

THE



BULLETIN



Issue 42.09

September 2016

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

The Villages Health Update "No Longer Accepting Original Medicare as of 1/1/2017"

As reported in the August *Bulletin*, The Villages Health (TVH) sent a letter on July 12, 2016, to approximately 13,000 of their 44,000 patients who receive Original Medicare stating that they needed to be enrolled in a UnitedHealthcare Medicare Advantage Plan (UMAP) in order to remain a patient with TVH starting January 1, 2017.

Recall that in October of 2015, TVH announced that they would no longer accept **new** Medicare patients unless they enrolled in a UMAP. At that time, the POA position was based on the University of South Florida Specialty Center, which was aligned with TVH, making the financial decision to get out of their contract because they could not make enough money for the Center to succeed. One of the main reasons given: "**lower than expected sales of a Medicare Advantage plan which was at the heart of their revenue projections**". (They indicated that they needed 230 patients a day to make the finances work and they were drawing fewer than 100 patients a day.)

This being said, the POA took the position (December 2015 *Bulletin*, page 14) that it would make financial sense for TVH to hold remaining spaces for UMAP patients only – at least until they had a high enough number to make the Center profitable, with the hope that at that point they may reconsider this requirement.

Current patients of TVH with Original Medicare and a supplement breathed a sigh of relief

as this meant to them that they had been grandfathered in. Most were totally shocked when nine months later they received the letter that advised that they too were now being told that they could no longer stay in TVH unless they switched from Original Medicare to one of TVH Medicare advantage plans as of 1/1/17.

The POA realizes that there is a move to this position in a few states because the payment for Original Medicare services to their physicians is so low. However, in the Centers we found that are making this move are making it for **NEW** patients only and grandfathering those that are already in their system.

For example, in Oregon, Westside, The

(Continued on page 2)

Water Pumping Update - Aug 22

Administrative Law Judge orders Dismissal of Request for Administrative Hearing, but grants Motion to Intervene. Visit www.doah.state.fl.us - type 16-3910 in Quick Search, press enter and then click Docket tab to access document.

SLCDD To Purchase Amenity Revenues and Facilities From The Developer

The fact that the Sumter Landing Community Development District (SLCDD) was considering making this purchase, which was **never** discussed in any earlier SLCDD meeting, demonstrates a complete lack of transparency – "decisions made behind closed doors". Instead, according to District Manager Janet Tutt's 8/18/16 memo to the SLCDD Board, "During the first week in July, representatives of The Villages met with me and advised they are interested in and wanted to move forward with selling the remaining Amenity revenues and facilities located south of CR466 and north of SR44 to the SLCDD.

"This proposed purchase was contemplated when SLCDD entered into the June 15, 2004 Acquisition Agreement resulting in the purchase of 6604 Amenity fees and facilities.

"While I have discussed this proposed purchase with each of the Supervisors **individually** [emphasis added], today's agenda includes an Agreement for Purchase and Sale (Agreement) along with other requests to provide for the hiring of various consultants associated with the proposed purchase." The POA questions why there was not a Special Public Meeting called

(Continued on page 6)

Tuesday, September 20, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month – 7PM
LAUREL MANOR RECREATION CENTER

SENIOR LIVING OPTIONS

- ◆ Independent Living
- ◆ Assisted Living
- ◆ Memory Care
- ◆ Skilled Nursing Care

Followed by Questions & Answers
Audio and Visual in Overflow Room
Donuts & Coffee For All After the Meeting

All Residents Welcome – Come and Join Us!

TVH Update

(Continued from page 1)

Portland Clinic and Northwest Primary Care recently decided to **stop taking NEW patients** with Original Medicare. They join West Linn Family Health Center, Oregon City Family Practice and Pacific Medical Group, in saying 'no' to **new patients** who only have Original Medicare, according to an Oregonian/OregonLive survey.

The POA has received many resident emails and telephone calls asking for help as they believed, as does the POA, that they were treated unfairly.

A few of their emails, along with a POA response, are as follows:

1) Has anyone in your office contacted The Department of Health and Human Services (HHS) in Washington DC, to see if this action is legal? I am not in their health care system, but feel very sorry for those who are having to go through this change! Charlene Butler

POA Response: The POA is partnering with The National Retiree Legislative Network (NRLN), a 10-year old advocacy organization that lobbies Congress on behalf of retirees from more than 200 corporations, that is looking into TVH's recent decision to only accept UnitedHealthcare Advantage Plans.

The POA has volunteered to help NRLN collect data as to the impact this decision has had on Villages residents. NRLN will take action to get our voices heard outside of The Villages (our U.S members of Congress, Secretary of Health and Human Services, et al). To do this they needed additional data to develop their assertions and from more residents than just the initial NRLN Villages members.

The POA emailed the link to the online survey prepared by NRLN to all of the POA members and requested that those who were "being kicked out" of the TVH to complete it.

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 POA postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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

We received 1,849 responses – 94% of the respondents said they feel betrayed by TVH, and many were critical of The Villages Management for this decision, and 84 percent of the respondents said they will change doctors and leave TVH, in order to retain their Traditional Medicare coverage. This survey remains open for all Villages residents to take online at the www.surveymonkey.com/results/SM-3RNMF79M/website. Also, survey results can be found at www.nrln.org/documents/NRLN_Survey_2016.pdf as a downloadable file.

To directly answer your question, the NRLN scheduled a meeting in Washington on August 31, 2016, with federal agency officials to ascertain whether or not TVH's original 2015 action of **excluding existing Medicare Plan A & B patients** from being required to convert to Medicare Advantage at that time **would be considered a promise or agreement** – to grandfather continued TVH services. NRLN President, Bill Kadereit, advised us that this may turn out to be a legal matter, in which case the NRLN will pursue legislative and regulatory changes to prohibit mass denials. They also plan to discuss with HHS what they believe to be a serious public policy issue, that is the ability of an insurer (UnitedHealthcare) to contract with a provider (TVH) to preclude service to existing Medicare participants in one plan over another.

2) Does the POA plan to look into the changes in insurance accepted at The Villages Health with Traditional Medicare no longer being accepted? Many affected residents bought houses based on representations made by sales representatives about The Villages Health and now find that they must find new doctors if they wish to remain in Original Medicare. Estimates of the number of individuals affected range as high as 13,000. John Campbell

POA Response: Yes, that is a great con-

(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. □

Storm Stoppers Window Protection
PROTECT Your Home in a Hurricane!

• Safe • Simple • Self Installed!

"Storm Stoppers are easy for my wife & I to reinstall before a storm!"
Jerry Ferlisi

In Orlando: 407-423-5959
Toll Free: 877-575-7788

As Seen On
SHARK TANK

"Storm Stoppers let in lots of light and look great from the street!"
Wayne Ward, Village of Palo Alto

What An Active Year It Has Become!

The POA, through the combined efforts of our Board members and volunteers, is **always** working hard to stay on top of issues that affect our continued quality of life here in "the Bubble". Recently, The Villages Health issue, water pumping, and now the transfer of amenity assets south of CR466 have gained all of our attention.

Board members work hard to research every issue that could affect us, including sometimes conducting extensive legal research to see if there is some step the POA should take. Board members and *Bulletin* editorial staff attend District meetings and workshops to keep our residents informed.

The POA has always defended, with pride, the quality of life we enjoy here in The Villages. We

appreciate our district form of government and the transparency with which it operates. Our services and facilities are unparalleled. But the POA also recognizes that as The Villages continues to grow and change, it is more imperative than ever that residents stick together and have a group they can count on to stay on top of these issues.

This *Bulletin* is our most important means of communication with residents. It is delivered to every driveway, every month (unless a No Throw is requested). The *Bulletin* costs more than \$125,000 annually to produce and deliver. We also hold a monthly membership meeting the third Tuesday of every month at Laurel Manor covering many topics, with an open forum for questions or issues residents want to bring up. Our website, www.poa4us.org provides information about the POA and the issues that have arisen over the years, as well as *Bulletins* all the way back to 2002.

We are past the time this year where we are emphasizing joining for 2016, and will soon begin the call for 2017 membership. HOWEVER, if you have been a member in the past and have "forgotten" to send in your check for 2016, we will still gratefully accept it. Or, if you've never been a member and you think, as we do, that we have worked hard to represent the residents in these issues, we would gratefully accept your membership for 2016 as well. **Note again, the cost of the *Bulletin*, and please recognize that for just \$10 a year you're getting one of the most valuable information and advocacy resources available to you!**

Regardless, the POA is going to keep doing what we're doing, because it's the right thing to do and it's needed.

WE HOPE YOU AGREE AND WILL JOIN WITH US IN OUR EFFORTS!! □

POA Hall of Fame Nominations for 2016

POA Hall of Fame nominations are now being accepted for the 2016 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 November 1, 2016.

Nominations may be submitted by mail to The Property Owners' Association, Box 386, Oxford, FL 34484, or emailed to POA Board member Myron Henry (mshenry@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 every issue of the POA *Bulletin* on page 23. The list may also be reviewed from the online version of any *Bulletin* on page 23 (see www.poa4us.org/bulletins_files/).

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 2016. The induction ceremony generally occurs at the December POA membership meeting. □

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 online at www.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)

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

TVH Update

(Continued from page 2)

cern that TVH decided not to tell all new patients – since its inception – that their goal was to accept UnitedHealthcare Advantage plans only, for prospects who reached Medicare age. The POA is investigating all possible options, including legal ones. Note a statement in the *Daily Sun* (8/8/16) entitled "Patients Checking Into Medicare Advantage" wherein it was stated that Dr. Robert Reilly, medical director of the Creekside Care Center, stated that the action was based on a philosophy of care. Dr. Reilly was quoted as saying, "When this whole thing started, it was all in the name of building a better way of delivering health care. Our mission statement was to provide unsurpassed, primary-care-driven, patient-centered health care. We can only do that through a Medicare product that pays in a way that aligns with patient-centered care. So, we're just honoring the model that we set up and trying to do what we said we were going to do...." Which brings up this question – Why did they not tell prospects that THEIR END GAME WAS MEDICARE ADVANTAGE PLANS ONLY so that prospects could evaluate whether that is something they would want to participate in before they signed up???

3) After the sensational "news reports" in today's *Daily Sun* (8/9/16) it may be time for the POA to consider developing a SPECIAL ISSUE... The stories made it sound like there are no other options for people except Village Health options!! Not ONE reference was made to OTHER ways patients who have been thrown

out of Village Health can learn about OTHER options – EXCEPT for (a) calling *Villages Health*, (b) talking to the *UnitedHealthcare salespeople*, or (c) going to one of the 'company owned' *Medicare 'stores'* in The Villages. How convenient to have unbiased options!! Not discussing the ENTIRE menu (UnitedHealthcare **AND ITS COMPETITORS**) of options available is simply unethical and unfair to the citizens of The Villages!

They continue to revise, revise, revise the 'story' of what the 'plan' really is. It has become a constantly moving target with the 'plan options' offered up piecemeal to allow for the survival of The Villages Health. We realize the *Daily Sun* is the 'company' newspaper. But The Villages citizens, who are not aware of the 'relationship', are constantly misled by the recurring 'news stories' that are really blatant **advertisements in disguise** for Villages Health.

Good luck to the POA in bringing **the complete and TOTAL truth** about health care options to the membership before many citizens are misled even further as the open enrollment period begins. Thanks for what you do at POA!!
Dean Tilton

POA Response: It is especially disingenuous that when identifying where disenfranchised patients can find out about other options that they did **not mention SHINE** (Serving Health Insurance Needs of Elders). SHINE volunteers are trained Medicare and Health Care Insurance specialists. SHINE does not sell, endorse or recommend providers or companies. **SHINE will provide unbiased information** to help you make a decision to meet your requirements. This is a very important decision and deserves research before coming to a decision.

Please take advantage of this free service.
For more information you can visit www.floridashine.org or call 800-963-5337

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

607 Hwy 466, Lady Lake, FL 32159
352.874.3653

Saving Precious Memories

Convert your VHS, VHSC, Mini's and Hi8 cassettes to DVD!
\$8.50 per cassette

We also convert audio tapes, slides, & 8mm.
Call for a Quote: 352-750-2755

(Elder Helpline). They have sites at the following locations within the vicinity of The Villages. Remember, their services are free. No appointment necessary – just come to one of the sites below for guidance and help:

- LAKE MIONA RECREATION CENTER 2nd & 4th TUES 9 – 11:50 AM
- EISENHOWER RECREATION CENTER 1st & 3rd WED 9 – 11:50 AM
- CHULA VISTA RECREATION CENTER 1st & 3rd FRI 3 – 5:50 PM
- LADY LAKE LIBRARY 2nd & 4th WED 2 – 4 PM

Additional hours will be added to the above sites during the Annual Enrollment Period (AEP).

Lastly, the POA would like to make a challenge to the Management of both The Villages and TVH to revise their websites so as not to use misleading and even false statements in certain instances, as follows:

THE VILLAGES HEALTH CURRENT ADVERTISING (as of 8/23/16)

TVH Link – (thevillageshealth.com – click on Become a New Patient and then – Accepted Insurance) which states, "If you are eligible for Medicare, we want you to know that the only Medicare Advantage plans The Villages Health participates in are those offered by UnitedHealthcare..."

Is this explanation of The Villages Health rules for eligibility MISLEADING???

Should it not state "If you are eligible for Medicare, we do not accept Traditional Medicare plans. Further, the only Medicare Advantage plans The Villages Health participates in are those identified above ...". We believe they should also list specific plan numbers so that there is no confusion as to what is accepted and what is not.

Prospective home buyers and many resi-

(Continued on page 5)

HYPNOSIS

Anxiety, Weight, Smoking, Other Issues
Most Insurances Accepted

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

352-250-5052

TVH Update

(Continued from page 4)

dents who do not follow the *Daily Sun's* frequent articles on the merits of TVH are making decisions on their health care options, when they buy in The Villages, without complete information. We encourage TVH to revise this page on their website immediately. An individual with Traditional Medicare and a supplement with any of the identified commercial insurance companies would believe they would be eligible to be a patient in TVH.

CURRENT VILLAGES ADVERTISING

The Villages Link – (thevillages.com – click on Lifestyle and then on Health & Wellness - as of 8/23/16)

The Villages manages to keep all of their other links up to date – why not this one?

Do you see any statements that ARE NO LONGER TRUE?

1) "An important part of a great retirement lifestyle is convenient access to wellness facilities and quality health care. The Villages Health and USF HEALTH (USFH), a major academic health resource, **are partnering** to make The Villages America's Healthiest Hometown."

Reality – In 2011, USF partnered with The Villages on a study of the key components of health in retirement. Dr. Stephen Klasko, dean of the USF College of Medicine and CEO of USF Health stated that, "Our relationship is

much larger than a single study. We're here for the long term to ensure that every resident has the chance for optimum health, as defined by him or her."

In response to an expressed need for specialty care, in late 2013, USF physicians opened a specialty clinic in The Villages. However, less than six months later, USF walked away from the \$4 million investment of its doctors' group. Some USF doctors blamed some of the controversy surrounding cuts to Medicare Advantage plans, as well as that ***UnitedHealthcare was dropping popular hospitals, including Moffitt Cancer Center, from its networks.*** **When the USFH pulled the plug in June of 2014**, it turned over assets – the leased building, employee operations and medical equipment – to The Villages Health.

The University's medical practice wrote off nearly \$5 million on the deal.

2) "Staying healthy is easy in The Villages. Neighborhood fitness centers and health care facilities are located throughout The Villages – just a golf car ride away. The Villages Healthcare Centers, The Villages Regional Hospital, **Moffitt Cancer Center**, VA outpatient clinic, senior living facilities, and a long term acute care hospital are all located here."

Reality: Note that **The Villages website (thevillages.com) still lists Moffitt Cancer Center as being just a golf car ride away.** (Tampa is a long way to go in a golf car!) This

is very misleading to prospective buyers and needs to be removed. Perhaps The Villages does not think "Florida Cancer Specialists" has the same recognition and draw for prospective home buyers as does Moffitt Cancer Center?

If you take another look at the italicized sentence in column 2, it is likely another reason why The Villages did not renew their contract with Moffitt. They now had the Moffitt radiation equipment (which was sold to USFH) and had deepened the partnership with UnitedHealthcare.

NOTE: We were advised at the recent POA Membership meeting that there is a resident movement afoot to engage the Inspector General's office in the investigation of possible medical fraud relating to the actions of TVH. The phone number provided that residents can call to request that the situation be looked into is **800-447-8477**. There are reportedly two investigators looking into the matter.

Stay Tuned!!! The POA will continue to keep POA members informed via email and, although not as timely in the monthly POA *Bulletin*, of any developments. **To receive informational emails, please see the Membership application on page 3! WE'RE HERE TO HELP YOU!!** □

MEDICARE OPTIONS

Presented By SHINE

(Serving the Health Insurance Needs of Elders)
Aug 30 & Sept 6 – 10AM to 12PM
Lake Miona Recreation Center

Does Your Home Have Damage?
Call Now for your **FREE Home Inspection**
(352) 877-2424
www.tpcpublicadjusters.com
Anthony Barber, License # W-101847

There's No Risk: We Don't Get Paid Unless You Do

TPC The People's Choice *"We Work for YOU, Not for The Insurance Company"*
Public Adjuster

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

INSURANCE AAA 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



THINKING ABOUT INSURANCE?

ALL IN ONE INSURANCE

352-674-9015

526 N US HWY 27/441, Lady Lake
Village Crossroads Plaza

**Medicare Advantage,
Medicare Supplements,
Medicare Prescription
Drug Plan,
Home, Auto, AFLAC,
Golf Cart, Health**

The BEST PROTECTION at
the LOWEST PRICE!

STOP

by BEFORE you
BUY or RENEW!!

NOTE: ALSO coverages
for Mobile Homes, Events,
Directors & Officers, Business,
and Workers Comp

SLCDD Purchase

(Continued from page 1)

to advise the Board members jointly and the residents at-large of the impending sale. The public should have been able to know the questions asked and answered by the individual Supervisors, and if there were any issues that more than one Supervisor raised since they did not know each other's reactions. Believe it or not, there has been no mention in the *Daily Sun* (as of 8/23/16) about the SLCDD Board approving moving forward with the hiring of the necessary consultants to make a bond sale involving up to \$500 Million of amenity funds to pay off the debt over a 30 year period.

The POA agrees that the "model" for The Villages, as established originally by the Village Center Community Development District (VC-CDD) and the SLCDD wherein they acquired and operated the amenity services provided to the residents, works well. This became especially true for those in the VCCDD territory after the establishment of the Amenity Authority Committee (AAC). Herein lies the problem as we see it. The Agreement does not call for a resident elected AAC south of CR466 to have authority over all non-bond required funds, as does the AAC north of CR466. However, Ms. Tutt has advised that since the recent lawsuit against the SLCDD and Developer requesting an AAC south of CR466

failed, it was not legally possible to create one. The Florida statutes state that a District Board cannot allocate its powers to another entity – Ms. Tutt said it was only possible north of CR466 because the establishment of the AAC was BY COURT ORDER. The POA will be looking into the use of F.S.163 and 190, which were the statutes that had been contemplated for the creation of an Amenity Authority Committee north of CR466 in 2006-2007, prior to the VCCDD lawsuit.

Therefore, according to Ms. Tutt's memo, the Agreement states "The Purchaser and Seller agree to work cooperatively to develop a committee, comprised of residents within the SLCDD Service Area, to provide input on the operation and activities of the amenities." [emphasis added.] It does not provide them authority over any aspect of the amenity program – just input, which can be accepted or rejected by the Developer elected SLCDD Board.

In addition to this committee having no authority, District Staff recommended that it not be a standalone committee, but rather that the SLCDD utilize the Project Wide Advisory Committee (PWAC) as the Advisory Committee for amenities as well. Ms. Tutt stated in a memo to the SLCDD Board that she had had a discussion with "an SLCDD Supervisor" regarding the proposed committee and that they

(Continued on page 7)

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

JERRY MARTIN

IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

Serving Marion & Surrounding
Counties Since 1982

Seasonal Special

\$39⁹⁹*

10% DISCOUNT

Off Repairs

Florida Irrigation Society
Certified & Insured
Certified Irrigation Auditor
Member of Florida Irrigation Society
Marion C-7085, Sumter C-2899, Lake C-21151

- 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

* Offer expires 09/30/16. Call for details. Photo courtesy of Hunter Industries

VISA MERCHANTS DISCOVER

**Great Products. Great Prices.
Great Service.**

SPARR

BUILDING AND FARM SUPPLY

Established 1947

Wildwood - 352.330.1718

f t

6000 Signature Drive
(Across from Brownwood™ on 44)

YouTube in

SLCDD Purchase

(Continued from page 6)

(Ms. Tutt and one SLCDD Supervisor) identified and discussed the PWAC as a proven model. Ms. Tutt further stated that she then approached The Villages of Lake Sumter, Inc., and they had no objection to utilizing PWAC as the advisory committee. PWAC would be comprised of elected officials and they believe would allow for resident input without the need for additional elections, meetings, and Staff time.

POA Position on Proposed SLCDD Purchase FAVORABLE:

1) The POA agrees with the purchase itself, as long as due diligence is performed when reviewing appraisers data, which was not done on previous recreational revenue bond transactions. Renewal and Replacement monies were not included in the projected expense budgets, no monies accompanied the facilities transferred for renewal and replacement for each facility; and there was no allowance for increases in the minimum wage, even though the budget was heavy in that salary area, to name a few.

2) The POA agrees with the purchase itself being under a governmental entity, as there will be transparency in revenues, expenditures, reserves, and policy establishment.

UNFAVORABLE:

1) The POA believes that **IF** an Amenity Authority Committee is not legally possible, there should be a standalone Amenity Advisory Com-

mittee and that it should not be combined with the PWAC. SLCDD residents spend about \$2,000 a year for their amenities and less than \$500 a year for project wide expenditures. Certainly they should be entitled to a standalone Committee to oversee their investment.

2) The Amenity **Advisory** Committee members should be voted on by the residents of the District they live in and not merely selected from the five member District Board by that Board.

The Amenity **Advisory** Committee covers a lot of "territory" and should be comprised of residents who have a **specific interest in the amenities program. (However, at a minimum, a standalone Amenity Advisory Committee should be established,** even if made up of a representative selected by each District Board from their Board membership, including the SLCDD.)

3) Lastly, residents interested in amenity issues should not have to sit through meetings where project wide issues are being discussed and vice versa. Yes, it will take more Staff time, but they are paid employees and **it is the residents' time that should be the consideration.**

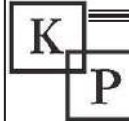
The "devil is in the details" and the POA will continue to ask questions and give input about this transaction. It behooves all of us to be well informed and involved in discussions about the proposed structure under which this transaction will operate, as it will have implications for decades to come. **We would rather see the process slow down to be certain we get it right.** □

WILLS TRUSTS LONG TERM CARE PLANNING



Katina Pantazis, Esq.

Serving The Villages with **FREE** Office Consultations
Home Consultations available upon request



Attorney at Law
13710 N US HWY 441, Suite 500
The Villages, FL 32159
(just south of Billy's Café)
352-600-2987 katinap@lawkppa.com

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

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.



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

Available Properties Amenity Authority Committee (AAC) Workshop Meeting Highlights August 9, 2016

A room full of residents, primarily from District 4, attended the August 9th Amenity Authority Committee (AAC) workshop to discuss available properties located at the Rio Grande Family Pool Recreation Center (approx. 14 acres) and on CR42 (20 or 40 acres).

District Manager Tutt reviewed actions and information to date, indicating that the development plans and costs that had previously been created for the property on CR42 (with a total price tag of approximately \$10 Million) came from requests from residents for additional amenities prior to when the 300 new villa units were proposed. AAC members had heard the desire for an indoor pool, recreation center, etc. After the villas project was announced, they have heard more requests for outdoor recreation. Ms. Tutt stated that all outdoor activities, except for a recreation facility, that can be done on CR42 property can be done at the Rio Grande property. She also

shared that The Villages of Lake Sumter, Inc. wanted the AAC and residents to be aware that there are plans in the works for an indoor pool (somewhere south of CR466), so that could be removed from discussion.

Rio Grande Property

Recreation Director John Rohan presented a conceptual plan "to get people thinking and excited" that includes but is not limited to:

- Regulation croquet courts
- Petanque courts
- Pitch & putt 9-hole golf course
- Platform tennis
- Pavilion
- Recreational walking trail
- Dog Park

Mr. Rohan said they are just beginning to look at parking needs, which has often been a concern expressed regarding development on this property, along with traffic and safety issues. Ms. Tutt emphasized this is only "conceptual" and there will be opportunity for additional resident input before any plans are finalized. Estimated cost of the 8.5 acres of Developer owned parcels is \$103,700 (appraised at 90% of actual value). No price has been determined for the remaining properties that would need to be acquired from individual owners of parcels within and around the 8.5 acres through the "Quick Take" process, but Ms.

Tutt estimates a total purchase price of approximately \$200,000. Development costs for the conceptual plan are just over \$3 Million. She advised that the cost to develop this property is significantly lower than the CR42 property because utilities and infrastructure are already there.

Comments from residents included concerns regarding a lengthy and costly legal process to acquire the Rio Grande parcels not owned by the Developer, a lack of interest in the property location by residents of District 4, traffic and safety issues, and golf cart driving hazards. One resident suggested that the land be purchased to "bank" as green space for future development as needed.

Committee member Carl Bell asked for consensus to have Staff move forward with further study and to firm up all costs to acquire the Rio Grande property, as well as to complete the conceptual plan.

Committee member Don Deakin stated that it has not been evident to the residents that the property on CR42 is still under consideration. He has repeatedly asked that it continue to be an agenda item for every meeting and it has not been. In his opinion, the push has been for the Rio Grande property, and the CR42 site should receive the same diligence of effort. Ms. Tutt advised that she was never given authorization by the AAC to expend funds to pursue this option, and in the absence of that authorization she could not, and would not, move forward.

Committee members did indicate consensus to move forward with the Rio Grande property, but not at the exclusion of anything else under consideration.

CR42 (20 or 40 Acres)

Clearly, the majority of the residents in attendance favored the property at CR42, as it is more suitably located to the residents in Districts 3 and 4. On the table is the purchase of the "back 20" acres of the 40 acre parcel, which the owner has said he would sell for \$1.5 Million, or the purchase of the full 40 acre parcel which the District was told many months ago would sell for \$3 Million. At issue, if only the 20 acres is purchased, is the accessibility to the property from the west. The owner indicated he would not allow access through the "front 20" acres.

Lengthy discussion by committee members and residents ensued, at times a bit "raucous",

(Continued on page 9)

Offering Smart Strategies for Your Financial Future!



REVERSE MORTGAGE
ADVISORS LLC
NMLS #1299504



Rob Wyatt
President
NMLS #319804

• Locally Owned
 • Resident of The Villages® community • Trust
 • Confidence • 23 Years Experience

OAKLAND HILLS PROFESSIONAL CENTER
13940 US Hwy 441, Bldg 900, #903, Lady Lake
352-753-6440
www.FLReverse.com



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. The information is not reviewed or approved by HUD, FHA or any federal agency. Any examples are for illustration purposes only.

Available Properties

(Continued from page 8)

indicating that residents in District 4 have strong opinions about this site serving their needs. Committee members and District Manager Tutt talked about fiduciary responsibilities in expending funds, which Ms. Tutt says is hard to recommend when factual information does not support the necessity for additional amenities. She stated it is her responsibility to provide the information but, in the end, it is a public policy decision.

Committee members were in agreement to ask Staff to move forward with engineering and legal steps on the full 40 acres and the 20 acres with respect to accessibility. They also asked for a detailed conceptual plan as was done for the Rio Grande property. □

Amenity Authority Committee (AAC) Meeting Highlights August 10, 2016

After a lengthy workshop meeting on August 9 to discuss available properties (see previous article), the Amenity Authority Committee (AAC) held its regular meeting August 10th, taking action on the following items:

New Business:

- Agreed to proposed signage change in District 3 at Southern Trace (to be reimbursed by District 3).
- Discussed pool designations in District 4's two proposed villa complexes and directed recreation Staff to seek input via survey as to residents' preferences for Family or Adult pool designations. Issues regarding parking, pool design, and noise levels were raised. Phillips (east side villas) is expected to open first.

Old Business:

- Authorized District Manager Tutt to proceed with steps to sell property to Christian Faith Church, located on the east side of Hwy 441.
- District Property Manager Sam Wartinbee advised that the Glenbrook Postal handicap parking project at is near completion.
- District Staff was authorized to proceed with the "Quick Take" process on portions of the Rio Grande property. District Manager Tutt and District Counsel explained that Districts have limited authority in the Quick Take process and can only use it for things such as utilities, not amenities. The District will need to work with Lake County to obtain the properties. Quick Take is different than condemnation in that the property is acquired and then issues with respect to purchase price can be determined. Condemnation is lengthier, and often more contentious, and usually leads to higher legal fees.

Lengthy discussion about the 40 acres on CR42 continued, whether to look at just the back 20 acres that the property owner said he would sell for \$1.5 Million or the full 40 acres. The "back 20" acres could only be considered if accessibility can be determined from the west side, as opposed to the north side (CR42), through or around the new villa neighborhood or the Mulberry Lane extension. At the workshop meeting, there was consensus for District Staff to work with legal and engineering on the accessibility issues for both the 20 acres and

full 40 acres.

Committee members concurred that they want to be in a position to vote up or down on the CR42 property at its next meeting. Chairwoman Ann Forrester continued to express concern about the total costs to develop the property and advised they should not just look at the acquisition costs. Residents may recall that when the 40-acre property was first discussed and Staff presented its findings, Ms. Tutt included additional costs to develop a recreation center and golf course, which brought the total cost to more than \$10 Million. The AAC backed off consideration of this property at that time in favor of the Rio Grande property option, but have since realized that these figures include \$7 Million for amenities that have not specifically been asked for.

The POA agrees that the CR42 property should be back on the table as it more adequately meets the needs of residents in Districts 3 and 4. The best result might be to purchase part or all of both currently available properties. Unless or until information about accessibility and purchase options are given, a valid discussion cannot occur about what may or may not develop on the property, at what cost, and in what timeframe.

Please go to the www.districtgov.org website for the official minutes, agendas, and meeting schedules. Next AAC Meeting: Wednesday, Sept 7, 9AM, at the Savannah Center. □



- 35 years experience
- Outstanding customer service
- References upon request



David Kennedy
NMLS #384607

Kennedy.dp@hotmail.com
Direct: 352-391-3709

Are you 62 or older?

- ♦ Borrow approximately 1/2 of the value of your home with no monthly mortgage payments.*
- Or
- ♦ Purchase your NEXT HOME with approximately 1/2 down payment with no monthly mortgage payments.*

*No monthly mortgage payments. Must pay property taxes, insurance, and association dues.

Company NMLS #1415881
4620 E Colonial Drive, Orlando, FL 32803



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.

FDIC FirstBank Institution ID 472433

Project Wide Advisory Committee (PWAC) Authorizes Morse Bridge Embankment Mitigation Plan

At its August 1, 2016 meeting, the PWAC received the Slope Stability Analysis for the Lake Sumter embankment on Morse Boulevard from engineering consultant Kimley-Horn and Associates (KHA), as well as recommendations to mitigate further erosion of the bridge embankment. The bridge over Lake Sumter was not studied and there are no known issues with that structure. The goal of the analysis was to stop

and prevent any further erosion and to offer aesthetically pleasing solutions that would be long lasting with little required maintenance.

Based on the information presented, the PWAC members authorized Staff to proceed to work with KHA on a rock revetment structure fill and landscaping. It is the most expensive (\$1.47 Million) of the three options presented, but requires the least maintenance. **The POA concurs that this is the best solution.** However, we are reminded of past POA discussions and concerns about the use of assessable acreage as opposed to total acreage, or some other more equitable formula, that is used to determine the split of expenses among commercial (Developer-owned) Districts and residential Districts.

The Developer, over time, has donated the lakes, preserves, retention ponds, etc., that he owned to the Sumter Landing Community De-

velopment District, which has very little assessable acreage, thus giving the residential Districts, which have a high percentage of assessable acres, the responsibility for most of the maintenance and repair of property that the Developer previously owned.

NOTE: If you want to know more about the Project Wide Agreement go to the POA website, www.poa4us.org, click on current issues – then click on Project Wide and you will find a three-part series that we published in the *Bulletin* in the fall of 2011.

At times, the discussion among PWAC members was contentious for that very reason, with District 7 member Ron Ruggeri repeatedly questioning the Developer's role in the original contracted work on the bridge and associated responsibility for the current repairs needed.

In the 2016-17 Budget, the commercial Districts (SLCDD and Brownwood) will pay less than one percent (\$284,763) of all Project Wide expenditures, and the residential Districts 5 – 11 will pay over 99% (\$9,742,030) of the costs.

For years, the POA has questioned the amendments that appeared to the Project Wide Agreement (PWA) the first several years it was in existence, when the majority of the residential, and all of the commercial, District Board members, were elected by the Developer. The amendments to the original PWA gave the SLCDD Board the sole responsibility for determining what properties would go into PWA and control over how the PWA funds would be expended.

In a related discussion at the August 2016 District 7 Board of Supervisors meeting, Mr. Ruggeri expressed similar concerns about the inequity of the split, citing these amendments.

(Continued on page 11)

**Blinds
Plus
Shutters**

"QUALITY FOR LESS"

(352) 430-7200

GRABER

EVERY HOME A GALLERY.

**Villagers
Special**

**POA DISCOUNT
OF 20%**

(must present coupon)

**Lightning Protection
Service, Inc.** Underwriters
Laboratories
Master Label Installers

FREE ESTIMATES

Marion County: 352-465-0620
Toll Free: 866-465-0620
Danny Mack LPI Certified
Journeyman Installer
NFFPA 780

UL 96/96A LPI 175

Fax: 352-465-1773
A1Lightning.com

DIRTY WINDOWS?

10% OFF

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

WINDOW GENIE
We Clean Windows and a Whole Lot More!

BONDED & INSURED

10% Service Only
\$100 Minimum Order

352.255.3776 • www.windowgenie.com

Fusion Electrical Contracting

**service and repairs *surge protection *fans installed*

**LED under cabinet lighting *senior discounts*

Lic # ER13012866 352.470.3444

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

Embankment Plan

(Continued from page 10)

District Manager Tutt strenuously argued that the SLRDD Board members are elected officials (elected by landowners, who in this case are commercial and primarily Developer owned) and bound by the same fiduciary and ethical codes as all elected officials in the State of Florida. **(POA NOTE: We agree with Ms. Tutt, but point out that non-resident Board members would be looking through a different "filter" than Boards consisting of residents elected by residents who will be negatively impacted by these decisions – thus the need for their input and voting power.)**

Additional discussion occurred regarding why Districts 1 – 4 have no obligation to participate, even though, in the minds of some, they too benefit from the Morse Bridge. Ms. Tutt explained that the interlocal agreement is between PWAC and Districts 5 – 11 and does not require the other Districts to participate.

Board members agreed that the topic should be added for discussion at the next PWAC meeting to ask Districts 1 – 4 to again consider creating a Project Wide Committee and interlocal agreement to participate in projects that benefit all of The Villages, north and south of CR466. Ms. Tutt advised that this topic has been brought for discussion in the Districts north of CR466 and they have expressed no desire to participate. □

Multi-Modal Path Discussion Group (MMPDG) July 26 Meeting Overview

The Multi-Modal Path Discussion Group (MMPDG) convened on July 26 with the specific agenda item to discuss signage. Lengthy discussion resulted in consensus in the following areas:

Consistency – it is the objective of the Districts to maintain consistency, have the engineer conduct an audit of existing signage, and look at reflectivity and markings on paths.

Visibility – to be accomplished through color, size and format, positions and locations of signs and reflectivity.

Directional – to encompass points of interest such as directional to Town Squares and Regional Recreation Centers. Suggestions were also made to include Multi-Modal Path names.

Safety – suggested working with The Villages of Lake Sumter, Inc. (VLS) when new area signs are installed (so they don't have to be replaced later) and including "Sharing of Path" signs.

Public input suggestions include removing "Stop" signage or change to "Yield" at crossing gates or square street posts, have a mini-

mal number of signs to prevent signage "litter", and to improve readability for inclement weather. Many residents and group members acknowledged that you can't fix common sense (or lack of) with a sign. Residents also requested that slides be used in future meetings for reference when discussing signage.

The group asked District Staff to prepare a scope of work based on the discussion. Staff expects to present back to the MMPDG in October or November for comment before presenting to the Amenity Authority Committee and Residential District Boards for input and direction. There was also consensus to include speed bumps/humps as a topic for discussion at the next MMPDG meeting. □

POA SPEAKERS AVAILABLE for Villages Club Meetings Call Cliff Wiener 352-430-8497

Canada Meds
of Sumter County

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

Still paying full price for your medications?
FREE SHIPPING ON ALL INTERNATIONAL ORDERS* GREATER THEN \$150

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

Your Group Travel Solution In the Villages!

- ◆ Group motorcoach charters
- ◆ Theme Parks
- ◆ Concerts & Sporting Events
- ◆ Clubs & Organizations
- ◆ Church Groups
- ◆ Airport & Cruise Transfers

GoLamers.com

Serving The Villages Since 2002
888-315-8687 or 352-461-0980

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



STABILIZE AND STRENGTHEN YOUR CORE

PILATES REFORMER And Mat Sessions

For Beginners and Advanced

Let's Exercise2gether! **AT HOME!**

10% Off for POA Members

Certified Pilates Trainer & Villages Resident
FREE CONSULTATION
CALL NOW! 352-801-1633

American Legion Post 347
Lady Lake Florida

609 W Lady Lake Blvd

War Time Veteran?

Consider Joining Our Smoke Free Post.

Members Only Lounge
Open 7 days a week from 12 noon
Lounge: 352-750-0639

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

New Parking & Towing Legislation

All residential District Boards met in a workshop on August 18, 2016, with District Attorney Valerie Fuchs, to learn about the recent legislative amendment to Section 190.012 (2)(d), of the Florida Statute (F.S.), regarding the ability of a Community Development District (CDD) to tow unauthorized vehicles or vessels from District owned properties. The Amendment now makes it clear that a Community Development District does have the authority to tow unauthorized vehicles and vessels (including golf carts!) from District owned property – under certain conditions.

No decisions were made at this meeting, as each District will choose whether to adopt the new rule and develop the policies and procedures required under the Amendment. Commercial Districts will address the rule separately. District Staff has prepared statistical data pertaining to documented parking issues and complaints for each District Board's review at each of their next board meetings.

In order to exercise the grant of authority to tow unauthorized vehicles a CDD must 1) Enter into a contract(s) with a towing company, and, 2) Follow the authorization notice and procedural requirements in Section 715.07, F.S.. Towing companies must also comply with all requirements and regulations in section 715.07, F.S., as well as any other municipal, county, state, federal, etc., regulations. The section also expressly provides there is liability, including attorney fees and court costs, for improper removal.

Attorney Fuchs advised District Board members that CDD notice/signs are required at each driveway or curb cut that allows vehicular access to the property within 5 feet from the public right-of-way line, and if there are no curbs or access barriers, the signs must be posted each 25 feet of lot coverage. Ms. Fuchs cautioned that this could be challenging in areas other than Villa neighborhoods.

The notice/sign must also include statements that "unauthorized vehicles will be towed away at owner's expense", the words "tow-away zone" and the name and number of the towing company. The towing companies must have regulated storage facilities, and must post hours of operation and phone number when closed.

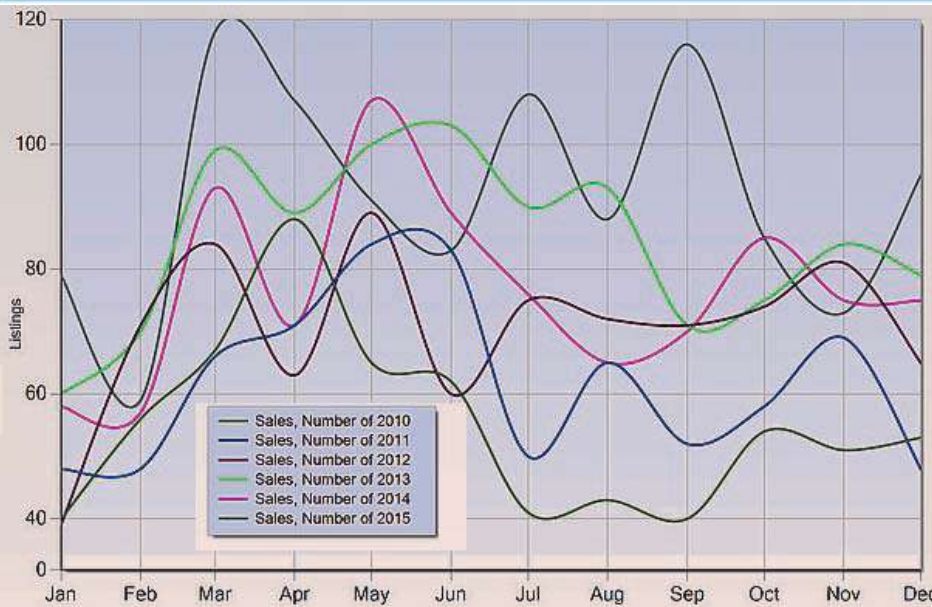
They must also notify police department within 30 minutes of towing so that if vehicle owner contacts the police department they can be advised the vehicle was towed.

To implement the Amendment, each individual District would 1) Adopt the Rule; 2) Adopt Policies and Procedures pertaining to the Rule; 3) Contract with Towing Operator(s); and 4) Post Signs. Districts DO NOT HAVE TO adopt the Rule.

Considerations the CDD's may discuss include whether a parking problem exists to the level of warranting the implementation. Should only Villa roads or other roads "owned" by the CDD be included? **NOTE:** Clarification was provided that while the associated County, except in District 4, maintains the roads, the District still owns them. Attorney Fuchs suggested that if Districts choose to include all roads in their District that they work with that associated County government when developing rules. Aesthetics of signs, temporary/guest parking areas, and no outlet streets, should also be considered.

Attorney Fuchs emphasized that any CDD choosing to implement the towing amendment

(Continued on page 14)



Looks like a hurricane hit this graph! How does this information affect the value of your home?

Call Us At
352-572-3796
www.buysellthevillages.com



We Also Do Property Management & Long Term and Seasonal Rentals



#1
REAL ESTATE
COMPANY
LOCATED ON 466
IN THE VILLAGES



Realty Executives, the number one MLS sales company* in The Villages® community, just set a record in 2015 for most ever sales volume per year in our company history (2005-2015). Number one and getting better!
*Data from the My Florida Regional M.S. as of 12/31/2015.

Unless otherwise indicated, area code is 352.



Sally Love
430-6960



Cindy Wise
446-8964



Kathy Abruzzo
552-1554



JP Porta
205-4110



Laura Jensen
460-7232



Julie Haines
512-8355



Beverly Shive
409-6229



Pat Serafino
630-7230



Bob Berube
446-9969



Mary Grant
255-0300



Glenn Stein
Broker/Owner



Karoline Clark
255-7993



John Mello/Linda Sears
205-0595 205-0713



Carol Youkey
401-2121



Frank Melino
552-6773



Eddie Manson
552-6998



Bunky Dossce
603-5775



Liz Dietrich
516-7739



Karla Mason
430-7725



Frances Pierce
459-5601



Cissie Smith
391-0884



Milford Leedy
874-4777



Jim Van Ostran
445-2300



Bob Gallucci
533-0427



Karren Schoman/
Teena Levy 430-9020



Lisa Esposito
207-3311



Jim Grider
391-4588



Peggy Schaefer
801-0040



Annette McCullough
350-0168



Denis Bissonette
446-7056



Linda Flack
239-910-0345

At
Realty Executives,
our only focus
is you!
CALL ONE OF
THESE AGENTS
TODAY!!



Reba Pace
717-439-6966



Jody Held
446-6270



John Jones
772-349-4136

LOOK FOR OUR SATURDAY AD IN THE DAILY SUN

Parking & Towing

(Continued from page 12)

must enforce it in a non-discriminatory way. Once signs are posted, any call received must be acted upon. Towing cannot be limited to repeat or chronic offenders.

So, for example, if you're having a dinner party or neighborhood gathering, and the street where guests are parked has posted towing signs, all could be subject to towing if a complaint is received. This would also include caregivers, lawn maintenance and other service companies, that may park in front of your home.

When considering policies and procedures, each District will determine if a complaint call will first go to the District office and they will call the towing company, or if residents will call the towing company directly. Currently, if roadways are blocked by parked vehicles, law enforcement is called to address the issue.

Parking tickets and fines are separate from the adoption of this Rule, and are handled by law enforcement, not the District.

Several Districts have taken up the topic at their regularly scheduled August Board meetings held after the August 17 workshop. The others that met prior to the workshop will discuss at the September Board meetings. Check www.district.org website for your District Board's meeting date and agenda. □

Home Health Care Options Allow Extended Time At Home

Most Villagers have, or will have, health issues to contend with, and to say that options for care, insurance, doctors, home care, etc., are numerous and confusing is an understatement! At our **POA Membership meetings (held the 3rd Tuesday each month at Laurel Manor at 7PM)** we have speakers that cover a wide range of topics that are helpful to our members. At our July meeting, we had an informative panel discussion about Home Health Care options that identify services available, along with key questions to ask when making decisions.

Care Management. A good place to start is with someone like Dale Cook, a Geriatric Care Manager. Dale worked in Home Health for 5 years, was a Presbyterian pastor and is now a social worker with a firm in Central Florida. He spoke about Senior Advocacy and how vital it is to help someone navigate through the care maze. Through an assessment, a care manager will help a person understand various

(Continued on page 15)

LOCAL HOMES FOR SALE



COMCAST Channel 234 TUNE IN!
7 Days, 8AM, 1PM, 5PM

LABOR DAY Sept 5

BECAUSE EXPERIENCE COUNTS!
Whether Selling Or Buying
CALL ME, I CAN HELP!
JULIE HAINES
352-512-8355




ARE YOU LOOKING FOR A NEW CAREER?
ONE WEEK REAL ESTATE COURSE OFFERED AT FOXFIRE REALTY AND BEGIN YOUR NEW REAL ESTATE CAREER.
FOXFIRE REALTY IS HIRING AND TRAINING LICENSED, EXPERIENCED REAL ESTATE AGENTS AND NEW AGENTS LOOKING TO EXPAND THEIR CAREER! 4 LOCATION AND GREAT PAY PLAN W/ **97%** COMMISSION AVAILABLE.

Call Us:
Lady Lake/The Villages
(352) 750-5110 or
Summerfield/The Villages
(352) 307-0304



Visit us online at: www.foxfirerealty.com
41 YEARS IN BUSINESS. COME JOIN US!

GET RESULTS
Get **REMAX** Randy




CALL NOW!
352-431-8179
See all MLS properties at www.RandyErb.com
Randy Erb, REALTOR®, SRES
Seniors Real Estate Specialist
REMAX Premier Realty

Home Health Care

(Continued from page 14)

aspects of health insurance information and coverage by first helping them understand what kind of coverage they have.

What is the difference between Traditional Medicare or a Medicare Advantage Plan? What is the difference between UnitedHealthcare and Blue Cross Blue Shield or other insurances? A care manager can help you determine what type of policy can best suit not only your current needs, but also help you plan for the future. Another specific area of assistance is helping people keep their medications and information for various doctors up to date.

Other issues fall into the legal realm, and although caseworkers are not lawyers they can help you ask the right questions. Are your legal/financial affairs "in order"? Does your family know what to do when the time comes? Do you have a living will? Do you need to sit down with an elder law attorney?

Dale said that a care manager can help you with decisions about home health care, answering questions such as: What does it mean, what kind do you need, and how is it paid for? Where is your family located and what will be their involvement in decision-making from both a financial and a legal standpoint?

In short, a care manager will advocate for you and help you build a picture of your needs and options.

Home Care. Mary Hotopp, Administrator from Senior Home Companions, talked about in-home care. They provide services anywhere from 2 – 24 hours a day, 7 days a week, 365 days a year and are licensed by the State of Florida Agency for Healthcare Administration as a nurse registry. A nurse registry differs from a homemaker companion company in that they do activities in daily living which are normally required, so the long term care policy will help pay for services. This requires a doctor's prescription or order for home care from 2 – 6 – 24 hours a day, and a Certified Nursing Assistant (CNA), home health aide, or an RN.

Senior Home Companions has all three who perform such tasks as bathing, dressing, turning, or transferring from bed to wheelchair. Approximately 50 of their 150 caregivers are certified and about 100 are for companion services such as cooking, cleaning, and laundry.

Mary takes pride in the fact that their em-

ployees bond with the people they serve. They take them shopping, find people to play golf with, cards, etc. Whether a person has lost a spouse or had a stroke, rather than the first option being to sell and move back closer to family, the options of in-home care can help create the bridge for transition.

Hospice and Palliative Care. Krista Schueler, of Cornerstone Hospice and Palliative Care, helped to clear up common misconceptions about hospice care. The purpose and principal of hospice care is to aggressively manage

symptoms, including pain management, so people can have the best quality of life, so they feel good, and can truly live life to the fullest, for whatever time they have left.

Krista emphasized that they take anyone, regardless of ability to pay for hospice care, even if there is no insurance. But, she said, if you have Medicare, private insurance, Medicaid, or the VA, there is always a hospice benefit included. Medicare pays for all of their services, including medications related to the di-

(Continued on page 17)



Baylee Plaza Suite 204
16910 S Hwy 441
(352) 245-3388



Carolyn K. Roberts
 Broker
 (352) 843-3459
ckr@robertsflorida.com

Roberts Real Estate, Inc. offers:

- ◆ Experienced, professional agents
- ◆ Extensive knowledge of the area
- ◆ Honest, ethical business approach
- ◆ Confident, energetic realtors
- ◆ Free Comprehensive Market Analysis



Jim Gallaway
 Manager/Realtor®
 (352) 425-0345
jimgallaway@gmail.com



www.robertsflorida.com

mail@robertsflorida.com



NEW LUXURY HOMES! Starting in the \$200's



- Over 10 Floor Plans
- Expansive Clubhouse
- Full-time Activities Director
- Maintenance-Free
- **No Bonds / No CDD**
- Gated Entrance
- Quality-Constructed Homes







Find us on
Facebook



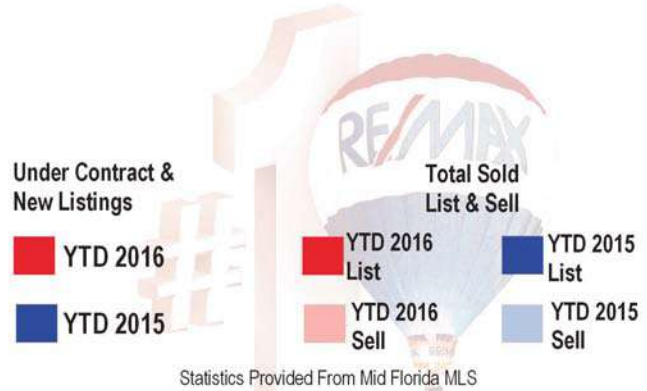
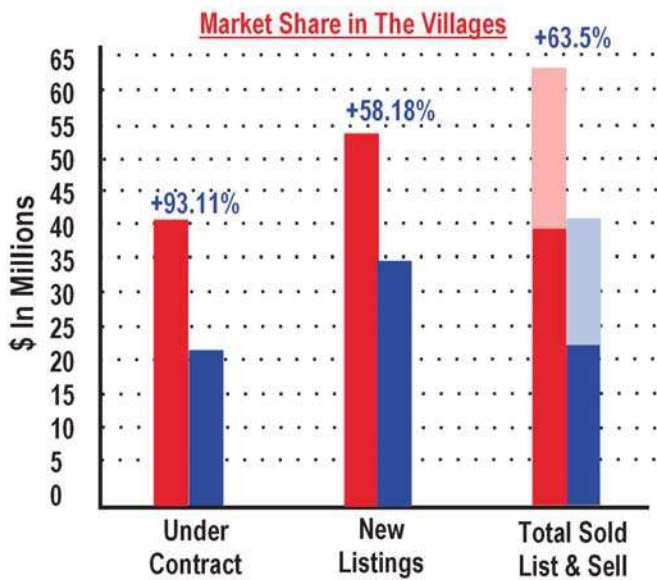
LOCATED NEXT TO THE VILLAGES® COMMUNITY 1 mile west of Buena Vista off Rainey Trail

Models Open Daily | Brokers Welcome **352-330-4305** www.lakesidelandings.net

Here We **GROW** Again!!!



RE/MAX Premier Realty is GROWING Again!
 The new Wildwood office is scheduled to open 9/1/16!
 The Villages North Office Just Expanded to DOUBLE It's Size!
If You Are Thinking of Selling,
Doesn't It Make Sense To Work With The FASTEST Growing REAL ESTATE Brokerage in The Villages?



Call One of our 3 Villages Offices to Get Your Home Sold FAST!

The Villages South
 1213 W. Miller Street
 Unit #3
 Fruitland Park, FL 34731
 (352) 460-4396

The Villages North
 13940 N. US Hwy 441
 Bldg. 800
 The Villages, FL 32159
 (352) 753-2029

The Villages West
 9668 N. US Hwy 301
 Suite 1200/1300
 Wildwood, FL 34785
 (352) 461-0800

Home Health Care

(Continued from page 15)

agnosis, and medical equipment – from oxygen to hospital bed, wheelchair and walker. The only things Krista says have not been covered are lift chairs and motorized scooters.

Patients do not have to be on homebound status, weak or feeble to receive services. The point of hospice care is to manage symptoms so people can live life to the fullest. Included in the team is a nurse to help with medications and pain management. The nurse is also an option instead of going to the ER if the patient needs help or is not feeling well. They also provide support to families and caregivers.

Social workers help find community resources, help with personal care, tend to spiritual needs, and provide caregiver relief. They offer specialty services for the veteran population, help take care of pets and find homes for them when needed.

Krista closed with a story about a man resisting hospice care because it is for "people who are dying". In his case, he needed help in managing the symptoms of his COPD. After a while, he was able to regain his independence

and begin "living" again. Cornerstone Hospice is a valuable resource in so many ways and is accessible to everyone.


Clinical Care. Better at Home representative, Leslie Switzer, said her service is actually the clinical side of people who come into the home to provide home health. Their services are covered 100% by Medicare. They offer nursing, physical therapy, occupational therapy, and speech therapy and have a medical social worker that is doctor referred. Nurses can help with medication management and get the patient back on track after hospitalization. Physical and occupational therapy get your muscles back in shape after a hospital stay and are an alternative to outpatient therapy.

Another service they provide is to look at the safety of the home. They conduct an assessment to determine what equipment or aids might be needed. They can also do in-home infusions, IV antibiotics and fluids to eliminate the need to go to the ER, urgent care, or into a rehab facility.

Seniors Helping Seniors. Trish James and her husband own Seniors Helping Seniors, a private pay service that works primarily in The

Villages, with most of their employees also living in The Villages. Trish describes them as "big, kindhearted, passionate and caring people." Their main priority is to find the right match between client need and the service provider employee. So, they make a home visit, get to know the client and then match with the best suited person on their staff. They too emphasize independence and a safe home environment. They are the first level of service for home care, the homemaker and companion. They provide a worksheet to help choose what kind of support or services to consider.

(Continued on page 18)



PROFESSIONAL EMBROIDERY

OPEN 7 DAYS A WEEK

AUDREY ANN ORIGINALS

Screen Printing, Creative Custom Logos
for Clubs & Businesses

Hats
LOWEST PRICES & BEST SERVICE
Tee Shirts

Polo Shirts

Golf Towels

352-259-0131

Visit Audrey Ann Originals on FACEBOOK & Like Me!
Also, find Audrey Ann Originals on DEXKNOWS!

Bill Bryan Kia

9039 S. US Hwy 441 Leesburg, FL



Sales: 352-321-3093
Service: 888-349-3596

"Where the people make the difference!"

Dings
Dings
Dings
and more
Dings

THE FINE ART OF PAINTLESS DENT REPAIR

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

352-455-6699

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

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

FAST & FREE
STANDARD INSTALLATION

FREE HD DVR
(DVR is Leased
(\$6/mo DVR Service fee applies)

UP TO 6 TV'S FOR FREE

FREE HD FOR LIFE

FREE NFL TICKET

FREE FOR 3 MONTHS: HBO SHOWTIME cinemax starz

Free LIFETIME Technical Support

SELECT CHOICE TV
www.SelectChoiceTV.com

CALL NOW!

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

CALL NOW!

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

352-553-4921

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

Home Health Care

(Continued from page 17)

Audience Questions and Responses

Q) Is there a time limit with hospice? **R)** All hospices across the nation have to follow Medicare guidelines so there is no fraud. The physician has to say, in his or her best clinical judgment, that someone should have a higher possibility of passing away within 6 months or less, if the disease took its normal course. Some factors considered are whether the person is eating less, having more trips to the ER or more hospitalizations. The reality is that people who come to hospice are actually living longer, on average, around 29 days longer.

Studies since 2007 show that even people with heart failure live almost 81 days longer on average of life at home.

Q) My understanding is that Medicare is very limited and that you have to be showing improvements to continue receiving services. **R)** In general, particularly if you send a physical therapist out to your home and you are not showing improvement, described as "failure to thrive", Medicare will look at it like "we've done all we can do". If the patient is showing improvement, then the PT will note the improvement. Hospice care is a little different. Medicare recognizes that the patient has a progressive illness and they and we expect our patients to decline over time until they eventually pass away. Every so often, because people needed so much help before hospice, they improve and they are transitioned to home health. There is not an exact science to the determination. How you are doing, and whether you are thriving will determine if Medicare will pay or continue to pay.

Q) Isn't it true that the availability of these services and these agencies vary from state to state, county to county? **R)** Yes, there are umbrellas such as companion services. An indi-

vidual company may be in certain areas of the state or the country. Medicare governs home health and hospice, so you have to follow their regulations across the board. The differences are introduced by each individual company finding what programs match your needs. At the end of the day, you will still have to follow Medicare guidelines and Medicare regulations so that won't differ from state to state, but there could be differences from agency to agency.

Q) How does a nurse registry differ from other home health agency? **R)** Medicare pays for the home health agency. They come in immediately after someone has been in the hospital, usually three days. Medicare will pay usually up to two weeks or as long as the agency provides support that they are improving. A nurse registry may come in while home health is there, and pick up where home health care leaves off. If they come in the morning, we come in the afternoon. We may come in when they are no longer there, because we do the showers, bathing, dressing, tasks like that. Medicare does not pay for nurse registry, but long-term care might. You might want to consider a long-term care policy because it can really make a big difference. □

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**

Thank You Residents of The Villages Communities

for making us the #1



Independent Golf Car Store in the Nation!

Customer Satisfaction is Our #1 Goal!

PROUD TO BE FAMILY OWNED & OPERATED

Excellence in Quality, Value and Warranty!

Hand-Crafted Marine-Grade ENCLOSURE
Made from the highest quality marine-grade Fabrics & Threads.
Top-of-the-Line Coil Zippers w/Metal Pulls, Aluminum Tube Club Cover Frame, Hand-Sewn, Bindings on all Valances & Club Protector, Curved Side Panels & Integrated Rear Window, Lifetime Warranty on All Materials & Workmanship.

TECH PACKAGE
w/Full Speedometer, Range, ETA & Full Color Navigation.

REAR PILLAR PADDING
Custom-Made Rear Pillar Safety Padding. Ultimate PROTECTION for your head in the event of a collision!

SIDE MIRRORS
Signalized LED, Swing-out

3-POINT SAFETY SEAT BELTS
w/Shoulder & Waist Belt, Safety Golf Cars in The Villages Community.

LED HEADLIGHTS
w/High Beams, Low Beams, Headlight Switch and Horn Button on Turn Signal Stick.

LED SAFETY STRIPS
LIQUID LIGHTS™ THE SAFE DELUXE

CUSTOM SEATS
Completely Re-Created & Re-Bolstered Custom Seats w/Armrest Wraps...Hundreds of Colors & Fabric Choices. Not just factory seats recovered!

10" DEEP DISH ALLOY WHEELS
Numerous Finishes Available to customize your ride.

5-Year Warranty PLUS 10-Year Service Assurance Program*
*Specific to certain Yamaha models only. See Dealer For Details.

Great Deals on ALL Yamaha Gas Models In-Stock

2013's.....\$5,995	2014's.....\$6,295
2015's.....\$6,595	2015 EFI's.....\$6,995

Plus FREE with All Deluxe Carts: 12-Volt Outlet
6 Months of 24-HR Car Club/24-HR Roadside Assistance Car Windshield Kit; Grocery Buggie Bag & The Villages® Community Cart Path Map

Also
2016 Club Car Electric Cars

Starting At \$6,195



VILLAGE DISCOUNT GOLF CAR

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



Proud Americans and Proud of Italian and German Ancestry

In the old country, such as in Italy and Germany, family has always played an extremely important role. That value from our heritage remains just as important for us today as Americans. Living here in The Villages, the greatest retirement community on earth, the concept of family includes not just our heritage but much more. Most impressive is when that pride bubbles over in our annual Italian-American and Oktoberfest Parades.

The clubs and participants, the residents' committee dedicated all year to planning these and the equally impressive St. Patty's Day Parade, the teams of volunteers who allow these shows to go on, and the Recreational Department which supports us, are all family.

With the Italian-American Parade scheduled on October 4th and the Oktoberfest Parade, two weeks later on Tuesday, on October 18th, we are asking our Villages Family to step up once again as volunteers to help us with the parades. The primary functions needed are:

- Staging – The organizing before the parades;
- Parade Marshalls – To accompany the groups along the parade route;
- Crossing Marshalls – To man the intersections along the route;
- Clean-up – To help take down signs and tents, etc., after the parade.

If you can help out on one or both parades,

please contact Jean Gallagher for the Oktoberfest Parade at jgallagher809@gmail.com and Sally Cannna for the Italian-American Parade at thevillagesparades@gmail.com to sign up.

For years now these parades have been a source of fun and pride for all who get involved. Please step up and pitch in. It gives us one more thing to be proud of here in The Villages.....YOU! □

July Forum Questions & Responses

Many questions during the resident comments portion of the July membership meeting expressed concern about The Villages Health/Medicare announcement and the water pumping issue. Both of these issues were addressed in the August *Bulletin* and we will continue to provide updated and additional information as it becomes available.

The following is a question that was asked about Resident ID cards.

Q) If I can store such things as my airline boarding pass and credit cards on my Smartphone and they can be scanned, why can't we have an electronic version of our Resident ID card? **R)** (from District Manager of Customer and Support Services Carrie Duckett) Your original Villages Resident ID Card or Guest ID Card are the only cards accepted when accessing recreation facilities. Each Villages Resident ID Card has a custom hologram overlay designed specifically for our community. As stewards of our communi-

ty recreation center, Staff specifically looks for the hologram to ensure that it is a valid card. Copies or pictures of the ID card will not properly display the hologram and will not be considered a valid Villages Resident ID. As new technology becomes available, such as electronic ID cards, the District will continue to explore additional opportunities. □

**THE POA HAS YOUR BACK,
DO YOU HAVE OURS?
Become a member today,
see Membership Form on Page 3!**

60 OR OVER? SCHEDULE YOUR FREE MEMORY SCREEN

Compass Research in The Villages is offering Free Memory Screens to help increase awareness and early detection of memory loss for those age 60 or over.



CALL TODAY

352-877-4039

www.CompassResearch.com

COMPASS
RESEARCH

BatteryMINDER®

Life and Performance-
Extending Golf Cart
Battery Maintainer



Special Direct Factory Offer!

To familiarize more of our Villagers with this battery saving product our company will provide 24 Villagers with a BatteryMINDER for 6 months at No Charge*.

No Gimmicks, No Credit Card Charge, Just your Word.

Bill Woods, the company's Village Representative, will install a 48-Volt BatteryMINDER in your cart requesting you use it as directed for a period of 6 months to prove:

- Improved Range
- Eliminate water loss**
- Eliminate dead batteries when away for weeks – months
- Add 40% longer life to new or up to 2 year old batteries

Call Bill at 561-4147

*Offer is made to first 24 Villagers our representative Bill believes will most benefit from the use of BatteryMINDER

**During extended non-use periods of as much as 8 months

Village Car Wash & Lube

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

970 Bichara Blvd

La Plaza Grande, The Villages

352-753-1306



Golf Cart
Approved

\$2 OFF

Silver or Gold Car Wash
Not valid with other discounts
Not interchangeable
Expires Sept 30, 2016

\$1 OFF

Basic or Bronze Car Wash
Not valid with other discounts
Not interchangeable
Expires Sept 30, 2016

Free Car Wash with Any Oil Change

BONE DRY ROOFING, LLC

Insurance Inspections
Citizens Approved

RC 29027460

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

All of my roofers have 25+ Years
Experience roofing in Central Florida

CALL TO DISCUSS YOUR OPTIONS

Pete Tsirnikas (352) 669-6607

Licensed – Bonded – Insured

Family Owned and Operated

LETTERS

Letter to the POA:

Historic Side Insurance

Is it true I can't insure my double wide if it's 30 years old? I have a mortgage and am required to insure...is this a rumor to fuel the sell offs because selling your home that can't be insured may be impossible? Martin Gouzie

POA Response: Our last study on this issue was in 2012. If any insurance companies are still issuing it, they are probably included in that list. Go to www.poa4us.org – click on **Bulletins** in the lower left column, click on archived **Bulletins**, click on 2012, click on July – go to pages 12 and 13 and you will find the contact information for the five companies (American Traditions Insurance Company, Safeway Property Insurance, Modern USA, Citizens Property Insurance Corporation, and Safe Harbor Insurance Company) we identified in 2012. Readers – Let us know if you know of a company that is still insuring manufactured homes that is not listed above, and we will include the info in the next **Bulletin** in case any other residents are having the same issue. (Send to poa4us@hotmail.com.) □

Letter to the POA:

Who Has Responsibility for Bridge Repair?

The recent news article about the August 1, 2016 meeting of the Project Wide Advisory Committee, stating they were going to recommend spending over \$1.4 Million to repair the ground under the bridge, raised several comments in the news and should raise our interest as homeowners. It sounded as if we were planning to spend this huge sum without evaluating who else might have some responsibility, such as the Developer, the engineers who evaluated the soil conditions prior to building the bridge, the contractors who actually built it. Certainly, we weren't handed a bridge built by the Developer that only lasted 13 years without any form of warranty. I for one would certainly appreciate the POA looking into this situation and to inform their membership of all the facts related to this situation. It certainly sounded as if the PWAC wants to bury any controversy over the appropriateness of this expenditure. Thanks in advance for your help!

John Weber

POA Response: The POA had similar questions regarding the issues you bring up and have covered them in the Project Wide article on page 10. □

Our Gardening Column:

Fairy Rings

by Anne Lambrecht, Master Gardener mrsanne04@gmail.com

At midnight, during the full moon of the hot, humid summer, if you step into a Fairy Ring, you can join in the Fairy Dance. The mushrooms around the ring is actually where the fairies rest. Once you enter the ring, it is very possible you will never come back.

Shakespeare knew about fairy rings. Prospero exclaims in *The Tempest (Act V, Scene I)* "you demi-puppets that by moonshine do the green sour ringlets make".

I like these fairy rings. A favorite of mine is on a little hill near our postal station. They show up this time each year when it rains a lot and is hot and humid. The ring gets bigger each year and can be hundreds of feet across and centuries old. What is so interesting about a

(Continued on page 21)

GLOBAL PEACE FILM FESTIVAL
THE REAL ACTION BEGINS after THE CREDITS ROLL
 WATCH FILMS • GET INVOLVED • CHANGE THINGS
 ORLANDO • WINTER PARK • MOUNT DORA
 GLOBALPEACEFILMFESTIVAL.ORG
Sept 9 -11, 2016
 MOUNT DORA MODERNISM MUSEUM
 143 E. 4TH AVE MOUNT DORA, FL
 GET TICKETS WWW.MOUNTDORALIVE.COM OR CALL (407)603-9215

Mount Dora Craft Fair
 Oct 22 & 23, 2016
 9AM-5PM
 The streets of historic downtown Mount Dora, FL, come alive with more than 400 fun, fine & eclectic hand craft exhibitors from around the world
FOOD * MUSIC * KID ZONE * FREE TO ATTEND

Johnny Dec and the Starlights
 Sat Dec 17
 7PM
 Rock to the music of the 50's, Christmas Style!
 Featuring the music of Elvis Presley, Buddy Holly, Chuck Berry, The Ronettes and more

FROM THE CAST OF THE ROCKIN' BROADWAY HIT MUSICAL ON THE ROAD
FOR THE FIRST TIME... Sat Sept 17

ROCK OF AGES BAND IN CONCERT

An Evening With Tenor Anthony Kearns
 (Of the world renowned Irish Tenors)
 "Sharing inspirational and uplifting music, Songs from his native Ireland and well loved melodies of golden age."
October 29, 2016 @7:30PM

GoMountDora.com

Tickets & Information MountDoraLive.com or call (407) 603-9215

Fairy Rings

(Continued from page 20)

Fairy Ring is what's going on under the ground.

Think that a mushroom is like a fruit, say an apple. The apple is just a part of the larger organism: the tree, leaves, roots, etc. The mushroom is the fruit of a really huge and hungry underground fungus organism called mycelium, a tangle of tubelike threads, which spread horizontally in all directions – like spokes radiating from the hub of a wheel. That's what gives rise to the circular pattern.

The part of the fungus you see, the mushroom,

rooms, springs up at the edge of the circle. Today we know that there are about 60 or so different species of mushrooms that make fairy rings: *Chlorophyllum*, *Marasmius*, *Lepiota*, *Lycoperdon* and other basidiomycete fungi.

There are three different types of fairy rings, classified by how they look. You can't actually see the first type of fairy ring until the fruiting bodies pop up, and make a temporary circle of mushrooms. In the second type of fairy ring, there is a rather vigorous growth of the grass. The third type of fairy ring shows the opposite – bare or damaged patches of grass. Here, the underground mass of fungus

is so dense that it stops the water and nutrients from getting to the roots of the grass.

Plants have seeds, but in the fungus world, the equivalent of a seed is a spore. When a spore lands on suitable ground, which is normally richly fertilized, it will grow and turn into this cotton wool-like mass of mycelium.

These fungal threads are the actual body of the fungus. As it grows outwards, the outer edge is always alive, while the inner central part eventually dies. The fungus eats differently from us. We humans eat with our mouths, and then we digest or break down the food

(Continued on page 22)

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, 2016

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

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)

Village Mover

Old Fashion Quality Moving Experience
Mike Collop



We Sell All Moving Supplies!
• Packing • Paper • Boxes
352-751-2750
611 North Dixie Ave.
Fruitland Park, FL 34731

Dryer Vent & Air Duct Inspection & Cleaning

LINT FACTOR LLC

The **ONLY CERTIFIED** Member CSIA
Technicians in The Villages

SPECIAL
Dryer Vent Cleaning \$80
Villages Residents ONLY

FREE
Air Duct Cleaning Estimate
with Dryer Vent Cleaning




Could This be YOUR Air Ducts???

fungi, dust mites, bacteria, skin flakes, lint

352-301-VENT (8368) • www.LintFactor.com
Background Checked • Bonded • Certified • Insured

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
OR 10% Off
Pressure Wash or Re-Seal

Fairy Rings

(Continued from page 21)

with chemicals inside our gut. But fungi do it the other way round.

First, they dump their digestive chemicals into the ground around them, to break down the food. Then they suck up this pre-digested food. But sometimes, they don't eat all of the digested food, and the bits left over can then

stimulate the grass to grow – to give you the fairy ring with the luxuriant growth.

Conditions For Growth

Although the biology of the fairy ring fungi is not well understood, certain generalizations can be made. Fairy ring symptoms are usually more noticeable in nitrogen-deficient turf, simply because more nitrogen is available to the turfgrass plant in areas where the fairy ring fungus is decomposing organic matter.

Fairy ring is more commonly observed under heavy thatch. Fairy ring has been observed on all soil types, but is more common on sand-based putting surfaces. Nevertheless, fairy ring can also occur on older putting surfaces,

especially under heavy thatch or where severe layering is an issue. Greens topdressed with fine sand are also more prone to fairy ring.

Remedy

Fairy rings on home lawns seldom cause extensive damage; however, homeowners often consider the mushrooms to be unsightly or express concerns about ingestion by children or pets. Removal of mushrooms by hand or by mowing is recommended where pets or children may be exposed, because many of the fairy ring fungi as well as other mushrooms in lawns are extremely poisonous.

Masking symptoms with small amounts of nitrogen or iron may be effective in some cases. To make a soup from the fairy ring 'shrooms is not recommended. Never, ever eat any mushroom that you find around the yard or in the woods. I wish I had a fairy ring in my yard. I could invite my friend to make a merry dance at midnight, under the full moon on a hot and humid summer's night.

Cited: Great Moments in Science, Dr. Karl Kruszelnicki, Pty Ltd May 17, 2001. And, <http://edis.ifas.ufl.edu/LH046> by M. L. Elliott and G. W. Simone. □

Still Cleaning Your Dirty Grout With This?



There is a Better Way!

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



\$99 Granite Cleaning & Sealing w/Any Other Service
EXPIRES 9/30/16



Ask About Our 10 Year Warranty

Call & Schedule Your Free In-Home Demonstration
(352) 396-7813
www.groutsmithlms.com

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

MEDICARE OPTIONS PRESENTED BY SHINE
(Serving the Health Insurance Needs of Elders)
Aug 30 & Sept 6 - 10AM to 12PM
Lake Miona Recreation Center

PIPELINE MECHANICAL INC.
AIR CONDITIONING AND HEATING SERVICES
RESIDENTIAL • COMMERCIAL • INDUSTRIAL
New System Sales, Installation, Repairs, Maintenance on All Makes & Models
24 Hour Emergency Service Licensed * Bonded * Insured
State Certified CMC 1249501 **(352) 385-0195**
Fax: (352) 385-0199
www.pipelinemech.com

Lightning Protection YOU CAN TRUST

\$1,295 for any home 2,100 sq ft or less
Call for Pricing On Larger Houses

Serving the Southeastern United States Since 1998
U.L. OWAY.E255097 N.F.P.A #989991 L.P.I Master Installer / Designer #1070 #1453

(352) 483-7020

Discount Partners

The Discount Partners program is a continuing benefit for POA members. Show your valid POA membership card to the Discount Partners listed on our website. Visit www.poa4us.org for details, scroll down to Discount Partners in the list to the left for the offers from each of these vendors. Please say "thanks" to our Discount Partners for participating in this program. □

***** ADVERTISEMENT *****

11 Critical Home Inspection Traps To Be Aware of Weeks Before Listing Your Villages Home For Sale

Villages - According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could easily cost you dearly in terms of repair or maybe even a sale.

That's why it's critical that you read this report before you list your home. If you wait until the building inspector flags these issues for you, you will almost certainly experience costly delays in the close of your home sale or, worse, turn prospective buyers away altogether. In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. And knowing what you're looking for can help you prevent little problems from growing into costly unmanageable ones.

To HELP the home seller deal with this issue before their home is listed, a free report entitled "11 Things You Need To Know To Pass Your Home Inspection" has been compiled which explains issues involved.

To hear a brief recorded message about how to order your **FREE** copy of this report, call toll-free 1-866-278-8790 and enter 1003. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to learn how to ensure a home inspection doesn't cost you the sale of your home.

This report is courtesy of Ira Miller-ERA/Grizzard Real Estate. Not intended to solicit buyers or sellers currently under contract. Copyright 2016.

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 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 SALE 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**

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

The Property Owners' Association

P. O. Box 386
Oxford, FL 34484-0386
POA Phone 352-430-8497

POA BULLETIN DELIVERY

(Stop/Restart Date) Email: delivery@poa4us.org
CALL 352-325-1540

Officers

President	Cliff Wiener	430-8497
V.P.	Jerry Ferlisi	391-5261
Treasurer	Donna Kempa	716-445-4008
Secretary	Carolyn Reichel	205-8199
Past Pres.	Elaine Dreidame	753-5069

Directors

Susan Ball	430-2699
Ken Copp	751-0086
Myron Henry	205-8849
Bob Rovegno	704-618-1459
Bob Taraska	446-0402
Sal Torname	350-2218
Jerry Vicenti	259-9746
Bill Yelverton	633-5955

POA Staff

Membership	Jerry Vicenti	259-9746
IT Tech	Ken Copp	751-0086
Bulletin Editor	Deb Butterfield	219-508-6863
Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
Webmaster	Jackie Awtry	350-7491
Hall of Fame	Myron Henry	205-8849

POA Email poa4us@hotmail.com

POA Website www.poa4us.org

POA Telephone 352-430-8497

ADVERTISERS

For Ad Rates and For More Information, Please Contact

Richie Hausner

POA Advertising Independent Sales Rep.

352-446-4186

rhausnerpoa@hotmail.com

***** ADVERTISEMENT *****

Mother Nature...is waiting!

The laws of Mother Nature are very precise. If you “hack her off,” you will pay the price. That is, administering radiation to treat cancer over fewer number of treatments requires that you deliver more energy each time. That’s just the laws of physics, no matter how sophisticated the technology is advertised to be. Additional weeks of conventional treatment is medically indicated, and the safer approach will avoid the unfortunate loss of... important stuff!

Don’t be misled into thinking that technology can prevent damage for the train that hits a brick wall at 100 miles/hour. The Robert Boissoneault Oncology Institute has for greater than 30 years supported a cautious, careful approach.

For men with prostate cancer, a short treatment course means an increased risk of erectile dysfunction to the point of absence, and a trail of uncontrolled urine that follows you wherever you go: or bleeding from your rectum due to even more damage. In fact a recent study using a short course, referenced below, indicates that of 91 men receiving treatment over five days, six experienced severe rectal damage related to

bleeding, fistulas, and pain. Five required colostomies.

Short courses of treatment capitalize on an advertised perception of avoiding wasted time, but ultimately allow endless time for undeserved side effects to grow... all in the name of “advanced” technology.

Your choice.

Mother Nature...is waiting!

References:

Kim, D.W, et al. (2014). Predictors of rectal tolerance observed in a dose escalated phase 1-2 trial of stereotactic body radiation therapy for prostate cancer. *International Journal of Radiation Oncology Biology and Physics*, 89(3) 509-517

Yu, J.B., et al. (2014). Stereotactic body radiation therapy versus intensity modulated radiation therapy for prostate cancer: comparison of toxicity. *Journal of Clinical Oncology*, 32(12), 1195-1201



Dr. Norman H. Anderson, MD
Robert Boissoneault Oncology Institute
1540 San Clemente Ct, The Villages, FL 32159
352-259-2200