applicable. Even the advance refunding option would not have been economically feasible, based upon negative arbitrage if refinancing of the 2005 SLCDD Bonds was attempted prior to Oct. 1, 2015, and would have resulted in an additional cost burden." **It is for this reason, that the Districts, including the VCCDD, did not refund their District bonds prior to their**

(Continued on page 6)

THINKING ABOUT INSURANCE?

Home, Auto, Golf Cart, Health and Dental Insurance

The BEST PROTECTION at the LOWEST PRICE!



by BEFORE you BUY or RENEW!!

NOTE: We also have coverages for Auto, Home, Health, Dental, Business, Workers Comp and AFLAC Plans.

ALL IN ONE INSURANCE
352-674-9015

526N US HWY 27/441

Lady Lake

Village Crossroads Plaza
(Between Kohl's & Best Buy)

Lightning Protection YOU CAN TRUST



\$1,195 for any home 2,100 sq ft or less
Call for Pricing On Larger Houses

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

(352) 483-7020



SLCDD Class Action

(Continued from page 5)

stated period, which is generally 10 years from the date of issuance.

Nonetheless, the District Manager continues to state that the lawsuit has cost the residents significant dollars because the lawsuit had caused the SLCDD not to be able to refund their 2005 Bonds on October 1, 2014, **which we do not believe is correct, but it does serve the purpose of encouraging anger amongst the Supervisors and residents against the Plaintiffs and the POA which is not warranted.**

In summary, the most economically feasible period to refund the debt is **after Oct 1, 2015. This is the main reason the Plaintiffs decided NOT to pursue the Appeal and agreed to**

have the case settled so that the SLCDD bonds could be refunded timely. Suffice it to say, the POA is pleased that the SLCDD will be moving forward on Oct 13, **2015**, to refund its Bonds.

(2) The comments of SLCDD Board Chairman Mike Berning quoted in the article are blatantly false. He states, "It's a shame that some Villages residents have adopted an adversarial attitude toward both our District government and the Developer. These negative folks, who often claim to be standing up for "resident rights", in fact, over the years have only hurt our community by making one false claim after another."

FACT: Mr. Berning fails to recall the comments of Gary Morse when writing about the VCCDD lawsuit settlement, which you read earlier, and the \$40M dollars that saved the property values of residents living north of CR466. The reality is that **the POA members support the Developer's accomplishments.**

We support and admire the Developer's efforts in making The Villages the wonderful place to live that it is. However, common sense tells you that, from time to time, our interests as residents will not coincide with his interests. When these differences arise, residents are in an almost defenseless situation.

The Developer controls the local media, including the *Daily Sun*, as well as local politics. The POA is, therefore, the only organization that we, as residents, have to represent us. A compilation of the major accomplishments of the POA will be published in the December *Bulletin* as part of our celebration of the POA's 40th birthday, but you can find them on the poa4us.org website by perusing the archived *Bulletins*.

(3) The *Daily Sun* writer references the District Manager's statement, in her 8/20/15 memo to the **SLCDD Board, wherein she advises that, "...the attorneys' fees from 2010 to date are approximately \$344,554."**

FACT: Sounds reasonable for a lawsuit that has been going on for five years, but the truth of the matter is that the total legal fees paid between 2010 and September of 2014 are a "whopping" \$520.

Since September 1, 2014, SLCDD District Counsel has billed \$12,330. **The remaining \$331,704.13 dollars were billed for the time period 9/8/14 through 8/7/15 (less than one year) by the outside Tampa attorneys who contracted for fees ranging from \$200 - \$465 per hour. A review of their billings to date reveals that they billed for 766 hours**

(Continued on page 7)

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
- Relief for Family Members
- Socialization, Activities & Conversation
- Shopping & Errands
- Light Housekeeping, Meal Prep
- ...and more!



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

- Flexible Hours
- Background Checks • Bonded & Insured
- HCS #232850

Call us today and schedule a FREE assessment.

352-288-0444

SHSjohn1@comcast.net

www.seniorshelpingseniors.com

©2015 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.

DRYER VENT CLEANING

Damp Clothes? Long Dry Times? Hot Dryer?

Lint Factor LLC

The **ONLY CERTIFIED** Dryer Exhaust Technician
within 30 miles of The Villages

352-301-VENT(8368)

Owner Operated and Resident of The Villages

VILLAGES RESIDENT SPECIAL
ONLY \$80

Your Safety Is Our Concern

SLCDD Class Action

(Continued from page 6)

at an average fee of \$433 per hour, with two attorneys receiving \$490 and \$520 per hour. Yet, the Tampa defense counsel made no court appearances and took no depositions. Nor did they do any discovery motions.

4) The *Daily Sun* writer also quotes statements made by the District Manager, in her apparent attempt to make it sound like the enormous fee was justified, when she states that, "The legal wrangling that the Sumter Landing District endured was a long and tenuous process. For example, the Fifth Judicial Court of Appeals file grew to 76 items, with the Circuit Court Progress Docket topping out at more than 100 items."

FACT: The POA review of the Sumter County Circuit Court Docket appears to show that **LESS THAN 10 OF THOSE 100+ ENTRIES WERE ACTUAL DOCUMENTS PREPARED BY THE TAMPA ATTORNEYS.** The largest number of filings are from the Plaintiffs' attorney, others from the co-Defendants - The Villages of Lake Sumter, Inc., et al, and many others are for such things as: Assessments for Copies, Orders from the Court, Attached Exhibits, etc.

In reviewing the Appeals Court Docket where Ms. Tutt said there were 76 items, we are not sure where she found her information, but the SLCDD docket on the Appeals Court website contained a total of 16 items and only three entries, two of them simple Notices, were entered by the Tampa attorneys.

In summary, the three Plaintiffs and the POA should be applauded for continuing to press the Developer to follow up on his 2007-08 promises to the residents south of CR466 - not maligned as they have been in the referenced *Daily Sun* articles and in SLCDD Board meetings.

Residents, consider this - you, too, may want to ask yourselves:

- 1) Why did the Developer break his promises to residents south of CR466 by not establishing an Amenities Authority Committee (AAC) to mirror the AAC north of CR466 and have formulas established to insure adequate funding now and into the future?
- 2) Shouldn't we have consistency throughout The Villages?

We wish the Developer continued success in his build-out of The Villages and the SLCDD in the refunding of their bonds. We will con-

tinue to monitor the transactions between the Developer and the Community Development Districts to try to ensure, in the interests of both the Developer and the residents, the continued viability of the tremendous life style that the Developer has created for all of us. □



Exactly What You Need!
 ♦ IN THE COMFORT OF YOUR OWN HOME ♦
 Pamper your Body to Release Stress and Tension
 Relax and Rejuvenate with a Therapeutic Massage

\$60 **BOOK A MASSAGE TODAY!** **Full Hour**

Cleo Schwartz ♦ 352-702-1679
 Villages Resident ♦ FL LIC MA74692



Memories Make Great Gifts!

Q: Do you have boxes of old slides, reels of 8mm film, or video tapes?
A: Convert them to DVD and share them with the family!

Prices start as little as \$8.50 per VHS.

We also offer special occasion custom video services for birthday and anniversary parties or other memorable moments.

Saving Precious Memories
 Owned/Operated by Village Resident Del Lasley
 Call for quotes: 352-750-2755

Thinking of selling your home?

Foxfire Realty can help. We have buyers - but we need more great Villages homes like yours to sell. We can and will sell any pre-owned home in The Villages. Foxfire is the largest independent real estate office in Central Florida and it is our mission to serve you!

Call now for a FREE Market Evaluation of your home!

Call us in Lady Lake at
(352) 750-5110
or in Summerfield at
(352) 307-0304

Foxfire
REALTY

Visit us online at: www.foxfirerealty.com



ASI **Trusted Since 1981**
 Family Owned & Operated

ADVANCED SECURITY, INC.
 Security Systems • Fire Alarms • 24hr UL Alarm Monitoring • Video Surveillance & More

877-622-2996
 Justin Schneider - State License EF20000594
www.asiadvancedsecurity.com

\$1 a Year

(Continued from page 1)

which would be \$50,000 per year - there are currently 56,000 homes, so each household would be paying **less than \$1 per year.**

b) The life of a **less expensive** (the material used for the centerline striping in CDD4) latex retro-reflective paint is \$1,056 per mile and is estimated to last two to three years. Do the math: 84 (42 miles with stripes on both sides) times \$1,056 = \$88,704 divided by two (years) yields an annual cost for this material of \$44,352 per year - there are currently 56,000 homes, so each household would be paying **less than \$0.80 cents per year.**

2) Whether you use the application cost of \$300,000, or the true annual cost of \$50,000, we need to look at that figure, not in comparison with our own personal annual budgets but rather, that of the CDDs. The proposed total annual operating budget for residential dis-

tricts 1 through 10 for the **2015-16 budget year is \$26,693,563** - Yes, over twenty six million dollars and all this "controversy" is about what is anticipated to be a \$45-50,000 a year expenditure.

THE BACK STORY

July 6, 2015 - Multi-Modal Path Discussion Group (MMPDG) meeting to Review the Engineer's Design Study. The following are excerpts regarding edge line striping taken from the After Agenda prepared by District Staff.

The Engineer advised that, "...while edge line striping is not warranted, he does not believe the edge line striping would decrease the safety of the paths and **if the Board's chose to install the edge line striping to assist residents with visibility they could proceed...**"

Each member of the MMPDG provided their **District's** position as follows:

CDD1 - Mr. Sykes; CDD3 - Mr. Franklin; CDD4 - Mr. Murphy; CDD7 - Mr. Ruggeri; and CDD9 - Ms. Spencer; all responded: "proceed with the installation of

edge line striping to provide increased visibility at night and in inclement weather."

CDD2 - Mr. Blum: voiced concern that "the additional edge line striping will reduce the width of the paths but to proceed with the installation of edge line striping to provide increased visibility for edge lines at night and in inclement weather."

AAC - Ms. Forrester: "consistency of markings on the paths and visibility and would concur with Engineer's recommendations to the AAC."

CDD5 - Mr. Wildzunas: stated he "is unsure if the edge line markings will increase safety, but stated if the edge line markings make residents feel safer he would be in favor of proceeding."

CDD6 - Mr. Moeller: stated he "would concur to proceed with edge line striping."

CDD8 - Mr. Hayes: requested clarification of the striping material and to proceed with edge line striping.

CDD10 - Mr. Wiley: voiced concern about "the possibility of the striping/thermoplastic

(Continued on page 9)

CUSTOMER SATISFACTION DELIVERED EVERY DAY!!

5 YEAR WARRANTY PLUS 10 YEAR Service Assurance Program

*5 year Plus 10/Warranty specific to Yamaha Gas Cars models only. See dealer for details.

We will give you MORE for your trade GUARANTEED!!

FAMILY OWNED & OPERATED

2013 YAMAHA GAS CARS STARTING AT \$5,995



2015 CLUB CAR ELECTRIC CARS LIMITED TIME \$5,595



NOT GOLF CART ACCESSIBLE TO SAVE YOU MONEY!!

VILLAGE DISCOUNT GOLF CAR

NOBODY Matches our Quality, Value, or Warranty!

SALES · SERVICE · RENTALS 352-633-8480

Located in the SANTA FE CROSSING PLAZA • 8590 E CR 466 • The Villages, FL 32162
1/2 Mile E of Morse Blvd on 466 • 1 Mile NE of Lake Sumter Landing



www.villagediscountgolfcar.com www.villagediscountgolfcar.com www.villagediscountgolfcar.com www.villagediscountgolfcar.com

\$1 a Year

(Continued from page 8)

being slippery, but to proceed with edge line striping to provide increased visibility at night and in inclement weather."

The Direction to District Staff was "to proceed with RFP/Bid to obtain pricing to achieve Engineer Recommendations for median and edge line markings..."

SO WHAT HAPPENED?????

At the conclusion of the meeting media outlets advised the proposed cost of the edge line striping using thermoplastic would be in the neighborhood of \$300,000. They did not advise that less expensive paint alternatives would be available, and more importantly, did not advise that this was the cost of the initial application and would only have to be put down every 4 to 7 years so this dollar amount was not an annual expense.

Three days after the meeting, upon receiving comments from what he called "numerous, previously silent, residents that in summary say the cost is too high, not justified, and the need hasn't been demonstrated", Mr. Moeller, Project Wide Advisory Committee Chairman, asked District Staff to schedule another meeting of the MMPDG to "consider striping material options, the projected cost of those options, and the need/wisdom of moving forward with the project." Knowing that the MMPDG was unanimously in support of edge striping Mr. Moeller with assistance from District Staff could have addressed what caused the reaction - the "sticker shock" - and sent supervisors a suggested response to emails they received on costs, explaining what the real ANNUAL anticipated expense would be (less than \$1 per household).

NOW, instead, we were back at square one.

Certainly, with every Committee member acknowledging that edge striping was needed to "provide increased visibility at night and in inclement weather" at their July 6th meeting, and knowing that the cost is reasonable when the total picture of the financing is looked at, a reasonable person would think they will proceed with addressing the visibility problems which they had acknowledged

existed.

However, prior to the August Board meetings, District Manager Tutt raised the question of liability if the Districts did not follow the actual recommendation of the Engineer who had based his position on crash data only, even though the Engineer had stated that edge striping would NOT make the paths less safe, could assist with visibility issues and that the Districts could do it if they wanted to.

At the August meetings District Property Manager, Sam Wartinbee, presented the OPINION that you could not paint the curbing primarily because of the texture of the concrete and Staff did not provide information on the use of latex paint or epoxy on the edge of the asphalt which could have been installed at a cost of \$1,056 a mile, as opposed to the expensive thermoplastic (\$3,500 per mile) which the Engineer advised would be slippery.

The August meetings were conducted, but CDDs 1-3 and the AAC were not encouraged to make a formal motion on their position, but after discussion, simply stated they would go along with the majority for consistency.

However, the majority of Supervisors in CDDs 1 and 2 expressed their preference for side striping, CDD3 supervisors were against it and basically said they would "go rogue"

and not put striping down even if the majority wanted it, and the AAC appeared to be split on the issue. CDD4 voted in favor 3-0. The following week the Boards south of CR466 actually took a vote on their position on side striping as follows: CDD5 voted 3-2 in favor, CDD6 voted 4-1 against; CDD7 voted 3-1 in favor, CDD8 was tied at 2-2, CDD9 voted 3-1 against and CDD10 was against.

The next scheduled MMPDG meeting is Monday, September 21, 2015, at 9:00 AM., at the Savannah Center. Since the decision to be made on whether to stripe or not is to be by a majority vote of all the Districts and the AAC, then a final decision on the issue should not be made until such time as EACH District has taken a formal vote on its position. The agreement to be consistent does not relieve District Supervisors from their responsibility to take a position, it should just mean that if they are on the losing side, they will comply with the majority. Residents of each District use the trails of many Districts, not just their own, and this is an important issue for many residents. □



Are Your Seat Belts Properly Installed?
See Page 19 for Safety Info!



REVERSE MORTGAGE
CR ADVISORS LLC®
NMLS #1299504

*Offering Smart Strategies
for Your Financial Future!*



Rob Wyatt,
PRESIDENT
Village Resident
22 YEARS
EXPERIENCE
NMLS #31984

- ✓ Government Insured and Tax Free
- ✓ Keep 100% Ownership
- ✓ Enhance Your Cash Flow
- ✓ Enjoy Your Retirement Years
- ✓ Purchase Your Dream Home

Call Now for a Confidential Appointment with The Specialist!

(352) 753-6440

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

- LOCALLY OWNED
- CONFIDENCE
- TRUST



*The information is not reviewed or approved by HUD, FHA or any other federal organization. Any examples are for illustration purposes only. Visit a licensed loan officer for details of how this loan would work in your specific case. **Must pay your property taxes and Insurance.**

August Forum:

Questions & Responses

1) What is the chance of getting the roadway shrubs trimmed? **R)** We would suggest you contact Property Management (352-753-4022). We have to remember that Property Management personnel ride around in those little pickup trucks - they are sitting up higher, so they don't have the same visibility issues that the majority of us have driving on Villages roads. When you call, identify the exact location where the trimming is necessary.

2) Based on several complaints that I've heard from my neighbors and friends about residents who cannot see oncoming vehicles when attempting to enter a circle because of the height of the shrubs, I've approached Property Management and they have said, "There is nothing we can do about that. The bushes are trimmed regularly." There is something they can do, replace the bushes with a shrub called Asiatic Jasmine. You can see it on the sides of the roads, it's low and dense and dark green. It grows no more than 18". **R)** We would suggest that you address this issue with your District Board.

3) How do I find out how much distance is allowed between a driveway and a neighbor's property? **R)** Contact Community Standards

at 352-751-3912. Each lot is different, so you will need to have your lot number.

4) About the one, two or three year memberships, have you decided on any discount, like a dollar or two for a three year membership? **R)** We did consider this, but decided against it in order to keep all of the book-keeping using "0s". Our reason for the option is to save you, and the POA, the time, effort and postage from dealing with it every year.

5) Is valet parking necessary in the downtown at Sumter? **R)** The word is that the Developer has the valet company on a 5 year contract. Sometimes they will be very beneficial sometimes they won't. A lot of people said as they get older or are not able to walk distances, they would like to go to the squares, but because of limited handicapped parking they can't go. This way they don't have to park way out in the boon docks. They can use the valet parking for a reasonable price of \$5 for a golf cart and \$10 for a car.

6) Congratulations on all of the things that you have accomplished for the homeowners in The Villages. Just a simple question. What is the relationship right now between the POA and The Villages on sinkholes? **R)** We met with one of the attorneys for the Developer and he would like to see us come up with some kind of sinkhole insurance and he

took it to The Villages Management Group and they said they were not interested because they are not an insurance company, they are a real estate company. We do have a committee of four very well versed insurance people that are working on trying to come up with something. We have to get some legislative changes to be able to do it. We would hope that anybody that was a POA member or VHA member would be eligible to participate, but it's a long process.

7) Who has the right of way with regard to golf carts and pedestrians? Every now and then you run into a bunch of pedestrians walking 2 or 3 abreast and they will not move. What should you do? **R)** You always need to be defensive whether you are a pedestrian or in the golf cart. Typically the pedestrian has the right of way. Pedestrians, when they are on the shared use paths, whether it's in the cart lanes in the streets or on the cart paths, are required to go single file so that there is room. Lt. Wolfe was asked that question the last time he spoke at a POA meeting and responded as follows: Well, you can't run them over!!! □

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

The People's Choice PUBLIC ADJUSTER, LLC
TPC Attention Homeowner!
You may have an INSURANCE CLAIM!
561-366-2663

Call today for a **FREE INSPECTION!**
Let me help you get the settlement you deserve!
We work for you!
We don't get paid unless you do!
Anthony Barber ~ License#: W-101847

Bill Bryan
Kia

Sales: 352-321-3093
Service: 888-349-3596
"Where the people make the difference!"

9/7  9/11
Made in the USA



9/17

For the People
Constitution Day
BEHOLD THE COUNTRY WE FIGHT FOR

9/21

The
INTERNATIONAL DAY OF PEACE 

Bone Dry Roofing LLC

Insurance Inspections RC 29027460
Citizens Approved

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

All of my roofers have 25 plus years experience

CALL TO DISCUSS YOUR OPTIONS
Pete Tsirnikas (352) 669-6607

Licensed Bonded Insured
 Family Owned and Operated

DIRTY WINDOWS?

10% OFF
*Service Only \$100 Minimum Order

- Window Cleaning
- Window Tinting
- Pressure Washing
- Gutter Cleaning
- Free Estimates

WINDOW GENIE
We Clean Windows and a Whole Lot More!

BONDED & INSURED

352.255.3776 • www.windowgenie.com

Village Mover

Old Fashion Quality Moving Experience
Mike Collop



Village Mover
 352-751-2750

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

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

LICENSED & INSURED LIC.# CFC1426852



KILEY & SONS INC.

A FULL SERVICE PLUMBING COMPANY

RESIDENTIAL & COMMERCIAL | PLUMBING SALES & SERVICES

VISIT OUR SHOWROOM
 320 S. US HWY 27/441
 LADY LAKE, FL 32159

15% OFF
 LABOR ONLY ON YOUR NEXT SERVICE

MINIMUM 1 HOUR SERVICE
 Coupon Required Prior To Services Rendered
 Not Valid With Any Other Offer
 POA MEMBERS ONLY

24 HOUR EMERGENCY SERVICE
352-753-5301
 CentralFloridaPlumber.com

Turn Back The Clock with Beautiful, Healthy Skin...Because *you deserve it.*



- Clinical Skin Care
- Facials & Chemical Peels
- Advanced Permanent Makeup
- Laser Hair Removal
- Electrolysis

AESTHETIC SKIN Solutions
 OF THE VILLAGES

910 Old Camp Rd, Bldg 200, The Villages
352.874.3653

Discover the Difference!

FURNITURE PALACE & MATTRESS WAREHOUSE

WE SELL THE FULL LINE OF **ASHLEY**

Recliners \$299.95 & Up
BEST CHAIR COMPANY

LIFT CHAIRS FROM \$699.95

We also sell Dining Sets, Living Room, Bedroom Sets. Over 100 Mattress Sets IN STOCK!!

Free Delivery & Setup to **THE VILLAGES**

Mattress Sale
 Flippable Style

Twin Set 399.95
 Full Set 499.95
 Queen Set 599.95
 King Set 699.95

FURNITURE AT DISCOUNT PRICES *We'll Beat Any Price!*

352-726-2999
 3106 S. Florida Ave., Inverness
 (Hwy 41) North of Fairgrounds
 OPEN M-F 9-6PM, Sat 9-5PM & Sun 11-5PM
www.furniturepalacecitruscounty.com

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 Preparations
 Light Housekeeping - Other Specialized Services



CareMinders HOME CARE

352-430-2781
 716 S. US Hwy 441, Lady Lake
www.careminders.com

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

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

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

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



352-751-5711

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

Boarding, Day Care & Grooming
for all Breeds of Dogs and Cats
with Current Vaccinations

www.thevillagepetspa.com

Illegal Tree Removal Village of Bridgeport at Lake Miona

Although the perpetrators have not been identified, the cost of replanting the trees was submitted to Janet Tutt by "The Friends of Lake Miona". She recently advised the District 5-11 Supervisors, the Districts that were on the hook to pay the bills, as follows, "... I received a check in the amount of \$25,788.60 paid to the Sumter Landing Community Development District from Brett L. Swigert

Trust Account (Attorney at Law) for the reimbursement for the costs of remediation for the trees which were improperly removed.



Trees were removed last year from this property at Lake Miona.

352-245-7900
DIRT CHEAP

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

13665 SE Hwy 441
Summerfield, FL 34491

"The attorney represents an anonymous group of homeowners which he refers to as The Friends of Lake Miona. I previously received a call from Mr. Swigert asking me how much we had expended for the remediation; and the amount of the check reflects the costs I provided to him."

The POA is pleased that the residents have been relieved of the financial burden, but disappointed that the actual perpetrators of the crime were not identified and held accountable for their blatant disregard for their fellow Villagers and the law. □

RMF
REVERSE MORTGAGE FUNDING LLC

Not all Reverse Mortgages are the same!

Find out the options available to you.



LEE GETTLING
Reverse Mortgage Specialist
NMLS # 1117012

352.445.4875
lgettling@reversefunding.com
ReverseMortgageLiving.com

BRANCH LOCATION
510 County Rd. 466, Ste. 201
The Villages, FL 32159
Branch NMLS # 1210559

Florida Mortgage Lender-Service License No. MLD907

This material has not been reviewed, approved, or issued by HUD, FHA, or any government agency.

© 2015 Reverse Mortgage Funding LLC, 1455 Broad St., 2nd Floor, Bloomfield, NJ 07003. NMLS ID # 1019941. www.nmlsconsumeraccess.org. L20-061714

RMF13809-025



BROWARD FACTORY SERVICE
Sales - Service - Contracts

Villages Area Residents Special
\$209.00* Per Year

*For appliances up to 10 years old.
Offer extended through Sept 30, 2015

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

Never Pay Another
Expensive Repair Bill

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



#1 REAL ESTATE COMPANY IN THE VILLAGES



Located on 466 in The Villages • 352-753-7500



Look for our Saturday Ad in the Daily Sun



Cindy Wise
446-8964



Sally Love
430-6960



JP Porta
205-4110



Kathy Abruzzo
552-1554



Laura Jensen
460-7232



Beverly Shive
409-6229



Judy Rowley
255-8563



Pat Serafino
630-7230



John Mello/Linda Sears
205-0595 205-0713



Linda Mabry
636-5481



Glenn Stein
Broker/Owner



Darlene Meredith
446-3639



Bob Berube
446-9969



Karol Clark
255-7993



Julie Haines
512-8355



Jan Ennes
408-6214



Milford Leedy
874-4777

CALL ONE OF
THESE AGENTS
TODAY!!



Carol Youkey
401-2121



Marilyn Gerke
205-9123



Cissie Smith
391-0884



Karla Mason
430-7725



Bunky Doxsee
603-5775



Paul Olivieri
391-4411



Jim Grider
391-4588



Frank Melino
552-6773



Ruby Davis-Jett
321-7854



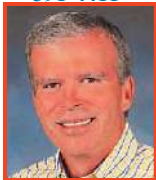
Lauren Arch
502-6248



Nancy Britton
445-4564



Frances Pierce
459-5601



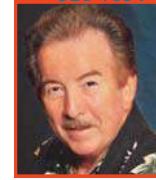
Greg Dion
603-7111



Pam Davis
275-9588



GERALYN VILAR
584-6809



Paul Tortrice
630-7943



Karren Schoman/
Teena Levy
430-9020

POA Hall of Fame Nominations For 2015

POA Hall of Fame nominations are now being accepted for the 2015 induction year. A nomination letter should include information on how to contact the nominee, a rationale explaining why the nominee should be inducted into the POA Hall of Fame and the name of and contact information for the nominator.

Nominations must be received by the POA Board of Directors by October 1, 2015.

Nominations may be submitted by mail to

The Property Owners' Association, Box 386, Oxford, FL 34484 or emailed to POA Board member Myron Henry (mcsHenry@gmail.com) as email text or as PDF or Word attachments.

Induction into the POA Hall of Fame is an honor reserved for past or present POA members who have made notable contributions to the POA and to residents of The Villages. A list of members who have been inducted into POA Hall of Fame appears in the POA Bulletin each month on page 23, and may also be reviewed from the online versions of any archived POA Bulletin.

The POA Board will carefully consider all nominations and collectively decide which nominees are to be formally inducted into the POA Hall of Fame for 2015. The induction ceremony will occur at the December 15th POA membership meeting. □

Residents' Parades October Entries

The Resident Parade Committee is accepting applications from clubs in the Villages for both the Italian American and the Oktoberfest Parades.

The Italian American Parade (October 6) entry deadline is September 11th. Please contact Maureen Curran at flagator57@hotmail.com or contact her at 352-633-1905 for an application. For any questions, please contact Frank Truglio at 516-698-5306.

The Oktoberfest Parade (October 20) entry deadline is September 18th. Please contact Joan McDonald at joanmcdonald555@comcast.net or contact her at 352-259-2524 for an application. For any questions, please contact Kirk Freundt at 352-350-6533.

The Resident Parade Committee will meet and review each application and make their decision. All clubs that are selected to be in the Italian American Parade will be notified by September 15th. All clubs that are selected to be in the Oktoberfest Parade will be notified by September 22nd.

Motorized vehicles (cars, trucks, motorcycles) and horses are prohibited. □

No More Dirty Grout! Guaranteed for 10 Years!

352-396-7813






- ◆ Tile & Grout Cleaning
- ◆ Grout Restoration
- ◆ Loose & Hollow Tile Rebonding
- ◆ Shower Repairs & Regrouting
- ◆ Color Matched Caulking
- ◆ Granite Sealing

\$50 OFF
Any Service of \$300 or more
Not valid with any other offer.
EXPIRES 9/30/15

www.groutsmithlms.com

Are You
DIABETIC?
Do you have any
INSURANCE?
You may qualify for these
*at little to no cost.**

* Diabetic Shoes w/ Custom Orthotics
* Custom Fitting
* No Claim Forms to Fill Out

IN YOUR HOME!
Don't Delay... Call Today!

ADVANCED
DIABETIC SOLUTIONS

Bruce Hancock
Certified Pedorthist
352.445.5575

INSURANCE  EXPECT SOMETHING MORE™

One Package Policy for Your Home & Auto

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%*
- Enter to WIN a Day Trip (up to \$100 value) with an Insurance Quote**

Bring this ad to:
AAA at the Villages • 955 Bichara Blvd.
352-753-2500 • AAA.com/LadyLake

The Insurance Package Policy for Home & Auto is underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. *Discount applies to select auto coverages only and is based on number of years as a AAA member. **Receive an entry form to win a day Trip (up to a \$100 value) with a quote on a Package, Home, or Auto Insurance. Limit one entry per customer. Valid at AAA Lady Lake and AAA Leesburg offices. Drawing held monthly on the last business day. Winners will be notified. 15-BR33-0024



Amenity Authority Committee Meeting Highlights

August 12, 2015

Old Business:

Capital Projects Update:

- El Santiago Recreation Center: On schedule to open in December. However, the search for a concession vendor to serve food and drink on the patio will wait until after the Center opens. District Manager Tutt estimated that it would likely be March or April before a concession vendor would be operating at the patio.
- CDD4 Expansion Proposal: Ms. Tutt reported that they are still investigating the status of the property adjacent to CDD4 (previously housed the First Baptist Church before they built their new and larger facility). The Church is interested in possibly selling the property to the AAC, but is waiting on an availability report on property to the west of the Church which they would want in order to give up the Church property. If the land becomes available, District Staff will commence due diligence **beginning with a tour of**

the building and grounds by the Amenity Authority Committee members. (No additional information was provided at the 8/14/15 CDD4 Board meeting.)

- Del Mar Gate Expansion Proposal: The AAC was ready to move ahead with the more than \$100,000 gate expansion, but concerns were raised by Mr. Wilcox and audience members residing in the Chula Vista Villas, which is located just inside the Del Mar gate, that the proposed "fix" would exacerbate the problems residents of those Villas face when trying to exit onto Del Mar. Mr. Wilcox suggested using Community Watch (CW) personnel at the gates to speed up traffic should be considered as an alternative to the expensive gate expansion. Ms. Tutt agreed to communicate with

CW to determine if additional staffing is needed at the gate and review egress of the gate with Kimley-Horn and Associates, the expansion proposal developer.

- Indoor/Covered/Shaded Swimming Pool: At previous AAC meetings a number of residents had requested that the possibility of a shaded pool be looked into as an option to provide sun protection to residents with sensitive skin or skin cancer. The estimated cost was \$130,000 (compared with the \$6.2 million dollar estimate for a new indoor pool facility) and the La Hacienda Sports Pool was selected as the most feasible pool to use, if that was what the residents wanted. A public forum was held in June on the issue and the current users of that pool showed up in force opposing the proposal and suggested that if the AAC wanted to test a shade structure that it try another pool. As a result, the AAC showed no interest in moving forward with a shade structure for any sports pool.
- Multi-Modal Path Discussion Group (MMPDG) Update: The AAC did not take a stand but wants further investigation of the options. See Stripping article on page 1.

PLEASE GO TO THE www.districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE. NEXT AAC MEETING - WEDNESDAY, September 9, 2015, 9:00 A.M. AT THE SAVANNAH CENTER. □



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: **888-227-4779**
kcrissy@firstbankonline.com
Borrowers must pay taxes & required insurance. Must meet underwriting requirements.



FirstBank Institution ID 472433

WATER REFINERS

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



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

\$79.95

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

Village Car Wash & Lube

Full Service Car Wash Packages
Professional Detailing Center
Car, Golf Cart, Boat & Motorcycle Detailing
Pennzoil Oil & Lube Center

Golf Cart Approved

970 Bichara Blvd
La Plaza Grande, The Villages

352-753-1306



\$2 OFF
Silver or Gold Car Wash
Not valid with other discounts
Not interchangeable
Expires Sept 30, 2015

\$1 OFF
Basic or Bronze Car Wash
Not valid with other discounts
Not interchangeable
Expires Sept 30, 2015

Free Car Wash with Any Oil Change



PROFESSIONAL EMBROIDERY
 OPEN 7 DAYS A WEEK
AUDREY ANN ORIGINALS
 Screen Printing, Creative Custom Logos
 for Clubs & Businesses

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

352-259-0131
 Visit Audrey Ann Originals on FACEBOOK & Like Me!
 Also, find Audrey Ann Originals on DEXKNOWS!

Live Life! worry less

PAL BUTTON
 PERSONAL ALERT LINK

- ♥ No contract
- ♥ Protection 24/7 at home or mobile
- ♥ Voice activated
- ♥ Local and nationwide

638-5900
 www.palbutton.com

GOT MOLD?
 IS YOUR HOME MAKING YOU SICK?
 DOES YOUR HOME SMELL MUSTY?

**TOXIC MOLD TESTING
 FORMALDEHYDE TESTING**

352-840-3043

**FLORIDA MOLD TESTING
 SINCE 1991**

State License # MRSA 463

Tips on Preventing Crime

A recent POA meeting featured Joe Pine from Metro Crime Prevention as our guest speaker. Below you will find the first half of the highlights of what we learned from his presentation. The rest of the article will be continued in a future issue of *The Bulletin*.

Metro Crime Prevention is a non-profit organization of retired law enforcement people. We're going to cover some notes here about what is really going on in The Villages:

HEALTH PROGRAM: Just as a reminder for some of you who have not used this program, if you're out and about, how many of you are carrying with you ID tags; medical bracelets;

and/or ICE on your phone, because the truth is that the majority of us will be treated away from our home. That's why years ago we came up with a portable version of this kind of information and we call it the HELP program, standing for Health Emergency Life Profile. It's a little sheet of paper that you can put in your wallet with your driver's license. The reason for that is simple. I don't care if you are at Walgreens or Walmart, if you have a car accident or a heart attack, EMS arrives. They know nothing about you and you are badly hurt. One recourse they have is to put you on that stretcher and drive you to the hospital. Time is not in your favor. If law enforcement comes on that scene, gentlemen, we are going into your hip pockets looking for your wallets because we want to run your driver's license and ladies we're going into your purse, and that's why this sheet of paper called the HELP Program. You can type this info on a piece of paper, fold it up and put it in your wallet behind your driver's license. We see this and immediately it tells us who you are. It also tells us in case of emergency call my son, daughter, sister, brother, aunt, cousin, neighbor. It lists the doctors of your choice with their phone numbers and the names and policy number of your health insurers, so that information can be forwarded to the hospital before you even get there. It also lets

(Continued on page 17)

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

Where Do You Have Your Retirement Dollars?

Call us today for a FREE consultation on how to secure your retirement dollars:

Michael M. McGoldrick CEP* Charlene L. Jenkins CEP*

1. Safety
2. Liquidity
3. Tax advantages
4. Competitive returns with no risk
5. Probate avoidance
6. Lifetime income

(352) 787-1700
 1321 Citizens Blvd., Suite C, Leesburg, FL 34748

FIRST FINANCIAL
 ESTATE PLANNERS, INC
 www.FirstFinancialEstatePlanners.com

Crime Prevention Tips

(Continued from page 16)

us know if you are an organ donor, if we should resuscitate, what your allergies issues are, what medication you are taking, and any medical conditions you might have. Pretty good idea? Lots of lives saved last year.

SCAMS: It's incredible, but it happens. I always say with a very intelligent audience, how can this possibly happen to people here who are really smart. I don't know, except maybe we are very trusting, we think everybody is like we are. Scams that are really prevalent now in our backyard - for you folks out there who have Caller ID - after this evening you'll never want to trust your Caller ID again because you really can't.

The criminals now have a way to insert on your Caller ID the name and phone number they want you to see. You may get a phone call like this. "Hey Bob, hey Mary, how are you. My name is Charlie. I'm with the Medicare Office. Yes, look on your Caller ID - the Medicare Office. Oh, no, there's nothing wrong. We just called you because the law has changed and you need another card now to go along with your current one."

It's all phony. None of these companies or organizations will call you and ask for personal in-

formation unless you initiate the call. It's just like when the Sheriff's Office calls you. "Mr. Jones, this is Sheriff so and so at the Sumter County Sheriff's Office. Where were you yesterday? You were supposed to appear in Court and we now have a warrant for your arrest." They really scare you because it sounds so real.

All that stuff is phony. There are a lot of scams out there that are happening that you should not fall victim to. Anything that seems like prizes or winning money that is too good to be true - **it is too good to be true.**

Here's one that's really taken off in our backyard because many of us want to maintain our youthful appearance. The anti-aging scams - the phony Botox - be careful where you buy that stuff because the phony Botox is much more injurious to your health than wrinkles will ever be.

Another is the free trial offers. A lot of products, like anti-aging and weight-loss products, as well as others, are advertised for \$39.95 or \$49.95 a month. They offer a \$4.95 "shipping costs only" free trial. If you sign up, you need to make sure you are signing up with a very legitimate company. Read all of the fine print or you may find that you will have unknowingly signed for an enforceable long term contract for the next 12 to 36 months. It is enforceable because they have you recorded or you signed the initial card.

Be very careful for all those scams out there.

This article will be continued in a future issue of The *Bulletin*, starting with Identity Theft and the alternatives to Life Lock... "you've seen the ads. **Lifelock** is the forerunner. They do the most advertising, but if you Google "Identity Theft" Costco, Sears, Banks, Insurance Companies all have programs - all good. Cost factor - \$10 to \$30 per month." □



Why Hire a Licensed Professional Property Manager?
 Call Today for more information -
352-430-1484
 or visit: villagesforrent.com

Largest Independent Property Management Service in The Villages and surrounding areas, managing over 300 seasonal and annual rental homes in Lake, Sumter, and Marion Counties

Call one of our Qualified Associates today for more information!
Vickie Couture - Licensed Real Estate Broker



The Villages GPS
 The Ultimate GPS Map Guide for Golf Carts and Cars in The Villages, Florida

- ▶ Complete Golf Cart Trails Map
- ▶ Voice Guidance
- ▶ Complete US Street Map
- ▶ Free Updates for Life
- ▶ Built In Speedometer
- ▶ Look Up Any Address
- ▶ Save Locations to Favorites
- ▶ Includes All Golf Courses, Rec. Centers, Neighborhood Villages & Pools
- ▶ Full support in our GPS Forum on TalkOffTheVillages.com
- ▶ Visit TheVillagesGPS.com!

Never get lost on the Golf Cart trails again!

DOWNLOAD THE APP TODAY!
 Download on the **App Store** | **Google play**

©2015 The Villages GPS. The Villages GPS is not affiliated with, related to, or originate from in any way The Villages, Inc. or development company and is a completely separate service-provider.

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

BatteryMINDER®

Golf Car Battery-Maintainer
Conditioner-Charger

is proud to announce the newest

AUTHORIZED BatteryMINDER DEALERS

* The Villages American Cart Center, 301-8090, Roger

* The Villages Golf Cart Man, 674-9400, Susan

* Battery Boys, 643-1241, Brad

* Columbia ParCar, 753-0244, Andy Johnson

**Don't know why you need a
BatteryMINDER?**

**Already getting 5+ good years
from your batteries?**

**Still worried about dead or dried-out
batteries after coming back or
NEEDING to rely on a neighbor?**

**Tired of running out of juice
before getting home?**



**Call fellow Villager Bill for a quick
analysis of your battery problems and
what we can do to help.**

BatteryMINDers.com

Florida - Considered the Lightning Capital of the Country!

We continue to be reminded that lightning strikes are prevalent in Florida. We are aware of five recent strikes in the immediate area, where damages made the home unlivable until repairs **can be made**, namely:

June 25th - Lightning struck a home in Briar Meadow.

July 1st - Lightning struck in Cherry Hills Villas in the Village of Belvedere. Fire Department officials estimated that they had been able to save 60% of the home.

July 22nd - In nearby Del Webb Spruce Creek, a home was struck and heavily damaged.

July 29th - Lightning struck a home in Malory Square.

August 15th - Lightning struck a home in the Village of Bridgeport at Miona Shores causing a fire that heavily damaged the roof

(see image below).



Smoke rises from the fire at 2400 Clearwater Run
Picture from Villages-News.com

Close Calls: There have also been at least six situations where a home took a direct strike which put a hole in the roof, but luckily did not start a fire.

We may not be able to do anything to prevent our homes from having sinkhole damage, but we do have an option to prevent lightning strike damage - The Villages Public Safety Department suggests that you might want to consider a lightning protection system. But, if you do so, "make sure that the installer is UL* certified to install the equipment and that the equipment used is UL* certified." □

BRIAN HOFFMAN'S
**REMEMBERING RED
A TRIBUTE TO RED SKELTON**

SATURDAY SEPTEMBER 19 - 7PM
Mount Dora Community Building

Visit
MOUNT DORA
Someplace special to play, shop, dine, stay...

31st



Mount Dora Fall Craft Fair

Oct 24 & 25, 2015

425+ Crafters * Food * Beer
Wine * Music * Kid Zone

FREE!

*On the quaint streets
of historic downtown
Mount Dora, FL*

www.MountDoraCraftFair.com

MORE Upcoming Mount Dora EVENTS!

Sept 18 - Country Music Legend NEAL MCCOY

Sept 20 - Mark Steven Schmidt sings Sinatra, Buble, Bocelli, Lanza and more

Oct 3 - Le JAZZ HOT w/the FL Lakes Symphony Orchestra



Oct 10 - MOTOWN Revue in waterfront Evans Park w/DANNY WARE as Michael Jackson

Oct 17 - ELVIS Dinner show at Olympia Events

Nov 4 - Good Vibrations - A celebration of the Beach Boys



See MORE Events, get tickets and info at www.MOUNTDORAEVENTS.com Use Code POA for special discounts.

Watch "Around the Lake" a quick video lineup of monthly events in Mount Dora for a chance to WIN a \$500 Get Away to Someplace Special.



LETTERS

Letter to the POA:

Seat Belt Installation WARNING

Just thought I would follow up a bit based on the current situation as I see it with seat belts. I think the POA provided a tremendous service to Villages' residents beginning in 2012 by publicizing the golf cart accident incidents and making the point that seat belts can help reduce injury and save lives. I hear more and more people comment on this issue and see more seat belts installed. It's still difficult though, to get compliance, because the same dynamic plays out that happened many years ago with our automobiles.

So, why am I writing to you again? Yesterday I rode in a cart with a friend that had seat belts installed by one of the local small time service folks. I couldn't believe it. I would put it into the gross negligence category. They simply drilled holes in the plastic

body and attached the retractable seat belts. The belts would probably keep somebody in the cart if they had a low speed quick turn type situation but would be worthless in anything more severe.

Since we won't get the manufacturers to respond with frame attachment points, and we can't even get some of our cart dealers to get to a professional level, we need to try and help by publicizing the dangers of an improperly installed seat belt in our golf carts. Something needs to be done to highlight and educate the public to the best, and worst practices, relative to seat belt installations. I also think the POA keeping the topic alive a bit will continue to build awareness overall. It takes persistence and constancy of purpose to ever get through to more and more people.

W. Parker Sykes

POA Response: Thank you for pointing this out to our residents. One important rule of thumb is to make sure your seat belts are mounted to a secure surface that will not bend or break (which eliminates the seats, seat backs and the plastic body of the golf cart). □



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 18MCG 90 FOR \$151.75	CIALIS 20MG GEN \$5 EACH
--	--	---------------------------------------

Before you list your home in The Villages, order this **FREE** report that reveals 11 tips to give you the competitive edge when selling your home.

For recorded message and to order your FREE report

**call 1-800-300-1977
ext 201**

Out of all the realtors we met in 3 months, while looking at houses, Buddy responded quickly and was honest. He is personable, straight forward and guided us through all the paperwork. Buddy was so helpful. 5 Stars.

Richard & Sharlene, (Agent: Buddy Clark)



The Real Estate Leaders

Our Gardening Column:

Challenges of Our Soggy Summer

by Anne Lambrecht, Master Gardener
 annegarden@embarqmail.com

Greetings, dear fellow gardeners. Hasn't it been a long, hard, rainy, humid, and moldy summer!

The weather this summer has played a decidedly detrimental role in our landscapes and gardens. My yard is soggy, especially under the trees. The grass has become sparse and a lighter green color. Inspecting the grass, I notice bite marks on the blades of the grass, especially at the base, and actually see little green caterpillars munching away.

When I walk through the yard, little brown moths fly low to the ground around my feet. These are tropical sod webworms. The moths lay eggs in your turf and their caterpillars are chewing the young growth of the turf.

Here's what you can do: 1) Ignore them, they will go away eventually. 2) Because you don't want to kill all the good bugs in your landscape, but you do want to get rid of the webworms, use a biorational pesticide specifically for caterpillars that contains an insecti-

cide called Spinosad. For details, you can watch this UF Entomology YouTube video: www.youtube.com/watch?v=5fkmITsewNs

The wet weather sets the stage for a myriad of garden melodramas: deep lawn mower track marks in wet areas, mold, disease, fungus, and the resultant insects that come when our plants are in distress. The seed in the bird feeders begin to sprout. Nighttime humidity brings fungus: mushrooms, toadstools, fairy rings. Too much water kills, so please turn off your irrigation during this wet season.

Weeds are everywhere. I have noticed that each year there is a weed that will be dominant in the garden. This year it is the Chamberbitter, also known as Gripeweed (it does tend to make one gripe). Luckily, it comes up easily. Unluckily, it quickly fills up those paper disposal bags.

It's too hot to work outside unless you go out in the early morning and then it's so discouraging: crazy plant growth, weeds, insect damage, yellowing and dropping of leaves from too much rain.

So how do you know when to trim all this growth? Should you trim and prune when it's wet outside? No! Try to prune in the morning after the leaves have dried and before the rain.

Keep your tools sterilized. Make sure your lawn guy does the same. Their mower blades can bring disease from the yard he just mowed.

It's a good time of year to check your landscape for hanging branches, diseased plants, overgrown foliage, insects, weeds, slippery pavers, and bird bath algae.

It's a good time to plant a rain garden. A rain garden is a little garden area in a shallow depression that is near a runoff source like a downspout, and planted with plants that can take "wet feet" such as iris, bulbous plants such as amaryllis, zephyranthes, and lilies and native grasses. You can line the outside of the garden with rocks or pavers. The rain garden captures rainwater runoff and filters and purifies the water before it hits the aquifer or sewer system. I have three of them.

My advice for our sogged out situation: don't sweat the small stuff. The rainy season is almost over and it'll get better soon.

I promise! □



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

HYPNOSIS

Anxiety, Weight, Smoking, Other Issues
 Most Insurances Accepted
June N. Steinbock, LCSW, CACH
 State Licensed & Certified - Village Resident

352-250-5052

POA Discount Partner List

The Discount Partners program is a continuing benefit for POA members. 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.

- Andrew's Air Conditioning
- Cozco Handcrafts
- Custom Screens
- Decorating Den in The Villages
- Edible Arrangements
- Friar Tax Preparation Service
- Golf Cart and Club Security System
- Golf Clubs & Bag Lock
- Grandma's Sewing & Crafts
- Haagen Dazs
- Home Power Washing
- I. Stern & Co.
- Johnny Rockets
- Kiley & Sons Plumbing
- Kitty Camp & Resorts
- L. Rae Jewelry Appraisal Services
- Massage Therapy
- Minami Granite Designs Inc.
- MOE'S Southwest Grill
- Ollie's Frozen Custard
- Panda Express
- Plaza Jewelers
- Sam's Club
- Sparr Building & Farm Supply
- Tip Top Tree Experts
- Tri-County Tile & Home Improvements
- Ultimate Handyman Services
- Villages Apparel
- Villages Car Wash and Lube
- Wholesale Computer Components □

Seniors vs. Crime

Leading the Fight Against Scams

Facebook Scams

Some people consider seniors to be "technically challenged". There is a modicum of truth to that statement but, like all generalities, it doesn't apply equally to every senior. Many of us use social media, especially Facebook, to keep in contact with the kids, grandkids and friends "back home". It's virtually impossible these days to avoid encountering a Facebook scam if you're a user of this popular social networking site. Most of us notice these scams and give them a wide berth, but thousands of people actually fall victim every day.

The most common Facebook scam is the free giveaway scam. Users are tricked into believing they'll be entered for a big prize drawing in return for "liking" or sharing a page or promotion. The prizes -- usually cars or trips to exotic destination -- don't exist, but the name of the victim is added to the scammer's list of followers, which is subsequently sold for spamming and dubious marketing activities.

Although the "free giveaway" scam is quite well known, the list of Facebook scams is ever changing and ever growing, although some

oldies continue to persist.

Let's look at some of the more prevalent Facebook scams out there today. The first five come from the Internet security group Bitdefender. Their two-year study covered over 850,000 Facebook scams -- yes, you read that right: 850,000 scams!

- **Guess Who Viewed Your Profile** -- A false claim that an app, often called "Who-Views," will show you who has viewed your Facebook profile, but it actually installs a spying and spamming virus on your PC.
- **Explicit Photos or Videos of Friends** -- Victims who click on supplied links are told they need to update their Adobe Flash viewer, but they actually install malware.
- **Ads For Fake Products and Services** -- Bitdefender identified 50,000 questionable domains supposedly selling pharmaceuticals and dating services. A third of the sites were also bogus replicas of genuine pages, used for phony sales or phishing for personal info.
- **Morbid Images** -- A faked video supposedly of a woman being beaten to death is being used to attract victims to gruesome sites that either charge fees or install malware. Another recent fake video claims to show a woman being killed by her husband.

- **Funny Videos** -- This is a variation on No. 2 above, though it doesn't claim to show friends, just people in embarrassing situations. Again, this is a ruse to get victims to install a special video player that is really malware.

Other prevalent Facebook scams currently making the rounds include:

(Continued on page 22)

Go Play With Your Friends

— Casino Trips to Tampa —

\$25 PER PERSON

WEDNESDAYS AND SATURDAYS

SUMMERFIELD: WALMART — 7:30 a.m.
LEESBURG: RURAL KING — 8:00 a.m.
OKAHUMPKA: PUBLIX — 8:20 a.m.

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

LAMERS
The Passenger Professionals®
GoLamers.com
Fla. Seller of Travel Ref. No. ST38220

Readers' Choice
WINNER 2014
2013, 2012, 2011, 2010, 2009, 2008
Citizen

JERRY MARTIN
IRRIGATION LLC.
3398 SW 74th Avenue, Bay 101, Ocala

Seasonal Special
\$39.99*

10% OFF Repairs*

Serving Marion & Surrounding Counties Since 1982
(352) 237-5731

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern (unless they are broken or leaking)
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

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

* Offer expires 09/30/15. Call for details. Photo courtesy of Hunter Industries

IN HOME PERSONAL

JUDI

Let's Exercise2gether! Online Training Available!

**No Need for Bulky Gym Equipment!
FUN and EASY Training at Home!!**

TRY IT AND SEE FOR YOURSELF
(YES, it can be done at home!!!)

**OFFERING: Weights - Nutrition
Balance - Cardio - Pilates Reformer
Flexibility - Yoga (including chair)**

**ALSO ACCEPTING SPECIAL NEEDS: MS,
Parkinson's & Joint Replacements**

Certified Personal Trainer & Villages Resident

**FREE CONSULTATION
CALL NOW! 352-801-1633**

Facebook Scams

(Continued from page 21)

- **Change Color** -- This one has been around for a while, and it is still going strong. It claims that an app can change the color of Facebook profiles from the default blue. It asks users to provide their sign-on details, which, of course, are then used to hack the

victim's account.

- **Danger Targets** -- Scammers use "Yard Sale" and similar pages on Facebook to lure victims to specific locations where they may be robbed or assaulted.
- **WikiLeaks Imitation** -- A link to what purports to be the "10 Hottest Leaked Snapchats Ever." Snapchat is an instant photo messaging service owned by Facebook. This scam leads to a malware download.
- **Facebook Identity Theft** -- Crooks hack and clone a victim's page and pose as them. Then they try to scam money out of the victim's friends, usually by claiming to

be in financial trouble.

- **The Big Prize Giveaway** -- This is where we started this article. Most common recent bait includes a Disney-related prize and an SUV or luxury vehicle. Some current scam pages have upwards of 60,000 "fans." The pages are then renamed and used to bombard fans with spam-type advertising either from the original scammer or whomever they sold it to.

It's a scary technical world out there. Can you do anything to avoid these scams?

Facebook recently announced a new drive to clamp down on scammers by reducing the incidence of fake videos and news stories. So that's a step in the right direction. Unfortunately, there is no "magic list" of ways to avoid Facebook scams.

However, scammers will continue to add to those 850,000 Facebook scams that Bitdefender found. The only way you can truly avoid them is by being VERY careful about clicking on links, be VERY suspicious, and practice EXTREME skepticism.

Seniors vs. Crime can be reached at 352-753-7775 at the Marion County Sheriff's Office in The Villages; 352-689-4600, Extension 4606 at the Sumter County Sheriff's Office in The Villages; or 352-750-1914 at the Wildwood Police Annex at Brownwood in The Villages. Volunteers' at all three offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE "Seniors vs. Crime Region 4" on Face Book. □



Downsizing?
Make the smart choice with TCM!

Transitioning to a new home doesn't have to be difficult.
SORTING • DOWNSIZING • PACKING/UNPACKING
MOVING • ORGANIZING

Call today for a complimentary consultation
Bonded & Insured **(352) 561-3330**
transitionalcaremovers.com



the McDonald agency Allstate

WWW.THEMCDONALDAGENCY.COM

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

Blinds Plus Shutters

"QUALITY FOR LESS"
(352) 430-7200
GRABER
EVERY HOME A GALLERY.
EVERY WINDOW A CANVAS.

Villagers Special
POA Discount of 20%

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

FAST & FREE STANDARD INSTALLATION

FREE HD DVR (85/90 DVR Service fee applies)
UP TO 6 TV'S FOR FREE
FREE HD FOR LIFE

FREE NFL TICKET

FREE FOR 3 MONTHS: HBO SHOWTIME cinemax starz
Free LIFETIME Technical Support

WE BUNDLE

TV SERVICE STARTING AT \$19⁹⁹ /MO

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

INTERNET SERVICE STARTING AT \$19⁹⁹ /MO

SELECT CHOICE TV www.SelectChoiceTV.com

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

NEVER CALL THE 800 # • WE ARE HERE LOCALLY TO SERVE THE VILLAGES
352-553-4921

American Legion Post 347
Lady Lake Florida

609 W Lady Lake Blvd

War Time Veteran?

Consider Joining Our Smoke Free
Members Only Lounge
Open 7 days a week from 12 noon
Lounge: 352-750-0639

Office hours 9 AM to 4 PM
Office: 352 750-2099

Looking for Discount Partners?

The Discount Partners program is a continuing benefit for POA members. 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. □



Seasonal Residents HELP

BULLETIN DELIVERY (Stop/Restart Date)

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

If you are a seasonal resident, please let us know the DATES you will be away, at least 2 WEEKS before departing, and we will stop delivery of the *Bulletin* during that time. 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. □

BECAUSE EXPERIENCE COUNTS!
Whether Selling Or Buying
CALL ME, I CAN HELP!

JULIE HAINES
352-512-8355



Fusion Electrical Contracting

*service and repairs *surge protection *fans installed

*LED under cabinet lighting *senior discounts

Lic # ER13012866 **352.470.3444**

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

BatteryMINDER®

Golf Car Battery-Maintainer-Conditioner-Charger is proud to announce the newest
AUTHORIZED BatteryMINDER DEALERS

- The Villages American Cart Center, 301-8090, Roger
- The Villages Golf Cart Man, 674-9400, Susan
- Battery Boys, 643-1241, Brad
- Columbia ParCar, 753-0244, Andy Johnson

Don't know why you need a BatteryMINDER?

Call fellow Villager Bill for a quick analysis of your battery problems and what we can do to help.

NO SALES PITCH. 561-4147

BatteryMINDers.com



Ollie's Frozen Custard

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

\$.50 cent off your order
with this coupon - expires SEPT 30
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

The Property Owners' Association

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

BULLETIN DELIVERY (Stop/Restart Date)

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

Officers

President	Elaine Dreidame	753-5069
V.P.	Jerry Ferlisi	391-5261
Treasurer	Donna Kempa	716-445-4008
Secretary	Carolyn Reichel	205-8199

Directors

Ken Copp	751-0086
Myron Henry	205-8849
Ron Husted	350-6384
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	Jackie Awtry	350-7491
Hall of Fame	Myron Henry	205-8849

POA Emails poa4us@hotmail.com

Website www.poa4us.org

POA Telephone 352-753-5069

ADVERTISERS

For Ad Rates and For More Information, Please Contact

Richie Hausner

POA Advertising Independent Sales Rep.

352-446-4186

rhausnerpoa@hotmail.com



Dr. Ceriani Going from House to Hospital, 1948. Photograph by W. Eugene Smith

To My Fellow Veterans: Your Cancer Care

For those of us who have been privileged to defend this country as a member of the armed services, I salute you.

As the premier cancer practice, the Robert Boissoneault Oncology Institute and its staff have had the honor of caring for our veterans, their families, and their friends for the last 25 years in this region of Florida. The superior service we strive for in medicine carries on the similar commitment you exemplified while serving our nation, even to that of being in harm's way.

The Veterans Administration is presently modifying the referral system for the treatment of their cancer patients. Having worked with one another for many years, and as a private practice closely observing quality in medical service, we can say without question that the level of performance delivered from VA health providers is second to none. This area of the country is blessed with their optimum medical ability. My statements are heartfelt, appreciative, and totally unsolicited.

If you are referred to our practice for cancer treatment, please contact us for assistance. This time of stress can be confusing: we are here to provide that medical security umbrella.

You have only to call our Villages office at (352) 259-2200

We protected each other when serving our country. Now, The Robert Boissoneault Oncology Institute is privileged to protect your health today... and every day.

Semper Fi,

Norm H. Anderson MD
 CEO, Robert Boissoneault Oncology Institute
 rboi.com