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The Bulletin

The POA – Champions of Residents' Rights Since 1975

DECEMBER 2019

POA4US.org

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UPCOMING POA GENERAL MEMBERSHIP MEETING

Tuesday

December 17, 2019 • 7 P.M.

Laurel Manor Recreation Center

The District -

Yesterday, Today and Tomorrow

presented by District Manager Richard Baier

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2020 Starting with Dynamic Line Up of Speakers At POA Membership Meetings

JANUARY

Stephen Kennedy

Sumter County 911 Call Center

FEBRUARY

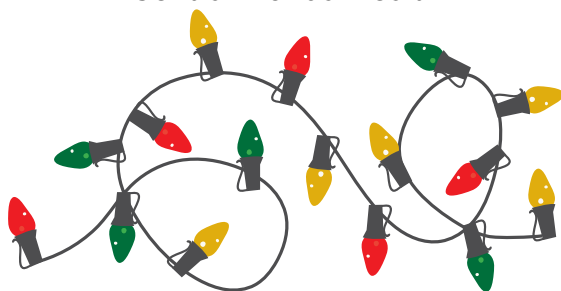
Dale Grafton

Coleman Prison

MARCH

Don Henderson, President & CEO

Central Florida Health



County Administrator Takes the Hot Seat at POA Membership Meeting

After the uproar over the 25% property tax increase voted on by the Sumter County Commissioners in September, POA President Cliff Wiener was surprised to get a call from County Administrator Bradley Arnold the next day accepting Cliff's invitation to come to the next POA Membership Meeting to answer resident questions. "We really appreciate that Mr. Arnold was willing to come to the meeting knowing how angry people were about the tax increase," Cliff said. Members who attended the meeting also acknowledged it took courage for Mr. Arnold to attend, but many didn't think they learned anything new to justify the increase.

The POA invited members to submit questions in writing, and the POA Board also developed questions. Three POA Board members then took turns giving the questions to Mr. Arnold. Members have given feedback that the format didn't allow enough opportunity for follow up questions if the answer Mr. Arnold gave was not complete or clear enough. Cliff said that while the format wasn't perfect, it did allow for an orderly and respectful question and answer session, and assured members the POA will continue to probe into more depth in areas that need to be clarified.

The questions covered a lot of ground, particularly on the topics of other options that the Commissioners did not seem to consider to pay for the \$100 Million in new road construction and maintenance. *Why can't impact fees be raised to pay for the new roads for the new development? Why weren't long term financing options considered instead of short-term general funding for a 20-30 year asset? Are other roads in Sumter County being neglected in favor of the new development?*

Roads have both direct and indirect funding sources, but according to Mr. Arnold, there just isn't enough to go around and not all county roads are maintained to the same standards. While he understands that residents who live outside of The Villages may be frustrated about the condition of their roads, he said that this does not mean that there are "classes" of residents in Sumter County. It is a choice that,

Hot Seat continued on page 2

The Property Owners’ Association, Inc. (POA) is the original property owners’ group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

Vision The Property Owners’ Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Mission Statement The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

- Independence • Honesty • Fairness
- Objectivity • Respect

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Hot Seat continued from page 1

like he did, residents make to live where they do, inside or outside of The Villages. He said that there will be a difference in the level of service and the amount of time it takes to get to other needs in the County, but assured residents that they are working to get everything done; it will just take time.

Mr. Arnold explained that impact fees are, in fact, intended to pay the costs of new development. Impact fees were implemented in 2001 due to a development order with The Villages that required road improvements in areas such as CR 466. An impact fee study is conducted every 5 years and adjustments can be made. However, he pointed out that a single fee cannot be adjusted without adjusting all the fees. So, if the fee for an age restricted development area (The Villages) is doubled, then so would all other categories be doubled. In 2018, the County tried to do an early update of the 2015 Impact Fee Study but was unsuccessful in getting a contractor to do the work. So, in 2019, the company that did the 2015 study was hired to do an update, which was presented and voted on in the November 12 Sumter County Commission meeting. Note that space does not allow much detail on the impact fee study in this article, but we will take a closer look at it in the January 2020 issue of *The Bulletin*.

In July 2018, the Developer and Sumter County signed a Regional Road Agreement that provided \$40 Million in interest-free funding from the Developer for the construction of the roads. The Developer also agreed to pay for the rights-of-way needed, design and engineering costs. The \$40 Million will be paid back over 5 years.

Mr. Arnold said there are two categories of roads. Regional roads are “city to city” or are major arteries that will be financed. County roads use a variety of funding mechanisms. For example, Marsh Bend Trail (CR 501) has a grant application for financing and there is time before that construction will be necessary. After the tax increase resolution was passed, the County sent bond proposals out for \$22.5 Million to finance “regional roads” over a 15-year term. What he didn’t explain is what impact that financing should have on the budget or why it wasn’t done before the increase was approved.

Neighborhood roads are another category. These are built by the Developer and after a 2-year warranty period, the roads are accepted by the county for maintenance. Villa roads are not included because they are not built to county specifications and become the responsibility of the District in which they are located.

In the case of the new development south of CR 44, because a part of the area has been annexed by the City of Wildwood, they would be the governmental body that would assume ownership of the roads. It has not been stated that the City will take those roads, nor whether they would then become part of Sumter County’s road system or be paid for by those individual Community Development Districts (CDD). Note that in CDD 4, located in Marion County, all road maintenance except for Buena Vista Boulevard (which the county maintains) is the responsibility of CDD 4, paid for from its annual maintenance budget.

Hot Seat continued on page 5



Pam Powell

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POA Worked Hard for Residents in 2019

The POA dedicated much of its time in 2019 addressing issues that will impact the pocketbooks and potentially home values of Villages residents. The POA, in its role as a watchdog for the rights of property owners, fulfilled its mission to provide 1) a forum for the discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) acted as a conduit for objective and accurate information.

TOP ISSUES IN 2019

#1 Without a doubt, the issue that angered residents the most and that the POA worked hard to fight was the **25%+ increase in property taxes in Sumter County**. For many property owners who are not homesteaded in Florida and therefore not subject to the 3% cap on increased assessments the increase approached 30 and 40 percent. From the time the news hit in July, the POA dug in hard, packing the meetings and urging residents to voice their objections to the increase. At every meeting residents pleaded with the Sumter County Commissioners to slow down and consider other alternatives, to explain why other options such as an increase in impact fees or longer term financing options couldn't be used. Sumter County officials asked for this growth, not the residents or the Developer. Residents asked hard questions and received no answers from the five elected officials, who unanimously voted for the increase. Residents were rightfully outraged by the half truths and unwillingness (or inability) of these Commissioners to act on their behalf. From this willful disregard of resident concerns, the POA launched an initiative for Fair Government for Sumter County, with a goal of identifying qualified candidates to oppose these five

Worked Hard continued on page 8



POA 2020 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162
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FULL NAME(2) _____

ADDRESS _____

VILLAGE _____

VILLAGES ID# _____ VILLAGES ID# _____

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(Please Select One):

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 Two years – 2020/2021 - \$20 per/household
 Three years – 2020/2021/2022 - \$30 per/household

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TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

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

ATTENTION RENEWING POA MEMBERS:

By now, you should have received your pre-filled renewal form at your address of record.

The Best: The pre-filled form is the best to use because all you have to do is verify the information, correct where necessary, enclose your check, and return to the POA. *All renewals wanting membership cards mailed to you must enclose a Self Addressed Stamped Envelope (SASE).*

Second Best: Go to POA4US.org to renew and pay (credit card) on line.

Very Good: Go to POA4US.org and fill out the on line form, print it, and then mail it to us with your check/SASE.

Good: Fill out the renewal form in *The Bulletin* newspaper if you do not have a computer, and mail it to us with your check/SASE.

The Villages Regional Hospital (TVRH) Still a 1 Star Hospital

But Improvements Are Being Made

The Center for Medicaid and Medicare (CMS) hospital ratings were released on-time this year – on October 30 – and while The Villages Regional Hospital (TVRH) remains at a 1 Star rating, slight improvements can be seen. The rating fell to a 1 Star after TVRH was at 3 Stars in 2016. (See Sidebar for an explanation of the criteria used to rate hospitals.)

Emergency Department Care

According to CMS timely and effective care in hospital emergency departments is essential for good patient outcomes. Delays before getting care in the emergency department can reduce the quality of care and increase risks and discomfort for patients with serious illnesses or injuries. Waiting times at different hospitals can vary widely, depending on the number of patients seen, staffing levels, efficiency, admitting procedures, or the availability of inpatient beds.

This is an area in which TVRH and its affiliated Central Florida Health owned Leesburg Regional Hospital have not fared well. But there have been some significant improvements for TVRH in these latest ED ratings.

- The overall wait time from beginning of the ED visit to being admitted as an inpatient went down from 503 minutes in 2018 to 385. That is still two hours more than both the Florida and National benchmarks, but nonetheless is a 30% improvement.
- There was also improvement in the time before leaving the visit for admission, down from 260 minutes to 182, more than a 40% improvement.
- Patients presenting in the ED with stroke symptoms also went up from 79% to 85% receiving brain scan results within 45 minutes.

There is still room for substantial improvement in the ED at TVRH, but it is good to see that progress is being made.

Other Categories

Ratings were the same as national averages in the categories of Death Rates for heart attack, heart

failure and stroke. COPD and pneumonia death rates were, however, worse than the national average.

Other Hospitals Ratings

There are five hospitals that Villages residents might consider using for emergency department or other services, depending upon where they live. Here are the overall ratings for each: TVRH - *, Leesburg Regional - **, Advent Waterman (Tavares) - ***, Ocala Regional - **, and South Lake (Clermont) - ****. Shands/UF of Florida in Gainesville, which is partnering with Central Florida Health on the new Emergency Department on CR 44 has an overall ** rating. Unfortunately, their wait times in the ED in Gainesville are similar to the wait times at TVRH. Farther away you will find four-star hospitals at Orlando Health, and at the Mayo Clinic and at the Baptist Medical Center in Jacksonville.

Every resident should become familiar with how their chosen hospital rates across all categories. What we are giving you are simple overviews.

Details can be found at medicare.gov/hospitalcompare. There you can compare hospitals in areas that are important to the care you need.

There are other sources to give you quality data as well. Kaiser Health News at khn.org lists Consumer Reports for safety data, Healthgrades, The Joint Commission (accrediting organization), Leapfrog Hospital Safety, Truven Health Analytics, and *U.S. News and World Report*, but cautions that consumers should look at more than one source to get a more complete picture of how a hospital or health care provider performs. ■

Hospital Compare overall hospital rating

The Hospital Compare overall hospital rating summarizes a variety of measures across 7 areas of quality into a single star rating for each hospital. Once reporting thresholds are met, a hospital’s overall hospital rating is calculated using only those measures for which data are available.

This may include as few as 9 or as many as 60 measures. The average is about 39 measures. Star ratings are not calculated for Veterans Health Administration (VHA) or Department of Defense (DoD) hospitals.

The methodology uses a statistical model known as a latent variable model. Seven different latent variable models are used to calculate scores for 7 groups of measures.

1. Mortality
2. Safety of Care
3. Readmission
4. Patient Experience
5. Effectiveness of Care
6. Timeliness of Care
7. Efficient Use of Medical Imaging

A hospital summary score is then calculated by taking the weighted average of these group scores. If a hospital is missing a measure category or group, the weights are redistributed amongst the qualifying measure categories or groups.

Finally, the overall hospital rating is calculated using the hospital summary score.

Hospital Compare continued on page 5

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Hospital Compare continued from page 4

Only hospitals that have at least 3 measures within at least 3 measure groups or categories, including one outcome group (mortality, safety, or readmission), are eligible for an overall hospital rating. Not all hospitals report all measures. Therefore, some hospitals may not be eligible for an overall rating.

National distribution of overall hospital ratings

The following table shows the national distribution of the overall rating based on January 2019 results.

Overall Rating	Number of Hospitals (N=4,573, %)
5 stars	293 (6.41%)
4 stars	1,086 (23.75%)
3 stars	1,264 (27.64%)
2 stars	800 (17.49%)
1 star	282 (6.17%)

Hot Seat continued from page 2

What will happen if growth in The Villages doesn't materialize? Who will be left "holding the bag?"

Based on the regional road agreement, if the Developer stops building, the roads won't be built. Development is built in phases, and right now there are a lot of phases underway so the costs to build and improve the roads are "stacking up." Mr. Arnold does not foresee a significant liability for the County. He also said while The Villages is a significant part of the development that is occurring, there is other economic development occurring with a strong goal to diversify.

Who came up with the Regional Road Agreement?

Residents have complained at the public hearings on the tax increase that they didn't ask for more growth and County officials have stated that even the Developer said there would be no more construction south of CR 44. However, these County officials wanted growth to continue, believing it would have positive benefits, and this action led to the Regional Road Agreement with the Developer in July 2018. Mr. Arnold said he is the responsible party on budget planning, including the road agreement.

Has the County engaged citizens in a growth planning process; when was the last time and will it be done in the future?

Mr. Arnold said there was a growth planning process in 2012 with public meetings held at Laurel Manor and the Sumter County fairgrounds. An interactive process where residents could vote on priorities led to the current comprehensive plan, with 3 main goals: 1) continue to support growth; 2) create jobs; and, 3) preserve rural character. Those goals exist today and that comprehensive plan already accounted for some of the growth south of CR 44 on land that had been entitled under "Wildwood Springs" for a large, multi-use, mainly residential development.

Because the Sumter County Commissioners behaved with such indifference to the pleas of residents for more information and alternatives, questions about their actions were raised. *Why didn't the Commissioners answer questions at the two public hearings? How can the Commissioners justify their high salaries and benefits? Would they (the Commissioners) or you (Mr. Arnold) have done anything differently?*

Mr. Arnold said that the Commissioners attempted to make remarks at the first public

Hot Seat continued on page 7

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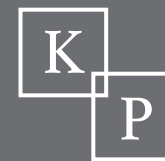
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hearing on September 10 that they felt would address some of the points that had been raised, but they were met with such vocal opposition to their remarks that they concluded it had become counterproductive to continue. The letter of the law, according to Mr. Arnold, is to conduct public hearings for public input, not to answer questions or engage in dialogue. The budget letter and supporting documents were presented in July, and even though it was not on the agenda, on July 23 the Commissioners did allow public input and questions that were addressed by Mr. Arnold.

With respect to the salary package received by any elected official, Mr. Arnold said that it is true that they don't have to accept it. However, he said he would be cautious about suggesting that anyone not accept their salary because not everyone is retired, and he has seen instances when controversial situations have directly impacted an elected official's business. He does not believe there is anything illegal or immoral about being paid for serving.



While he does not speak for any Commissioner or elected official, Mr. Arnold (*pictured left*) stated that if he could do anything differently, he would have liked to engage the POA and residents to provide explanations and share the long-term vision earlier in the process. He emphasized that the budget recommendation would have remained the same based on the demand for services. He would like to have more community engagement and is working on a Citizen's Academy, similar to the District's Resident Academy, to improve citizen involvement. Mr. Arnold said he has learned a lot in the process and is working hard to have better dialogue with residents.

Conclusions?

The POA recognizes that we have all learned a lot in this process. We – the POA and taxpayers – need to pay more attention to other units of government – our counties, cities, and towns – as The Villages grows and local government services are being handled differently than they have been in the past. We must demand transparency and community engagement. We must elect qualified people who represent the interests of all of the taxpayers, people who can demonstrate an independence from outside big-money influences.

There are many more questions that were asked at the meeting, with too much detail to cover in a single article. To view the entire exchange, please go to the POA's website at poa4us.org. You will now find a new format that includes a Video section with our recent membership meetings and speakers.

Please support the POA efforts. Sign up to volunteer. Come to our meetings. Most importantly, JOIN! For just \$10 a year you can help us have an even stronger voice as your advocate! ■



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Sat Dec 21 Mental Mount Dora –Murder Mystery Dinner

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Worked Hard continued from page 3

commissioners at re-election time – Sumter County Districts 1, 3 and 5 in 2020 and 2 and 4 in 2022, who will be responsive to residents. Equally as important, the POA is working to define what fair government looks like and the qualities it expects from its elected and appointed officials. Several hundred residents have signed on to volunteer in these important efforts.

The POA was pleasantly surprised when the Sumter County Administrator Bradley Arnold accepted President Cliff Wiener’s invitation to appear before the POA General Membership so that resident questions might actually be answered. See the article on Page 1 for a summary of Mr. Arnold’s explanations.

Some good things that came out of the POA’s efforts: 1) the Fair Government initiative – which can apply not only to Sumter County officials, but also Lake and Marian County and other local units of government. 2) An important dialogue with the County Administrator, who seemed genuinely regretful that there had not been opportunities before the increase was voted on to help residents understand the rationale behind the action taken. Mr. Arnold has committed to a continuing dialogue with the POA and the residents. 3) An awareness by the POA and the residents that our local government extends far beyond the boundaries of our Community

Development Districts and Amenity Advisory/ Authority groups when it comes to actions that can significantly affect the cost of living in The Villages.

The towns of Lady Lake, Wildwood, Fruitland Park, soon-to-be Leesburg, and all three of the county governments all have a hand in approving more development, property taxes, and spending that we, the residents, are paying for. The counties, towns, and our District government are entering into Interlocal Agreements, presumably with a goal of providing government services more efficiently. This is probably a good thing but is confusing to follow and the POA will continue its efforts to sort out the information for the residents.

#2 The removal of the Amenity Fee Deferral Rate cap

also adds to the additional monthly costs for Villages property owners. District Budget Director Barbara Kays and District Manager Richard Baier presented budget proformas that forecast revenues would fall short of expenses within a few years. Options that were presented included 1) doing nothing; 2) setting a new cap at \$185/month which would ensure a shortfall would not occur; 3) remove the cap of \$155 for existing residents and \$159 for property owners who closed on a purchase after October 1, 2018, as established by the Developer.

While not required, the Project Wide Advisory Committee (PWAC), with oversight of Amenity Fees south of CR 466 to CR 44, and the Amenity Authority Committee (AAC) with responsibility north of CR 466, held joint meetings to determine if they would maintain a consistent policy with respect to raising Amenity Fees or removing the Amenity Fee Deferral Rate. Each group decided to recommend removal of the cap.

This does not mean that every property will reset to the Prevalent Rate of \$159/month. It does mean that every property owner will, on the anniversary date of purchase, receive an adjustment based on the Consumer Price Index (CPI). Over the last several years the adjustment has been an increase of 1.5 – 2 percent, but there have been a couple of times when the adjustment has been a decrease.

The cap was initially implemented to try to bring the disparity in Amenity Fees closer together. Many rooftops north of CR 466 pay significantly less than other areas because the rate was so low when they purchased the property, and unless the property has been sold, there was no reset to the Prevalent Rate. This allowed others to have a cap at \$155 and they believed that would never change. More rooftops south of CR 466 were at that cap than north of CR 466, so the impact on both the budget and households south of CR 466 is more significant.

Worked Hard continued on page 10



AARP
Driver Safety



AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 A.M. to Noon or one day* 9 A.M. - 4 P.M. Fee is \$15 for AARP members, \$20 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration.

AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers. For more information: aarp.org/findaworkshop10 or 352-430-1833.

All available courses are listed at aarp.org/findacourse or call 877-846-3299.

DATE(S)	LOCATION	INSTRUCTOR	CONTACT #
December 3 & 4	Colony Cottage	Linda Bosco	302-545-2004
December 4	Harbor Chase	Al Cloutier	352-633-3793
December 10 & 13	Laurel Manor	Charlie Webb	352-693-2562
December 16 & 19	Savannah Center	Don Walker	352-430-0610

In Case You Missed It...News Highlights from November Meetings

First Responders Recreation Center Update

Amenity Authority Committee (AAC) members reviewed the latest plans for the First Responders Recreation Center on CR 42 and made these determinations:

- The Committee concurred to address the type of resort style family pool – regular entry pool with steps or zero entry – at the December meeting.
- Proceed with the addition of (9) holes of putt and play course to make it an (18) hole professional designed putt and play course.
- Proceed with a shared-use path.
- The Committee concurred to remove a dog park from the list.
- The Game room amenities currently shown are place holder. Final equipment, costs, use, space and other factors will be reviewed as part of the design process.

To look at the latest plans, go to **Districtgov.org** and select Recreation from the dropdown menu under Departments.

AAC Recommends Soullierre and Phillips Villas Asset Purchase

AAC members forwarded a recommendation to the Village Center Community Development District (VCCDD) for the \$7 Million purchase of the assets of the Soullierre and Phillips Villas located on CR 42. Reserve funds will be used which will save the District approximately \$1.5 million in financing costs. Current reserves are in excess of \$60 Million.

The purchase not only includes the amenity facilities but also the resident amenity fee revenue. Assistant District Manager Kenny Blocker expects an approximate 14-year payback. Closing occurred on November 13.

Shay Gate Restroom Construction to Begin

Construction on the Shay Gate restroom will begin on December 2 at a cost of just under \$160,000. According to District Manager Richard Baier the restroom will bring this gate to the same quality standard as all other staffed gate houses and will alleviate safety concerns for gate attendants.

Project Wide Advisory Committee (PWAC) Approves \$3 Million for Woodshop

A new woodshop will be constructed behind the fire station across from Eisenhower Recreation Center on land donated by the Developer with equipment that will be paid for by The Villages Woodworkers Club. PWAC members recommended spending up to \$3 Million of amenity funds to construct the 13,000 square foot facility. An operating agreement between the District and Woodworkers Club was also recommended for approval. The Club will provide all of the equipment and will be responsible

November Meeting continued on page 11

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Worked Hard continued from page 8

#3 The Villages Regional Hospital (TVRH) star rating by the Center for Medicare and Medicaid (CMS) from 3 stars in 2016 to 1 star in 2018 was a major concern to the POA and the residents who expect world class healthcare in their world class community.

The President and CEO of Central Florida Health (CFH), Don Henderson, appeared before the POA Membership in March, and had a hard time defending the factors that he believes contribute to the lower ratings. He cited the age of the population served by TVRH as the number one reason that outcomes are not as positive as in other areas. But, the POA did some digging and found that other areas of the country such as Phoenix that also have large retirement communities had a majority of hospitals with 3 stars and higher.

A major source of frustration for Villagers is the long wait times in the Emergency Department. The 2019 ratings have just been released and we are pleased to see that there has been an improvement, although the overall rating is still just one star. (See related article on Page 4.) We are also pleased to have a confirmation that Mr. Henderson will once again address the POA Membership in March of 2020.

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November Meeting continued from page 9

for the routine inside maintenance of the facility. The District will provide all exterior maintenance to ensure that the building and grounds are maintained to the District's standards.

Club President Mike Borfitz reported that the Club will have approximately \$500,000 cash on hand when it is time to purchase the equipment and begin operating the facility. She said the new woodshop will alleviate an approximate 300 person waiting list and expects a total of 1,300 participants between the two facilities. The first woodshop is located on Rolling Acres Road.

The new woodshop is slated to open in late 2020.

CDD 4 Supervisors Tied on Sign Vote

After conducting a town hall meeting in October, Community Development District (CDD) 4 supervisors were tied 2-2 on a vote to enforce the sign restriction as written in the District's adopted Rule and the Affirmation and Consent from the Developer using compliant-driven process. CDD 4 was the only district that has allowed residents to go outside of the Deed Restrictions that set rules on sign placements and size. The item will be on the agenda for the December 13 meeting at 1:30 at Savannah Center. ■

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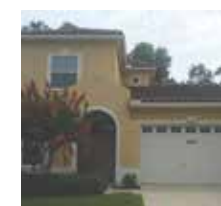
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Local Radiation Oncologist Shares Secret to Successful Cancer Treatment

A 78-year old woman had breast cancer for 20 years before seeking treatment. By then it had grown through the chest wall into the heart. After surgery it grew even faster, and, by the time she came to Dr. Norman Anderson, the CEO and Radiation Oncologist with the Robert Boissoneault Oncology Institute (RBOI), she was only seeking pain management until she died. Dr. Anderson suggested he could treat the pain AND cure the cancer using twice daily radiation treatment instead of the typical stronger single dose. That woman has now celebrated her 85th birthday and is currently cancer free.

Dr. Anderson explained to the POA membership in November that his research has proven that using two smaller doses of radiation a day instead of one strong dose allows for total and complete healing, while the single stronger dose can have worse outcomes. Dr. Anderson published his work in an article on March 1, 2019 “Twice-daily Radiation for Metastatic Malignant Melanoma: A Different Approach Resulting in a Significant Response.”

The article reveals that “the concept of using radiation twice-daily for head and neck carcinomas began at the University of Florida. Such cancers are known to be sensitive to once-daily radiation.” The research also confirmed that less long-term side effects occurred, demonstrating the safety of the approach. Other astounding results have been demonstrated: “The evaluation of the

included study patients now supports the hypothesis for this effect when treating a metastatic malignant melanoma, that is, twice-daily radiation treatment alone delivered within defined parameters uniquely precipitates an immune response termed the *abscopal effect*, which may be the singular basis for complete tumor regression, reduced occurrence of disease elsewhere, elimination of untreated but known disease, increased survival, and potential cures.”

So why isn’t this treatment more commonly used? Simply put, Dr. Anderson describes it as “Profit Medicine vs. Patient Medicine.” In other words, there is no profit incentive for the twice daily treatment.

Profit incentives are most commonly found in for-profit hospitals and treatment facilities, where legally, corporations can accept financial incentives (higher reimbursements) from pharmaceutical or equipment manufacturers for using particular prescriptions or equipment. Physicians cannot directly accept financial incentives but can realize those benefits when working in the incentivized environments.

In not-for profit hospitals or treatment centers, doctors are paid on a fee-for-service basis. At teaching hospitals, doctors are paid a salary. Physicians have no financial incentive to choose one drug or procedure over another.

How can a patient determine if they are getting the best care, not “incentivized” care? Dr. Anderson offered several caution signs.

- Be wary of a facility that offers testing, chemotherapy and radiation under one roof. Dr. Anderson suggested that if you are getting both chemo and radiation treatments, you should probably use two different providers.
- Be wary of any doctor who says, “The only way I can control your care is if you have all your treatment here.” Dr. Anderson said a physician’s job is not to “control” your care, but to guide, discuss, facilitate and protect your care.
- Seek Empowerment
 - by asking questions,
 - look for direct or indirect financial benefit from the prescribing medicine manufacturer being used or that a referring physician may receive,
 - seek an academic second opinion,
 - choose a medical advocate that is not providing your care.

Dr. Anderson suggested you should seek consultation from RBOI when you first suspect you have cancer, when your primary care physician doesn’t know what referral to make, and when you are seeking an independent consultation. He said that RBOI is not tied to anyone. You do not need a referral for a consultation. The RBOI office in The Villages is near the hospital and you can call 352.259.2200.

Cancer Treatment continued on page 15

Cancer Treatment continued from page 14

- Q. Where do insurance companies come in on this treatment?**
- A. Dr. Anderson does not use the twice daily treatment for every case but when he does, he has not had an issue with insurance not paying for it. And, if insurance denied it, he would still give the treatment and write off the expense.
- Q. How is the treatment administered?**
- A. Treatment is given on a table, and in order to reproduce the position, a mold is made that is used for every treatment, whether it is a mask for the face, a mold of the breast area, pelvic region, etc. Treatment feels like an x-ray. There will be side effects, and the patient will not like the treatment, but will love the result! Dr. Anderson has seen a 95% cure rate, when the national average is just 50%.
- Q. Does radiation destroy bone?**
- A. It depends on how it is given. If given in a high dose, yes. If it is given twice daily at a lower dose, no. Dr. Anderson said that the skeleton rebuilds itself every two years!
- Q. Is this treatment better than the more invasive MOHs for skin cancer?**
- A. MOHs is a surgical procedure and can cause more scar tissue than radiation. But the radiation takes time – it is a daily treatment but is effective.
- Q. Is the auto-immune system affected?**
- A. Chemotherapy affects every part of the body and the immune system may be affected. It is generally age dependent. ■



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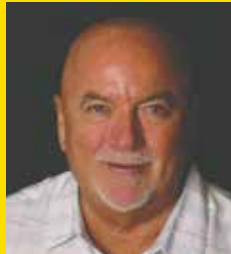
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Solid Waste Management Plan Update

The District published the following update in its November 13 Weekly Bulletin, along with the current guidelines for what can and cannot be recycled.

The third in a series of workshops to determine the future disposal methods of Household Solid Waste, Yard Waste, and Recyclables was held on October 23rd, followed by a special Solid Waste Planning meeting by the North Sumter County Utility Dependent District (NSCUDD) Board of Directors to determine their direction on the path forward. It was determined that further information, along with continued discussions with various solid waste and recycling facilities, including Waste to Energy, should be gathered before making a final decision.

Although no final decision has been made, it was determined that the recycling program cannot continue as it is currently structured in order to keep the program cost-effective by reducing the recyclable material to items with a marketable value, such as aluminum and corrugated cardboard. The consensus is to send household solid waste to a Waste to Energy Facility, moving away from a landfill operation. It was also determined that the negotiation of long-term contracts with flexibility for periodic reviews to recognize market changes will be needed with the waste collection facilities.

A draft of the Solid Waste Management Plan will be presented to the NSCUDD Board in January or February 2020. Copies of the presentations from the workshops are available for review on the District website at www.DistrictGov.org. Until a path forward has been determined, please refer to the following guidelines as to what to put and what not to put in your recycling bags for those who reside in Districts 1 through 11.

What Can Be Recycled:

1. Cardboard
2. Paper
3. Food Boxes (no plastic coating)
4. Mail (no plastic coating)
5. Beverage Cans
6. Food Cans
7. Glass Bottles
8. Jars (glass & plastic)
9. Jugs
10. Plastic Bottles

What NOT to Recycle:

1. Dirty tissue paper or paper products
2. Food waste
3. Paper milk and juice cartons
4. Aluminum foil
5. Yard waste
6. Styrofoam containers
7. Clothes hangers
8. Diapers
9. Electronics
10. Ink Cartridges
11. Batteries
12. Construction & demolition materials
13. Light bulbs
14. Medical waste
15. Animals (huh?) ■

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Gardening Spot

Holiday Plants and Their Aftercare

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com



Poinsettia is a member of the Euphorbia family and basically means it has milky sap which is irritating to some people and poisonous to pets. The red or white or pink part is not actually a flower, it is a colorful bract, or false flower, like the bougainvillea. The colorful part looks just like the other leaves. The flower is actually the little yellow dots in the middle.

When the holidays are over, protect the poinsettia from the cold and water once a week. Do not over water! Do not fertilize while it's in bloom. You will probably have leaves start to fall off but don't worry. Starting in January apply a household fertilizer once a month. In March cut back each of the old flowering stems to 4 to 6 inches in height right above the leaf node. This will promote new growth. March 10th is our last frost date and you can transplant them to a bigger pot or plant them outside in any exposure except due north where they won't get too much sun.

Christmas Cactus is a nice plant for the holidays with their red, white, or pink bloom. They are succulents and members of the Zygocactus family, most of which are native to Central and South America. Although they are called cactus, they are actually epiphytes (air plants). You should water your cactus sparingly, especially when blooming. At other times, water the cactus thoroughly and let it dry out. Try to keep your cactus where it receives indoor indirect bright light during the day and total darkness at night. They like the temperatures to be cool, and they like humidity to be about 50-60%. Start to fertilize in February and then regularly during the growing season with all purpose liquid houseplant fertilizer. Over-watering, lack of humidity or insufficient light will cause buds to fall off. They like to be "pot bound."

Holly (Ilex species) If you have a holly in your yard, you are lucky, you have a great source of free greenery to decorate with. Holly sprigs last a very long time without water (about 2 weeks) and they will keep even longer in water. If you receive a balled holly tree for the holidays, it should not be kept for too long in a warm house or it may become bald. It can be planted outside any time.

Mini Norfolk Pine Soft and tropical and extremely inexpensive, the potted pine usually comes decorated, an instant Christmas tree. After the holidays keep it watered regularly. Do not let it sit in water. It can be planted outside after frost is gone but put it in a protected location while young.



Rosemary

During the holidays, rosemary is usually found in conical shapes. They need to be kept moist but not overly wet or the roots will rot. Rosemary does not like heat from houses. Misting them now and then will prevent the needles from falling off. After the holidays keep in protected cooler area. Plant outside in late February or March after the frost. Depending on the cultivar, rosemary will grow into a large shrub, is an attractor of many pollinators and should be able to survive our winters.



American Mistletoe Ever see those round green clumps up in the trees in winter? That's mistletoe. Mistletoe is a "hemi" parasite (partial parasite) which means it does not take all its nourishment from the host (they love oaks) because it makes photosynthesis. It grows from New Jersey to Florida. Mistletoe is the state flower of Oklahoma.

Mistletoe has pointy, green, leathery leaves with waxy berries that are either red or white. Mistletoe was sacred to the Druids and kissing beneath it echoes its ancient fertility symbolism. The Druids believed that because the plant was growing from dead branches, and stayed alive throughout the winter, it must have mystical and life-giving powers. Science is good and we need to have it to explain many things in our world but it's still fun to consider the mystical world. So when someone holds a branch of mistletoe over your head (and the fake stuff doesn't count), go ahead and steal a smooch. ■



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Seniors vs. Crime

New Religion-Based Gift Card Scam

Villagers are generally generous people. With the holidays upon us, contributions to worthy causes typically increase.

The Federal Trade Commission (FTC) has sent out warnings about a new religion-based gift card scam that is starting to show up nationwide. So far, Seniors Vs Crime is unaware of any victims of this scam in our area. That does not mean there are none – only that we have not heard about them (yet).

Colleen Tressler, a Consumer Education Specialist with the FTC, advises that they're seeing a new spin on gift card scams – a religious spin. This time, scammers are pretending to be a pastor, rabbi, priest, imam, or bishop. They're asking worshipers for gift card contributions for a worthy cause. Appeals are often made by email, but the FTC has heard people are also getting texts and phone calls, too.

The bogus emails often include the name of the local pastor and a legitimate looking email address. But a closer look should raise some red flags. For example, the email address isn't the one normally used by the church, and the

service provider is different, too. The message may begin with a simple "Hi," but doesn't include a recipients' name. There also may be spelling errors, including the pastor's name.

The imposter asks you to buy a popular gift card – frequently, iTunes, Google Play, or Amazon – and then asks for the gift card number and PIN on the back of the card. Those numbers let the scammer immediately get the money you loaded onto the card. And once that's done, the scammer and your money are gone, usually without a trace.

If you or someone you know paid a scammer with a gift card, report it as soon as possible. Call the card company and tell them the gift card was used in a scam. Here is contact information for some of the gift card companies that scammers use most often. Then, tell the FTC about it at ftc.gov/complaint. Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

Amazon: Call 1 (888) 280-4331.

Google Play: Call 1 (855) 466-4438 or report gift card scams online to <https://support.google.com/faqs/answer/2952493>.

iTunes: Call Apple Support at 1 (800) 275-2273, then say "gift card" to be connected to a live representative. To report iTunes gift card scams online to <https://support.apple.com/itunes-gift-card-scams>.

Steam: If you have a Steam account, you can report gift card scams online at <https://help.steampowered.com/en>.

MoneyPak: Call 1 (866) 795-7969 or report a MoneyPak card scam online at <https://www.moneypak.com/security>.

If you need assistance with understanding any aspects of warranty service, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance.

Seniors vs Crime can be reached at:

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (352) 674-1882

The Marion County Sheriff's Office in The Villages – (352) 753-7775

The Sumter County Sheriff's Office in The Villages – (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914 (temporarily located at the Moyer Recreation Center while the Wildwood Police Department wrestles with repairing fire damage at their main police station).

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689 4606. ■



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Robert Boissonneault Oncology Institute Introduces Groundbreaking Treatment for Metastatic Malignant Melanoma

Twice-daily low-dose approach yields unexpected results in a disease resistant to radiation.

More than 59,000 people worldwide die each year from metastatic malignant melanoma. For almost half a century, this disease has been resistant to radiation. Standard, once-daily radiation that has successfully treated other cancers does not work for melanoma. Increasing the radiation dose has offered little benefit while risking significant damage to normal tissues.

Melanoma's aggressive spread and resistance to radiation has generally made the use of smaller radiation doses given twice a day infeasible. However, research led by Dr. Norman Anderson at the Robert Boissonneault Oncology Institute has shown that giving even lower doses of radiation more frequently can eliminate all signs of the disease, reduce side effects significantly, and extend patient survival.

This type of radiation has also eliminated tumors even in untreated areas, a historically rare phenomenon called the abscopal effect. Such tumor reduction beyond the treatment area

may be due to an immune response resulting from the repeated lower radiation doses.

"The use of twice-daily treatment for malignant melanoma is a radical change from what is considered 'state of the art,'" Anderson explains. "[T]he belief that malignant melanoma is radiation resistant at low doses is now shown to be a false assumption since these cells prove sensitive with twice-daily treatment."

Anderson's research stemmed from his successful treatment of a man whose metastatic melanoma had produced 23 brain lesions. Knowing that standard methods of care would be ineffective, Anderson performed whole brain radiation, administering low doses twice a day. More than two decades later, his patient remains cancer-free, with no adverse effects from the radiation.

That discovery led to a study involving 19 patients: 12 men and 7 women. Together, their melanomas had metastasized to the brain, other areas of the head, neck, lung, abdomen, liver, pelvis, and

extremities, along with lymph nodes at various locations (adenopathy). Each patient received low-dose radiation twice a day; all experienced complete remission where treated. In addition, evidence of an immune inflammatory response may relate to the elimination of tumors outside the treatment area.

"This represented a group without alternatives for treatment; and yet, their improved survival is significant," Anderson says. "Without the use of immune or targeted therapy, our data demonstrate unexpected results after twice-daily radiation. The occurrence of further disease elsewhere over time is markedly diminished, if not eliminated, now approaching and beyond 10 years for some patients." In addition, this radiation can be delivered at a small fraction of the cost of other treatments.

Anderson adds that further study may determine whether immunotherapy, combined with this approach, can lead to a cure.

The study was published in *Cureus*.



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