

THE



Issue 41.11



BULLETIN

November 2015

Free Copy

Champions of Residents' Rights Since 1975

The POA Website - www.poa4us.org

POA President Dreidame Not Seeking Re-Election

by Myron S. Henry, POA Board of Directors

Elaine Dreidame, president of the POA for the last five years, has decided not to seek re-election in November for the coming year. Elaine announced her plans at the July, 2015 POA Board meeting. She stated that the POA Board has one of the strongest and most capable Board of Directors that it has ever had, and it was time to turn over the reigns to a new leader.

I have had the honor of serving on the POA Board of Directors with Elaine for the past seven years and volunteered to compose a brief Dreidame biography.

Much has been written recently about Elaine's role in the class action lawsuit in which five Village residents filed against the Developer in 2007-2008. To pursue the lawsuit, Elaine resigned from the POA Board in 2006. The 2008 settlement of that lawsuit was very beneficial to Village residents north of CR466, and resulted in the creation of the resident elected Amenity Authority Committee to manage amenities dollars paid by Villagers north of CR466, and settlement dollars (over \$39 million) resulting from the lawsuit.

Elaine rejoined the POA Board of Directors in July of 2008. She served as POA Vice-

President in 2009 and 2010 and then was elected POA President in 2011. But before reviewing her years as POA President, it is appropriate to first provide a brief description of her earlier years that provided a foundation for the skills Elaine was to employ in her leadership roles in The Villages.

Elaine grew up in the Cincinnati area and is the second oldest of seven sisters. Each year for nearly 40 years, she and her sisters (and their spouses) have spent a weekend at a Bed & Breakfast in the summer and have joined

each other for a "sisters/spouses" dinner the Saturday before Christmas. Elaine stayed in Ohio for her education, which culminated in a Bachelor of Science Degree in Education in 1964, a Master of Science in Education in 1966 (both from the University of Cincinnati), and a Ph.D. in Physical Education and Administration of Higher Education in 1974 (from the Ohio State University).

(Continued on page 2)

Moffitt Cancer Center Departure

Were Residents Duped Into Donating The Money For Radiation Equipment?

For those of you living in The Villages in 2010, you will easily recall that there was almost a daily mention in the Daily Sun for more resident contributions for the purchase of \$6 million of radiation equipment, which was needed in order for MOFFITT to become a presence in The Villages. Having a building which said Moffitt Cancer Center on the front of it was all the rage so many residents gave, even to the detriment of other local charities who were neglected when choices on who to donate to arose.

Residents were told that Moffitt would not come to The Villages unless the radiation equipment was provided, and the residents were told that they needed to contribute the necessary funds. Were they duped? It was later

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Tuesday, November 17, 2015

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month - 7 PM

Laurel Manor Recreation Center

**Moffitt's Disappearance:
Land of Confusion**

(See Article starting in the adjacent column)

**Presented by Dr. Norman Anderson, CEO
Robert Boissoneault Oncology Institute**

**Followed by Questions & Answers
Audio and Visual in Overflow Room
Donuts & Coffee after the Meeting**

All Residents Welcome - Come and Join Us!

POA President

(Continued from page 1)

Elaine spent the first six years of her career as an instructor and coach at The College of Mt. St. Joseph in Cincinnati.

For the next twenty-nine years, Elaine served the University of Dayton in the roles of assistant professor of physical education, head women's basketball coach, head women's volleyball coach and senior associate director of athletics. But Elaine's service in higher education expanded well beyond her roles at the University of Dayton.

She served as Division I Vice-President of the National Collegiate Athletic Association (NCAA) and was a member of the NCAA Council and Executive Committee, the NCAA Joint Policy Board and numerous other NCAA Committees. In recognition of her many contributions, Elaine was inducted into the University of Dayton Athletic Hall of Fame and the Ohio Association for Intercollegiate Sports for Women Hall of Fame. In 2003, she received the National Association of Collegiate Women Athletic Administrators Lifetime Achievement Award.

Just prior to her retirement from the University of Dayton in January of 1999, a headline in the *Dayton Daily News* read "DREIDAME CALLING IT A CAREER - The Senior Associate AD has Championed Equal Rights in Collegiate Sports!" Ted Kissell, Director of Athletics at the time of Elaine's retirement, said he "most admires Elaine for her tireless efforts in advancing equitable opportunities in athletics. It was people like Elaine who kept challenging our association (NCAA) to live up to its espoused principles on the value of athletics for ALL young people."

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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These examples of Elaine's activities in higher education and the honors and praise she received lead to a clear conclusion: Elaine Dreidame had an absolutely outstanding professional career in higher education.

It did not take Elaine long, after her professional retirement, to relocate in The Villages: she had a villa built in Villa Berea in September of 1999, and then in 2003, had a home built in the Village of Chatham, where she still resides. Elaine certainly has continued her role as a leader for the rights of others since she moved to The Villages. But she is also a Villager who enjoys what The Villages has to offer its residents. To illustrate, Elaine plays golf on championship courses at least twice a week. She has been playing duplicate bridge in The Villages virtually since she moved here and is now a bridge life master. Elaine also enjoys movies, eating out, and various clubs and functions in The Villages. And she enjoys traveling. Simply put, Elaine enjoys what so many of us enjoy as residents of The Villages.

Previous paragraphs clearly demonstrate that Elaine has been a leader throughout her professional years, and that leadership has continued in notable ways since she became a Villages resident. The 2007-08 VCCDD class action lawsuit, in which she was the lead plaintiff, is a definitive example of her continued leadership. In her five years as President of the Property Owners' Association, the POA has more than doubled its membership, significantly increased its reserve funds, increased the Bulletin from 20 to 24 pages adding full color. Additionally, the POA has addressed numerous issues of importance to Villages residents.

Many of the **issues** addressed by the POA

(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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Extended Memberships & Easier Renewals for 2016

To start our early renewal period beginning November 1, 2015, for the 2016 membership year, we are "snail mailing" **PREPRINTED RENEWAL FORMS** to all of our 2015 members with their renewal information already preprinted on the form in late October.

Please use that 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 so we can change your profile in the database.

NOTE: If you are a 2015 member, but do not receive a "Preprinted Renewal Form" by November 11, then you may have already prepaid your dues for 2016, or you had moved since last year and we do not have your **NEW ADDRESS**.

You will also notice on the form, that starting with the 2016 membership year we have "Extended Memberships". They are available so you do not have to pay dues as often. The check boxes are for 1, 2, or 3 years. Check the one that best suits your needs.

If you want to join the POA, as a new member today, please use the form on this page.

Making things easier and better for "YOU", the POA Member!

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MAKE AN INVESTMENT IN YOUR FUTURE

On behalf of the Officers and Directors of your POA, we would like to say "THANK YOU" for the tremendous response of members renewing their POA memberships and also for the many, many new members who have joined with us in this past year as a way of supporting Residents' Rights for ALL Villagers. Our desire is to keep each of you informed of facts about issues which may not have been clearly, or fully, presented in other media. The POA Mission Statement and the POA's 'Bill of Rights for Villages Residents' can be found on page 2 of this Bulletin.

Our membership year runs from January 1 through December 31. We are now accepting "NEW" POA memberships for 2016, 2017

and 2018. Please use the form below. POA members will have access to discounts provided by our Discount Partners listed on our web site – poa4us.org, and POA members who have provided us with an email address will receive our monthly POA Email Newsletter with a reminder of the speaker and date of the upcoming monthly POA membership meeting, as well as information on any matters that we believe should be announced on a timelier basis than what our monthly Bulletin can provide.

IF YOU APPRECIATE THE EFFORTS THE POA MAKES ON YOUR BEHALF, **IT IS TIME TO SHOW IT** – SEND IN YOUR POA MEMBERSHIP APPLICATION TODAY.

POA 2016 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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

New Member 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# _____

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

MEMBERSHIP

DUES (Please Select One):

- One year - 2016 - \$10 per/household
- Two years - 2016/2017 - \$20 per/household
- Three years - 2016/2017/2018 - \$30 per/household

ADDITIONAL CONTRIBUTION IF DESIRED: Please accept my additional contribution to the POA in the following amount: \$ _____

TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

- Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check. Please mail my Membership Card to me.
- Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings.

THANK YOU FOR YOUR SUPPORT OF THE POA

POA President

(Continued from page 2)

are associated fairly directly with the Developer. Some of them are as follows:

- Publicizing the request for contributions from residents for radiation equipment for Moffitt Center under questionable pretenses;
- Providing frequent IRS updates, including information from the POA on incomplete reporting in the *Daily Sun*;
- Continued pursuit of the Owens Corning shingles warranty issues;
- Continued pursuit of the warranty issues in the use of underground refrigerant lines against the manufacturers' recommendation;
- Challenged the questionable use of assessable acres as a formula for financing the

Project Wide Agreement (PWA);

- Challenged giving the SLCDD Board of Directors, elected by the Developer, the sole authority on what items will be included in the PWA for funding by resident maintenance fees (the SLCDD controls the expenditure of 47% of the CDD maintenance fees collected by CDDs 5 -10); and
- The Developer's failure to fulfill promises for the creation of an Amenity Authority Committee for residents living south of CR466.

Some of the resident **topics** the POA has addressed under Elaine's leadership include the following:

- Sinkhole insurance issues and insurance availability;
- Reinstatement of resident parades;
- Weak AT&T and Verizon cell phone receptions;
- Where to find insurance for manufactured homes;
- Amenity Authority Committee expenditures for residents north of CR466;
- Architectural review issues, such as for sale signs in yards and house painting;
- The POA paid for notification to residents who had been inadvertently overcharged for interest when they paid off their bonds (District staff said the District would not pay for these notifications to

residents);

- The return of the medical gate on the east side of Hwy 441;
- Providing information on the pros and cons of district consolidation;
- Providing the identification and publication of a Comcast administrator's name, email address and telephone number who was charged with making sure that all Comcast services were working properly; and,
- Taking the lead in advocating recreation trail striping at the request of residents who use their golf carts at night and during inclement weather (the POA collected much information on this issue from POA members through email surveys).

Of particular importance to Elaine is the issue of seat belt use in golf carts. In early 2012, the POA began working with Lt. Wolfe, of the Sumter County Sheriff's Office, in an effort to identify all of the golf cart accidents that involved serious injuries or death, particularly those where the occupant or occupants were ejected from their golf carts. The first POA report was in the March 2012 *Bulletin* where it was noted that there had been ten golf cart related fatalities in The Villages since 2008. At that time, these kinds of accidents were rarely publicized in the *Daily Sun*.

Current unofficial data reveal that in the

(Continued on page 5)

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POA President

(Continued from page 4)

last seven and one-half years there have been 15 golf cart related fatalities, as well as over three dozen trauma cases (which were usually head injuries). In all of these cases, occupants were ejected and no one was using a seat belt. Perhaps in response to these accidents and the seat belt focus from the POA, the VHA has discontinued advising residents not to use seat belts in their monthly golf cart safety seminar and The Villages golf cart stores now offer discounts on seat belts and their installation costs and the *Daily Sun* now reports the golf cart accidents.

As previous paragraphs clearly establish, under Elaine's leadership, the POA has addressed scores of issues on behalf of Villages residents. For additional information on any of the highlighted issues in previous paragraphs, Villagers can visit the POA website at poa4us.org, drop down to the search box, and then enter the topic of interest. A link to any *Bulletin* that contained information on that issue will then appear.

As Elaine looks to the future of her POA involvement after her five exemplary years as President, this will not be her "second retire-

ment." That is, Elaine will not be "retiring" from service to Villagers. Instead, Elaine will extend her service on the POA Board of Directors in the role of Past President, and she will continue in the all-important position of Editor of the POA *Bulletin*.

Elaine, we thank you so much for your dedication in serving colleague Villagers and for the leadership you have provided to the POA over the years. And we are thankful that even as you relinquish the reigns as President, you will continue to make notable contributions to Villagers and the POA in other important roles. □

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POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2016 membership year will be conducted at the November POA membership meeting. The swearing-in will be conducted at the December POA membership meeting and the one year terms will commence on January 1, 2016.

POA SLATE OF CANDIDATES for 2016 Officer and Board positions are as follows:

OFFICERS

President - Cliff Wiener - Piedmont
Vice President - Jerry Ferlisi - Poinciana
Treasurer - Donna Kempa - Amelia
Secretary - Carolyn Reichel - Sunset Pointe
Past President - Elaine Dreidame - Chatham

DIRECTORS

Ken Copp - Duval
 Myron Henry - Hadley
 Ron Husted - Tall Trees
 Sal Torname - St. James
 Jerry Vicenti - Hemingway
 Open Position -

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information. □

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Moffitt Departure

(Continued from page 1)

in the drive for funds that the POA exposed what would happen if the entire amount of money needed had not been raised by the time the equipment was needed?

At the January, 2011 VHA Town Hall Meeting, Mr. Hawkins, CEO of the Villages Health System (VHS) answered this question as follows: "We are going to go ahead with the cancer center, but if The Villages Foundation does not raise the full amount, we will have to take the amount we need to buy the rest of the equipment out of our savings account. If we have to do this it could possibly delay the ground breaking for the Brownwood Hospital. It was our decision that it would be much easier for the Foundation to raise money from the residents for the cancer center equipment than to raise monies for the hospital."

Moffitt's entrance in 2010 came in with a flurry of excitement and media attention, but on September 26, 2015, the Daily Sun announced its disappearance in the Local Section with a headline that did not even include the MOFFITT name: "Florida Cancer Center Specialists Expanding Villages Presence".

Certainly, as important as Moffitt was in

2010, its departure in 2015 deserved a headline and full explanation.

WHAT WE KNOW

On September 23rd we received a copy of a Special Update sent by Dr. Letson, President of the Moffitt Medical Group and Dr. Harrison, Chair of the Moffitt Cancer Center Department of Radiation Oncology directed to area physicians which reads as follows:

"Moffitt Cancer Center strives to provide referring physicians and patients with excellent customer service and timely updates. **We are reaching out to let you know that Central Florida Health Alliance has chosen to end its five-year affiliation with Moffitt.** The affiliation will cease effective October 15, 2015, including an end to Moffitt provided radiation therapy treatment and radiation oncology follow-up care in THE VILLAGES.

"As such, effective October 15, 2015, Moffitt Cancer Center will no longer provide services at The Villages, which may impact your referral of patients for radiation oncology care.

"We will remain a part of The Villages and surrounding communities through ongoing strong provider relationships, as well as continuing cancer prevention and outreach efforts.

(Continued on page 7)

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Your Safety Is Our Concern

Moffitt Departure

(Continued from page 6)

While Moffitt will no longer have a physical presence in The Villages, we will continue to offer comprehensive cancer treatment services at OUR TAMPA LOCATION. Additionally, Moffitt will keep its referring physicians informed regarding their patients in accordance with Moffitt's practices and procedures."

On September 25th we received a copy of a Memorandum from Don Henderson, President and CEO of the Central Florida Health Alliance (CFHA) which was sent to the CFHA medical staff and leadership team, which contained the following explanation as to **why they did not renew their affiliation with Moffitt**, as follows:

"As you may know, approximately five years ago The Villages Regional Hospital (TVRH) contracted with the Moffitt Cancer Center in Tampa to operate its radiation treatment services. What **we had hoped for** is that over time, services would gradually be added to reach the goal of a comprehensive cancer treatment center at The Villages, similar to what this organization provides in the Tampa area..." (The POA deems that to be a very unrealistic goal considering the size of this community and the initial agreement with Moffitt) which states as follows:

The Agreement, according to an October 19, 2010 Daily Sun article stated that, "... Moffitt will staff the center with its radiation therapists, physicists and physicians. Non-physician clinical staff will be Villages Health System employees, **while medical oncology (chemotherapy) will be administered by local, private medical oncologists, certified by Moffitt**".

This being said, was it realistic for TVRH to expect Moffitt to provide services "similar to what is provided by Moffitt in its Tampa location"????

WHAT WE DO NOT KNOW

Will residents be better off with cancer care under the umbrella of Florida Cancer Specialists (FCS) than they were with Moffitt care?

The POA is not in a position to evaluate this, so we have asked Dr. Norman Anderson, CEO of the Robert Boissoneault Oncology Institute, to be the featured speaker at our November 17th POA meeting and address the following concerns, as well as provide us with any other insights that he believes residents should know.

Below are POA Questions regarding statements in the September 25, 2015 memo to Medical staff from Don Henderson, CEO of Central Florida Health Alliance, where he advised the following:

1) "The FCS current research institute affiliations also allow them to participate in many clinical trials, so patients in The Villages can be assured they will have **access to the latest technology and cancer treatment drug trials.**" **Q**) Do they have the credentials to participate in the same elite clinical trials as does Moffitt?

2) "The new agreement between The Villages Regional Hospital and FCS enables

board-certified radiation oncologist Sachin Kamath, MD, previously a Moffitt physician providing care at the center, to join FCS. Dr. Kamath will remain the primary physician provider for all radiation oncology treatments at the same location and will work with the same clinical and support team..." **Q**) Moffitt will no longer have oversight on this Department, should that be a concern?

3) "The same leading edge technology will remain in place and will be utilized as appropriate." **Q**) Will the radiation equipment be maintained at the same high level as it was under Moffitt supervision?

4) "Over the coming weeks sections of the offices formerly occupied by Moffitt will be renovated, so that all FCS offices currently in The Villages can be consolidated at the new location." **Q**) How important is it that the medical oncologists be housed under the same roof as the radiation team?

The POA will publish the information Dr. Anderson provides us in an article in the January 2016 POA Bulletin. □



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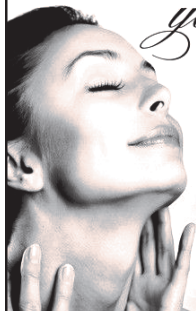
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Valet Parking At The Squares

The Villages Operating Company, per their Lease Agreements with The Villages Center Community Development District (VCCDD) and Sumter Landing Community Development District, is exercising its right to early termination of the (five year) Lease Agreement. It has requested in writing that the effective termination date be December 31, 2015.

The Agreement provides as follows:

Section 15 of the Lease Agreement provides for Early Termination which states,

"Notwithstanding any other provision contained in this Lease, Tenant shall have the unilateral right to terminate this Lease by providing Landlord with three (3) months advance written notice."

Both Districts approved the request to terminate the Lease Agreement based on the provisions of the Agreement. It appears that the Company does not wish to use its right to provide the valet service during the remaining days of the Lease, as **there are no longer attendants at the curbs or parking areas marked off for Valet Service.** □



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Amenity Authority Committee (AAC)

October 7, 2015

Audience Comments:

- An audience member requested that last month's decision to award 300 additional amenity units for use solely at Independent and Assisted living facilities in The Villages territory north of CR466, be reconsidered, because it was not on the publicized agenda, so residents did not have the opportunity to attend and address it. District staff clarified that it is permissible for the Committee to address and take action on items, even if they are not on the public agenda, and no action was taken to reconsider that motion. Further discussion, regarding the Developer's proposal regarding monies for a swimming pool which was part of the Developer's proposal regarding the Senior Living 300 units, resulted in District Manager Tutt stating that, there was no need to amend the permission granted in the previous month's motion to include these monies, because they were stated in the Developer's pro-

posal, and the Developer has never reneged on anything in a proposal made to the District.

New Business:

- A request was made for clarification on the use of what was originally called the Springdale Fitness Trail which runs north and south through CDD4, and information on who has the maintenance responsibility for that trail. In 2009, in preparation for the reconstruction of the "recreation trails" north of CR466, which were newly identified as "transportation trails", Kimley-Horn Engineering identified this "fitness trail" as a "transportation trail". This led to the use of it by more golf cart operators, but this trail was never widened to the 16 and ½ feet as the others, and has a current average width of 12 feet. The Committee discussed the possibility of adding ribbon curbing to the edges, widening it to the same width as the other transportation trails, and/or simply making an extra effort to keep it cleaned up. In order to do either of the first two items, the AAC would need to secure permission from abutting property owners because the AAC only owns the current asphalt path. Staff was asked to contact the abutting

property owners and bring back more information on whether they would support the use of any necessary land for the addition of ribbon curbing and/or widening of the trail.

Old Business:

Capital Projects Update:

- CDD4 Expansion Proposal:** Ms. Tutt reported that they are still investigating the status of the property adjacent to CDD4 that previously housed the First Baptist Church (before they built their new and larger facility). The Church is interested in selling the property to the AAC and the AAC attorney prepared a Purchase and Sale Agreement and submitted it to the Church for their input. A meeting of the attorneys and the Pastor was scheduled for the week of October 12th.
- Del Mar Gate Expansion Proposal:** The Committee decided against proceeding with the addition of lanes of traffic which had an estimated price tag of \$111,000 plus. They requested that Community Watch personnel provide for the effective movement of traffic throughout the busy (snowbird) season, and provide monthly reports back to the Committee. The AAC will make a decision in the spring on whether increased staffing by Community Watch can handle backups at the Del Mar Gate.
- Mulberry Grove Pickleball Courts:** At their recent Budget Workshop, the AAC agreed to use Settlement Funds to convert the existing basketball court at Mulberry Grove Recreation Center into two pickleball courts. Construction is expected to begin in November.
- Knudson Softball Field:** The recently installed fence experienced problems due to the grading, extreme amount of rain, settling of the field, and heaving of the ground which created safety concerns. The AAC approved removing the fence and replacing it now that the ground has settled, at an estimated cost of \$10 – 15,000.
- Saddlebrook Recreation Center Renovation:** The sprucing up of this Center was

(Continued on page 11)

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AAC Meeting

(Continued from page 10)

estimated to cost approximately \$200,000. The Committee requested that information on more severe improvements be prepared by staff.

Please go to the district.gov website for the Official Minutes, Agendas and Meeting schedule next AAC Meeting Thursday, November 12th, 2015, 9AM at the Savannah Center. □

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Critical Medicare Enrollment Period Ends December 7

Betty Cunningham, our guest speaker for the October 20th POA Membership Meeting, is the SHINE (Serving Health Insurance Needs of Elders) area coordinator for Lake and Sumter Counties. SHINE is a program offered, free of charge, through the Florida Department of Elder Affairs and the local Area Agency on Aging. Betty provided us with a wealth of information, as well as answered audience questions following her presentation.

If you are confused as to what your options are, most frequently those dealing with the cost of prescription drugs and the cost of plans, you can talk with a SHINE (Serving Health Insurance Needs of Elders) volunteer. The services are free, unbiased and confidential.

SHINE volunteers are extensively trained and do not sell, endorse or recommend providers or companies. The information as to the locations, dates and times of the remaining counseling sites in The Villages are as follows:

• **TUES 9AM-11:50AM:** Lake Miona on Oct. 13 & 27 and Nov. 10 & Dec. 8; Eisenhower Oct. 20 and Nov. 3 & 17

• **WED 9AM-11:50AM:** Eisenhower Oct. 7 & 21 and 28 Nov. 4, 11 & 18 and Dec. 2 & 16

• **FRI 3PM-5:50PM:** Chula Vista Oct. 2 & 16 and Nov. 6 & 20 and Dec. 4 & 18; Eisenhower Oct. 23 & 30 and Nov. 13

ALL COUNSELING SESSIONS ARE ON A FIRST COME, FIRST SERVED BASIS. Call 800-963-5337 for information.

Each year, Medicare beneficiaries have an opportunity to evaluate their Medicare coverage during the Annual Election Period (AEP).

From Oct. 15 through Dec. 7 beneficiaries may change all or part of Medicare coverage. Original Medicare enrollees have nationwide coverage for inpatient (Part A) and outpatient (Part B) services and may have also elected to enroll in an optional stand-alone prescription drug coverage offered through private insurers. Many beneficiaries also choose to add a Medicare Supplement Plan – Medigap – which provides wrap-around coverage for the costs associated with original Medicare, like co-pays, coinsurance, deductibles, and other costs.

(Continued on page 12)



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Medicare Enrollment

(Continued from page 11)

Medicare also provides an alternative path to receiving coverage through Medicare health plans (Part C), also known as Medicare Advantage. Advantage plans are offered by private insurers as well and must cover everything Part A & B covers. Most also include Part D coverage. However, where original Medicare offers nationwide coverage, Part C plan is more restricted by region and networks of providers. In spite of the network restrictions, Medicare Advantage is very attrac-

tive to many beneficiaries because many plans have relatively low annual premiums. Many are offered premium-free. Although anyone enrolled in an Advantage plan still pays the Part B premium (2016 amount unavailable at press time), some plans reimburse all or part of this expense. All have annual out-of-pocket limits, which can be high.

If you are currently enrolled in a Medicare Advantage or drug plan, you should have received an "Annual Notice of Change" letter from your insurance company around the end of September describing any changes to the plan benefits, premiums, or service areas.

These changes may greatly affect your health or drug expenses for the coming year.

During AEP, beneficiaries may keep their current coverage or switch between original Medicare and Medicare Advantage. They may also add, drop, or switch Medicare prescription drug plans. Any change made during the AEP will be effective Jan. 1st of the following year. **There have been changes to the Part D plan such as the maximum deductible for 2016 is \$360, the coverage gap is going from \$2960 to \$3310 and the catastrophic coverage is going from \$4700 to \$4850. During the coverage gap, the beneficiary will pay 45% of the plan's cost for covered brand-name prescription drugs and will pay 58% of the plan's cost for covered generic drugs. During the catastrophic coverage the beneficiary will pay a co-insurance or copayment for each covered drug.** □



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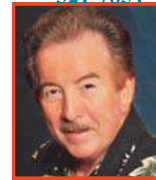
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Status of CDD4 Centerline Striping

District Manager Janet Tutt, at the direction of the CDD4 Board at their October 9, 2015 meeting, provided a list of Traffic Engineering firms who have experience in designing, constructing, consulting and establishing guidelines for multi-modal path usage that provides for the safety and wellbeing of those using the system. Supervisor Paul Kelly provided a suggested "Scope of Services" and significant discussion followed.

Supervisor Kelly was intent that the Scope address the issue of whether or not the use of the centerline made the use of the multi-modal

path less safe for any of its users. He also requested the MUTCD (Obstruction Pavement Marking) guidelines for Shared Use Paths where there is two-way traffic. (It is the POA's understanding that MUTCD does not address paths that permit golf carts and low speed vehicles on the paths – only pedestrians and bicycles, so engineering expertise is necessary to evaluate The Villages multi-modal paths.)

Ms. Tutt, however, wanted the Scope to address whether there is a warrant for center striping **instead**. Recall that Kimley-Horn, when addressing the issue of side striping, stated that side striping would not make the paths less safe, and that the CDDs could side stripe, but the engineer's recommendation was not to stripe because the crash incidence did not warrant striping. That was followed by the Districts' attorney recommending that the CDDs not go against the engineer's recommendation because of potential liability issues.

The CDD4 Board approved the following Scope of Services:

- Is the center line striping that has already been done in District 4, in compliance with MUTCD standards as specified in Sec. 9-3? (Jim Murphy)
- Does center line striping make the multi-modal path a less safe environment for

other users? (Paul Kelly)

- What changes do we need to implement with center line striping to make our multi-modal paths safer than they currently are for our residents; for example curves, blind hills, etc.? (Don Deakin)

(Note: Janet Tutt stated that Kimley-Horn is already addressing the issue Mr. Deakin raised in item 3 as part of their scope of services for all Districts in The Villages.)

Mr. Kelly also included the following Project Details in his report to the Board:

- Does the MUTCD allow for centerline striping on multi-modal paths the width of The Villages system?
- Does the centerline striping confine cart users in any way, specifically as it relates to traveling or passing in a safe manner?
- Does centerline striping make paths less safe for non-golf cart users?

The next step is for the District to send out an RFP to the engineering firms. This would go through the District's purchasing process and the selection would be brought back to CDD4 for approval. □

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CDD8 To Stripe or Not To Stripe

The CDD8 Board met on October 16th and the striping issue drew a large crowd of residents who were raucously opposed to putting down edge line striping along the one mile of the multi-modal path owned by CDD8. The issue, according to the public agenda provided by District Staff was as follows:

"ANALYSIS/INFORMATION:

"During the last Village Community Development District No. 8 (CDD8) meeting, a motion was made and a majority vote taken to install side striping on the CDD8 multi-modal transportation paths. To ultimately accomplish the striping, CDD8 directed staff to approach current contractors to determine if they would agree to do the multi-modal path side striping for the same cost as the roadways. They were

also requested to provide the cost for maintenance of traffic (MOT). In addition, the direction was to secure prices for DOT approved paints for the striping.

"Staff has completed its actions and provides the following information for CDD8 consideration:

"The estimated cost from the contractors for initial installation of CDD8 striping and MOT resulted in a wide range of costs from \$3710 to \$7300."

CDD8 Chair, Sal Torname, opened the meeting with a motion to table the striping issue and was greeted by an uproar from the crowd of about 100. Chairman Torname was not deterred with the crowd size and continued to state that more information should have been disseminated in order for District 8 Supervisors and Village residents to make a rational, intelligent decision on edge line striping (vendors, paints costs per foot or mile, asphalt edge or curb striping, etc.). He advised, that in the absence of further data, he believed tabling the issue for a later date was the appro-

priate action to take.

For the next hour residents opposed to edge line striping strode to the podium and presented their signed petitions against striping to the CDD8 Board. The petitions read as follows: "We the undersigned residents of District #8, oppose the decision to stripe the multi-modal paths because of the unnecessary expenditure of monies, the lack of demonstrated need, the disregard of the Engineer's recommendation and the liability it creates for our District".

When all was said and done and the last resident had their say, Supervisor Victor Ray, who had voted in favor of striping at the previous meeting, made a motion to rescind the motion to stripe which passed by a vote of 4-1 with Chairman Torname voting against it, so there will be no side striping in CDD8. □



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What You Need to Know About Golf Cart Insurance

A recent POA meeting featured Diane Digristina, a licensed sales agent & a prior claims adjuster with another insurance carrier, from the Spanish Springs AAA Insurance Agency as our guest speaker. Below you will find highlights on golf cart insurance options, use of an umbrella policy, the pitfalls of including use of your golf cart to a renter and limitations on where you can drive the cart and be covered. Each section is followed by questions and responses.

Options for Insuring Your Golf Cart

Liability in an insurance policy is defined as "damages for which you may be legally liable". This coverage extends to cover property damaged by you during the operation of the golf cart, as well as bodily injury to others during the operation of a golf cart for which you are responsible. You may want to consider purchasing a stand-alone golf cart policy because the coverage provided is broader and may provide the additional coverage. Talk with your insurance agent to determine the most prudent way for YOU to insure your golf cart.

If you have a homeowners' policy and have added a golf cart endorsement, you have limited coverage. My suggestion is always keep your golf cart policy separate from your homeowners insurance because you are going to get limited coverage, limited liability, there's no comp, collision, uninsured/underinsured coverage, and no medical.

If there is a loss, the claim (regardless of the amount paid) may affect your homeowner's insurance premium and will count as a claim against your homeowner's policy when your policy comes up for renewal. With a stand-alone policy you also may be able to purchase contents coverage (such as your golf clubs) should you choose to purchase that additional coverage. Importantly, a claim against the separate golf cart policy will not impact your homeowner's policy.

Liability covers you if you hurt somebody. You have comp and collision if your cart is stolen, damaged or destroyed. Uninsured motorist covers you if you are hit by somebody else's cart, a car, motorcycle. You want to protect yourself from the prospect of the responsible party being underinsured or not insured at all, otherwise, you would have no coverage to respond to your medical bills, lost wages, or the pain and suffering associated with a serious crash.

You can pick up an additional endorsement option that will cover anybody in the cart for anything

other than collision, for example, if you are going down a golf cart path and you swerve and hit a curb, and your passenger gets ejected, and it's not caused by a collision, your medical would cover you. It's very inexpensive to get that endorsement.

NOTE: Your insurer may deny your claim if your golf cart is capable of going faster than 20mph or your street legal golf cart faster than 25mph. Golf cart regulations, just like auto, are restricted and have parameters.

A golf cart policy, very similar to an auto policy, does not extend a death benefit, doesn't have gap insurance, doesn't have cart replacement value like your auto policy may have. Replacement value doesn't apply to golf carts, something to keep in mind when shopping for insurance.

If you have a street legal golf cart and you want to convert it back to a non-street legal there is a certain procedure to do that.

If you don't have seat belts, I would encourage you to talk to your local vendors. Get seat belts installed, because if you do happen to have to swerve and react quickly, while you've got a steering wheel to hold on to, your passengers don't.

Questions and Responses:

1) Who is covered to drive my golf cart if I have given them permission? **R)** A golf cart operator must be at least 14 and is NOT required to have a

(Continued on page 17)

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Golf Cart Insurance

(Continued from page 16)

driver's license, but you must have a legal driver's license to operate a street legal golf cart. You should insure that anyone using your golf cart is a responsible person. A guest in your house, or a family member, can use the golf cart with your permission and is covered under your policy. You just can't have a tenant use it. Even a neighbor – you just can't put it for hire.

2) Regarding golf cart accident claims in Florida in the last year or two, is this a multi-million dollar claim situation across the state, or is this a \$200K situation? **R)** I do not have those statistics. However, claims are going up because the premiums are going up and because there has been a spike in exposure with the rental exposure there, that is why they are denying those claims and they are denying that exposure.

POA President Elaine Dreidame added that the POA studied golf cart crashes 2012 through 2014. In the last eight years we have had, that we are aware of, 15 golf cart crash fatalities in The Vil-

lages. We have had over 3 dozen trauma alerts for people in golf cart crashes who have had to be taken to trauma centers.

3) What should I avoid doing that would cause my insurance to be invalid in the case of an accident? **R)** If you broke the law or have adjusted the governor on your golf cart so that it can reach speeds higher than 20mph. I've had people in my office say, well I just tweaked it. No! You need to get that cart back in the shop and have it reset, because if you don't, and you have a claim, it will be denied. They can tell from the skid marks. They can tell from the impact, just like an auto policy. You're not going to beat the system.

Should You Include Your Golf Cart Under An Umbrella Policy?

For anyone with an umbrella policy, that's considered excess liability, you can add your golf cart under that veil of protection. If it's a non-street legal golf cart there are certain minimums that you still have to maintain; \$100,000 per person, \$300,000 per accident and then that umbrella policy will cover everything above and beyond that. That's an

option for you. It helps protect your assets and again, if you hurt somebody or somebody hurts you, that is something that any agent can work out for you. If you have a street legal cart, your limits are going to be a little higher. They rate you like a car and that is also contingent upon your age, so as you hit and graduate to certain levels, they will require higher limits.

Again, covering yourself in case you hurt somebody, and covering yourself if somebody hurts you, is very important. If you happen to run into somebody with a golf cart or if you get hurt, we want to err on the side of caution to protect you.

Questions and Answers:

1) I have a fully insured golf cart and I also have an umbrella. Are you saying that you need an endorsement on that umbrella policy? **R)** Yes, any time you have an umbrella policy, if you bought a second home, or if you have a golf cart, or if you have a boat on those policies, you must maintain minimum limits. The umbrella policy carrier needs to know that those exposures exist. There is only a small charge, but now that umbrella will reach out

(Continued on page 18)

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Golf Cart Insurance

(Continued from page 17)

and will then embrace the exposure. So if you happen to have an accident and your golf cart policy is involved, and the limits are exhausted because the claim is higher, then your umbrella comes down like your second line of defense because it knows that that exposure existed. So you should call your agent and say, "By the way, here's an umbrella. I have one golf cart, I have two golf carts, I have a second home." You need to let them know so that the correct premium is collected; so that the right coverage can be extended.

Hazards of Including a Golf Cart in a Home Rental - Questions and Responses:

1) I rent my villa and the golf cart goes with it. It's used by the person who rents my villa. I don't tell them they can use it but, it's there and the keys are there. **R)** Golf carts used by you and used by anybody with your permission is one thing. **But if you have a tenant and it is part of the use of that rental, that claim would be denied.** When a claim is reported to the insurance carrier, coverage is investigated based on facts surrounding the crash

as well as the policy language. Golf cart policies do not provide coverage for the exposure created by renting the golf cart to a third party.

2) I have a relative who is going to be renting in The Villages. A golf cart comes with the rental. Is there insurance that my relative can get to be able to use the golf cart? **R)** In order to secure coverage, you must be the owner of the golf cart (i.e. you must have an insurable interest in the golf cart).

3) Who is liable if a renter has an accident with that golf cart that comes with the rental unit? **R)** As the owner of the golf cart, your insurance carrier would respond. If the investigation reveals that use of the golf cart, at the time of the crash, falls outside the scope of the policy language/coverage, the carrier would deny the claim. If a lawsuit is filed by the injured party it would most likely name the owner of the golf cart, as well as the driver that caused the injury.

4) Based on a previous question, could you talk a little bit about mitigation? If keys are there, but no permission was given, that seems like a mitigation issue, is that correct? **R)** It's like an open enticement. It's like having a swimming pool with no fence around it. Somebody comes onto your

property, invited or uninvited, and drowns, you have a lawsuit on your hands. The same thing applies to a golf cart. Saying, "Well, the keys were hanging there but I didn't give them permission" or "I didn't think it was going to be a problem", until it is a problem, then you can't back out of that. So at this point you are all in and any time there is an injury there may be an attorney and litigation may follow. If your renters want to rent a golf cart they can rent one from the Villages. The insurance that they extend to them is typically for collision only. They may not extend liability coverage but you will want to discuss that with the business that you are renting it from. They may not provide medical coverage so you will want to discuss that as well.

5) Why is the homeowner liable when the golf cart rental facility is not? **R)** The rental company is a **commercial entity** and they are assigning and renting you that cart and you are fully aware that the only policy that you are getting is to cover damages. They are very specific that they are the commercial entity that is renting you equip-

(Continued on page 19)

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Golf Cart Insurance

(Continued from page 18)

ment and you are going to bring that equipment back. If that equipment is damaged then you are paying ahead for that. It has nothing to do with residential exposure when somebody else owns it and gives it to you to use.

6) There are people in The Villages who put a separate notarized document where the owner of the villa sells the cart to the tenant for rental period for \$1. At the end of the rental agreement the tenant sells it back to the owner. R) Consider this - You sold me the golf cart. I use it for two months. You come back and guess what, the golf cart is not there because I sold it. So thank you for the rental, thank you for the golf cart and you don't have a leg to stand on because you sold it to me. With regard to hold harmless agreements, they rarely stand up in a court of law. In essence, you don't have the right to waive the rights of another party.

Limitation on Where You Can Drive the Cart and be Covered by Your Insurance

The GOLF CART insurance is very specific and definite in its description. These policies are meant for golf cart communities to be used to go to and from golf courses, to go to the community centers, but now our communities have grown and

now people are fanning out and using them everywhere and anywhere. When you take your golf carts off premises, please be very careful when you do that, because when you leave the golf cart community, you are outside of the area where the golf cart has been designated to be used and any claim could be denied.

Thank you so much for having me. Just one quick thing - most people don't realize that AAA is a full service carrier - Home, Auto, Flood, Golf Cart, Boat, Motorcycle. Please keep us in mind. We do free reviews. Let us look at what you have and let's make sure that you have what you should. □

LETTERS

Letter to the POA:

Who Pays Janet Tutt's Salary?

During the "forum" part of our last meeting, someone asked "who pays Janet Tutt". Just at that moment, the people around me started a conversation and I didn't hear your response. Would you please, once again, clarify for me, who pays Janet Tutt? Ardy Schiller

POA Response: The better question would be, who hires, fires and determines raises for

the District Manager? In The Villages, the administrative salary expenses, including that of the District Manager, are shared among all of the Districts, the AAC and various funds, via the Villages Center Community Development District (VCCDD) General Fund. Each entity is annually assessed their share of those expenses. Janet Tutt serves as the District Manager for all of those entities.

She was hired by the Villages Center Community Development District Board members, all of whom are elected by the Developer, and that Board annually negotiates her raises and benefits. None of the other entities, for which she serves as District Manager, have any input into those matters. However, that information is public record, so you could ask for it if you so wished.

"Florida Statute 190.007 Board of supervisors; general duties. (1) The board shall employ, and fix the compensation of, a district manager."

Note, each of the original residential CDD boards was initially elected by the Developer as well, and they, too, selected the VCCDD District Manager to serve as their District Manager. (In reality, it would not have been cost effective for each CDD to pay for a full-time District Manager, other administrators, and support staff.) □



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Our Gardening Column:

Multiplying and Dividing Plants

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Plants must be smart in math, the way they multiply! Not really. But here in Florida, bulbous plants sure can multiply like crazy. If you notice that your lilies, irises, amaryllis, cannas and gingers are not blooming the way they had been 3-5 years ago, then NOW IS THE TIME FOR ALL GOOD GARDENERS TO COME TO THE AID OF THEIR rhizomes, tubers, corms and bulbs.

The reason they're not blooming like when you planted them is that they're crowded and tired of competing for nutrients and water. This time of year is a great time to divide your bulbous plants. Over the years they begin to settle down deeper into the earth. Once you start digging them up, you won't believe the chaos underground.

Bulbs are storage structures for the plant. They are like swollen underground stems. The bulbs help maintain the plant during times of stress and drought. But bulbs tend to get overcrowded. There are five bulb types...but that's another story.

Basically, what you need to do is dig them out and raise 'em up, giving them room to regenerate. Always gently dig the bulbs, don't try to pull them up by the foliage. Let's say you have day lilies that just didn't bloom so much this summer, like mine. Dig them out deeply, trying not to damage the bulbs, and put them to the side, separating the splayed globular root systems from each stalk. Cut the stalk off about 6" above the roots. Give them a shower. Replenish your soil with some organic matter. Replant (quite) less of them in the same spot and find another place in the garden to plant the rest. Trust me, you will have a bunch. Note: although facts on lilies say "full sun", it's a good idea to give them a little afternoon shade. And, like with any transplant, water in well and fertilize.

Some bulbs like amaryllis, rain lilies and

crinum are "true bulbs". One characteristic of a true bulb is that the main, or mother bulb, has "babies" all around the outside of the bulb. Inspect the bulb to see if it's firm and healthy. You should separate the babies and plant the whole family again. They will be so happy.

But remember not to plant the amaryllis too deeply. Let about a third of their tops see daylight. Like the lily, it's ok to cut off the green part to about 6" and replant as many roots as possible. This will give the plant a chance to regenerate and prepare for winter. On this group you can either cut the foliage or keep it intact. Water well and fertilize.

Plants like gladiolas and crocosmias grow from structures called corms. When left in the ground longer than 3 years, they, too begin to get tired and do not perform well. Each year, a new corm is formed on top of the old one which shrivels and dies. On the upper surface of the new corm, buds develop from which the new plant grows the following year. While the new corm is forming on top, small new corms called cormels or cormlets (don't you just love those names?) are produced from the base. You can replant the cormels for a new gladiola next year. Just separate the new corm and the cormels from the old dried up corm and

plant about 2" deep. Water well and fertilize.

Canna lilies, gingers and irises are grown from rhizomes. The iris rhizome looks like thick swollen roots, like a white carrot with stringy roots. The gingers and canna lilies look like long knobby potatoes with thick stringy roots. At one end of the rhizome grows the green part of the plant. Most of these plants have natural division marks on them to let you know where to break or cut them.

For the iris, trim off any tired and shriveled part and replant the rhizome closer to the surface of the ground where you dug them up, about an inch or two, in amended soil. Irises like it a little wet, so find a place near a downspout or wet part of the yard to replant these. Rain gardens and ponds are ideal places for irises.

The gingers and cannas can be planted deeper, 3-4". It's a good idea to refresh these beds in the fall. They get so gnarled up and then won't produce the lovely flowers in the late summer.

You will have so many extra rhizomes, you can give them to your neighbors and friends, or you could have a rhizome sale. But beware: after a while the neighbors may not answer the door. □

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Hotel Scams

Many Villagers will be traveling to be with family and friends as we approach the holiday season (Thanksgiving thru New Years). Often these travels involve a hotel stay or two. Seniors vs. Crime has been made aware of a relatively new hotel scam that is so 'slick', even seasoned travelers have fallen for it.

You arrive at your hotel and check in at the front desk. Typically, when checking in, you give the front desk your credit card (for any charges to your room). You go to your room and settle in. Not long after checking in, the phone rings in your room. You answer and

the person on the other end says something like:

"This is the front desk. When we ran your credit card, we came across a glitch with your credit card information. It was probably just a bad card reader. Please re-read me your credit card number and verify the 3 digit security code on the back of your credit card."

Not thinking anything is out of line, since the call seems to come from the front desk, you oblige. Actually, the call did not come from the front desk, but through the hotel switchboard – you were just told it was the front desk calling.

This is a scam by someone calling from outside the hotel. They watch the front desk for new check-ins, or ask for a random room number, then ask you for your credit card information due to a 'reader' problem. They

sound so professional. You think you are talking to the front desk. To avoid this scam, simply tell the caller that you will be down to the front desk to clear up any problems. Then, go to the front desk or call directly and ask if there was a problem. If there was none, inform the manager of the hotel that someone tried to scam you of your credit card information by impersonating a front desk employee. ANYONE travelling should be aware of this one!

The only way you can truly avoid these, and similar, very clever scams, is by being VERY careful about your personal information, being VERY suspicious, and practicing EXTREME skepticism. However, no one will watch out for your interests better than YOU. When in doubt as to what you can do to protect your interests, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge for their services.

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 in Brownwood. 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.

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

Accreditation means patient safety: FDA urges patient protection

The US Food and Drug Administration has reviewed a decade of data concerning the delivery of radiation for cancer treatment. In April of 2010, they concluded that much greater safety measures are necessary. The agency realizes the critical need for more intense patient protection.

In light of the FDA's conclusion, the American College of Radiology (ACR) called for compliance with its accreditation program for facilities that deliver radiation therapy to cancer patients. Years ago, the ACR established credentialing boards for this specialty. Rigid standards were established. So rigorous that, in radiation treatment, only a small percentage of all facilities are approved. Every facet is evaluated including the physicians, physics and treatment staff, nursing staff, equipment, quality control, and training. The ACR evaluates completely and methodically. Not one thing is left to chance.

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