



POA Bulletin



POA4US.org

NOVEMBER 2020

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GENERAL MEMBERSHIP MEETING

November 17, 2020 • 7 P.M.

Laurel Manor Recreation Center

Speaker: New Sumter County
Commissioner (TBD)

December 15, 2020 • 7 P.M.

Everglades Recreation Center

Speaker: District Manager Richard Baier

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POA 2020 SHREDDING EVENT

DATE: November 14, 2020

LOCATION:

Lowe's Parking Lot
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TIME: 9 A.M. – Noon

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Ousted Sumter County Commissioners Approve Amendments To Allow Apartments

The three ousted Sumter County Commissioners attending their last meeting on October 27, along with the two remaining Commissioners, Garry Breeden and Doug Gilpen voted unanimously to approve Amendment 13 of the Tri-County Development of Regional Impact as requested by The Villages of Lake Sumter (the Developer). Two other proposals to allow apartments in the commercial second story spaces in Lake Sumter Landing were also considered. A similar proposal to allow multi-family at Spanish Springs Town Square is under consideration by the Lady Lake Town Commission.

After saying in September that he would make a motion to table the vote on the requests, Commissioner Gilpen, whose term expires in 2022, took back that offer on October 13, he said, with "mixed emotions." Instead, at the October 27 meeting, he made the motion to approve the request. Mr. Gilpen is a longtime executive with T & D Concrete, a major contractor for the Developer and campaign contributor to the three ousted Commissioners as well as his own campaigns.

Commissioners listened to a 2-hour presentation by The Villages of Lake Sumter (the Developer) on October 27 giving more detail to requested amendments to Development of Regional Impacts (DRI) that addressed concerns raised by residents at the first of two Quasi-Judicial

public hearings held on October 13. They said they would split the 286 available Amenity Units that the Amenity Authority Committee (AAC) authorized for multi-family units in August between Hacienda Hills, Buffalo Ridge (mentioned for the first time) and Spanish Springs. They specifically committed that

- no more than 150 units would be built at Hacienda Hills,
- the buildings would not be higher than 50 feet,
- retail for restaurant/bar and golf pro shop would be limited to 10,000 square feet, and
- office uses such as for a Recreation Center office or facility would be limited.

Ousted 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.

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	

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.

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. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *POA Bulletin* at any time at its sole discretion.

Ousted continued from page 1

Additionally, they removed the hotel use and said they would not use conversion tables that convert multi-family units at a rate of .52 single family unit for one apartment unit.

They presented a rough site plan that showed approximately half of the 7.3 acre parcel would have the amenities promised in the agreement with the AAC in exchange for the Amenity Units, with the apartment complex on the other half. Florida statute apparently allows for these types of amendment requests without going through even a minimal site review process.

Both the land use planner and traffic experts described Morse Boulevard, a major source of traffic and safety concern for residents, as a “constrained facility” that cannot be improved or widened.

The keynote presenter for the Developer was Marty Dzuro, a 34-year executive with The Villages who spoke passionately about his pride in The Villages development, the long history of quality development, its worldwide reputation, and their commitment to do everything they can to make The Villages the best it can be. Mr. Dzuro recalled the long and good working partnership with Sumter County government and that four years ago when the Developer was ready to be “done” at CR 44, Sumter County asked them to keep going.

Mr. Dzuro also provided some insight to other plans apparently under consideration, including a new family housing neighborhood, a new charter school campus and a new hospital complex. He made the commitment that they will work through county staff to allow residents to have input as site plans are developed so their concerns can continue to be addressed. He said they have heard loud and clear the concerns of the residents in Hacienda Hills and will work to address every single concern.

He insisted that they cannot start the planning process without this approval, saying that, even then, they do not know what, if any, apartment complex can be built on the Hacienda Hills site.

At the end of the Developer’s presentation, Chairman Steve Printz commended The Villages for providing such detail while at the same time reprimanding them for not having come forward with that level of information sooner. Attorney Thacker later acknowledged that The Villages has a “rebuilding of trust” with the residents that they will work very hard on.

Arguments were made by Attorney Alison M. Yurko, a Winter Park attorney hired by residents who live in the Hacienda Hills area, (see page 12 for details of the Attorney’s argument), as well as pleas from several residents at the second and final Quasi-Judicial Public Hearing held on October 27. Ms. Yurko told the Commissioners she had never seen such a convoluted and confusing set of submittals, advising that they should not consider approving these amendments. Her biggest concern was that none of the documents really stated what was being proposed.

The specific requests were for amendments to the Development of Regional Impact (DRI) for each of the defined areas. Each is governed by a separately approved DRI. Besides cleaning up language that reflects changes in state statute and removes other local jurisdictions, the major changes requested in each of the amendments:

Hacienda Hills

In the Findings of Fact in the resolution, the Hacienda Hills area is part of the Tri-County Villages described as a mixed-use retirement community located in northeastern Sumter County, formerly known as Orange Blossom Gardens. The amendment that was passed is the thirteenth since it was originally approved in 1990. The Conclusions of Law says, among other things, that “the changes approved by the County do not create additional adverse local impacts.

The Hacienda Hills parcel was described by the Developer’s land use planner, Darrin Taylor as a mixed use 7.3-acre parcel on the comprehensive plan, with up to 158,000 square feet already approved. Mr. Taylor said that the proposed use of multi-family is consistent with and less intensive than the already approved uses.

Ousted continued on page 4



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Ousted continued from page 2

He also stated that the Developer has never exceeded the amount of development that was approved, nor had he ever asked for more.

Lake Sumter Landing

Two of the hearings pertained to changes at the Lake Sumter Landing (LSL) Town Square. The first is also an amendment – the eleventh – to the DRI for LSL to allow the uses for residential and multi-family in the upper floors of commercial and institutional buildings to be added to the Memorandum of Agreement. Attorney Jo Thacker, for the Developer, said at the October 13 hearing that no buildings will be torn down and no current tenants will be displaced. There will be a conversion of space as commercial/office uses are no longer needed.

A change to the Memorandum of Agreement (MOA) between the Developer and the County was required to add the residential and multi-family residential uses to the Agreement.

At the conclusion of the public hearing for Amendment 13, Commissioner Gilpin stated he thought good information was presented by both sides and could not find a legal reason not to approve the request. Commissioner Printz said that although he would feel the same as the residents who live in the Hacienda Hills area and would be doing the same thing they are, the Commissioners have a standard that requires them to look at factual evidence. He admonished residents who said information was not available to take the time to review the agenda packets. ■



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District Holiday Decoration Policy

The Gate Houses and Village/Villa entry sign walls are permitted to be decorated by resident groups. THANK YOU to all residents and groups who contribute to the festivity and celebration of approved holidays and seasons. In keeping with our core value of Stewardship, a Holiday Decoration Policy was created and approved to ensure the protection of District infrastructure, as well as promote the safety of residents installing the approved decorations. Prior to installation, residents must submit a design to District Property Management at 1071 Canal Street, The Villages and sign an Activity Release of Liability. All individuals installing decorations must sign the release prior to installation.

POLICY: Approved decorations can be displayed on the following observed holidays:

- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Patriot Day
- Veterans Day
- Winter Holiday - decorations can be installed for a maximum of one (1) month, with them being installed no earlier than December 1st and removed no later than January 5th

With the exception of the winter holiday, approved decorations can be installed five (5) days before the holiday and must be removed within

five (5) days after the holiday. The District reserves the right to remove, alter, or relocate decorations for public safety or the protection of District property. The District is not responsible for lost, stolen or damaged decorations.

Approved Decorations Include:

- Garland
- Wreaths
- American & Military Flags
- Feather Banners not exceeding 6-feet in height
- Decorating Guidelines:
- No nails, screws, tape or any other material that would break, peel or penetrate the surface, lights (electric or battery), statues or colored ribbon other than red are permitted.

Decoration Policy continued on page 5





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Decoration Policy continued from page 4

- Only wire, rope or cord can be used to display holiday decorations from entry walls.
- All feather banners must be placed a minimum of 10-feet from the closest roadway or multi-modal path. Specifications for Winter Holiday Decorations: Village/Villa Entry Wall:
- Green garland, green wreaths (maximum 3' in width, not to obscure sign wall lettering) and red bows are acceptable decorations.

Gate House:

- One green wreath with a red bow (maximum 3' in width) may be placed on the entrance and exit side of the Gate House. ■



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Community Standards Department Helps Residents Understand Complicated Rules

The mission of the Community Standards Department is to assist residents in upholding the aesthetic value of their property in The Villages. Candy Dennis, Manager of the Community Standards Department, spoke to residents at the POA's September membership meeting to help residents understand the Deed Restrictions and Architectural Review processes.

Every homeowner signs a legal contract, known as the "Declaration of Covenants and Restrictions," upon closing on the purchase of their home, through which they agree to certain standards of maintenance and aesthetic guidelines for their property. These restrictions are a primary reason people move to The Villages, because they establish a level of quality that must be maintained, and help to provide a reasonable assurance that property values will not decline because of poorly maintained properties.

Each residential District adopted guidelines, known as "External Deed Restrictions Standards" to identify, clarify and interpret the adopted Rule to Bring About Deed Compliance (Rule) relating to the exterior appearance or use of real property within its boundaries. These are the guidelines

used by the Community Standards Department in responding to complaints, and are also used by the Architectural Review Committee (ARC) when considering applications. It is easier to read than the actual Deed Restriction document and provides a matrix to help residents determine if they are impacted by a particular rule.

The Adopted Rule and Architectural Review Manual for each residential district can be found on the District website DistrictGov.org; select "Departments" and "Community Standards."

The Community Standards Department assists residents interpret the deed restrictions for their district, research deed compliance complaints and help with ARC applications.

Follow the Rules: Get Approval First

An application to the Architectural Review Committee (ARC) is required because the (Deed Compliance) "Rule" provides that:

"Homes: Any exterior reconstruction, structural additions, alterations or modifications to the home, or in the locations and utility connections of the home requires written consent of the Architectural Review Committee.

"Villas: No Owner shall make any structural alteration, or shall undertake any exterior repainting or repair of, or addition to his residence, which would substantially alter the exterior appearance thereof, without the prior written approval of the Architectural Review Committee."

In other words, don't do anything to the exterior of your home or property without first going through the ARC for permission, or risk a deed compliance violation that may result in removing the alteration and/or a costly fix.

The ARC is comprised of eleven volunteer residents, one from each residential district (1-10) and Lady Lake/Lake County. They meet every Wednesday at 8 A.M. for 2-4 hours and typically review approximately 100 applications

Standards continued on page 7

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Standards continued from page 6

every week. Agendas are posted for each meeting, and results of the application reviews are posted the following Thursday after 12:00 P.M. The meetings are open to the public and are held at the District office at 984 Old Mill Run in Lake Sumter Landing. Committee members do not see the applications prior to the meeting. The Committee’s function is administrative only, and after review, it either approves or disapproves a modification request.

Appropriate work permits must be obtained by the associated county and/or municipal government.

Applications and instructions are available on the District website **DistrictGov.org**. Click on “Departments” on the top menu and select “Community Standards.” From the left column menu select “Architectural Review.” Ms. Dennis advised that the application must be submitted by the homeowner, and should include the site plan or boundary survey of the property and building

plans if available. Staff is available for assistance in filling out the application.

Among the more common reasons for getting approval from the ARC (and to avoid a deed compliance violation) deals with landscaping and trees.

Florida law says that a deed restriction or covenant may not prohibit or be enforced to prohibit any property owner from implementing Florida-friendly landscaping. Florida-friendly landscaping refers to the utilization of drought tolerant “plants,” but it does not mean that sod may be replaced with rocks, decorative stone, pine straw, mulch, pine bark or similar non-plant material. However, these non-plant materials may be used as an accent around these plants.

Ms. Dennis further explained that “ground cover” material can be used, and is defined as one species that will not grow taller than 12 inches. They are looking for a “lawn-like” appearance.

There are also very specific rules covering placement of structures in easement areas, and

are often a source of complaint that leads to deed compliance violations. It is very important that homeowners discuss these guidelines with the Community Standards staff and get ARC approval. This includes landscaping walls, curbing or edging, placement of patio areas, pool equipment, pavers and concrete pads.

The ARC is not an enforcement committee; enforcement remains with the respective District’s Board of Supervisors, whose members are not allowed to be present during ARC discussions of applications in their respective District. This is because any appeal of an ARC denial goes to the District Board of Supervisors. Keep in mind, however, that the appeal process only applies if due process was not given to the homeowner, i.e., the homeowner was not informed as to when their application would be reviewed; or the case can be made that the rules were not applied properly. The appeal process does NOT allow a District Board to overturn an ARC denial for any other reason.

Between October 1, 2019 and September 30, 2020, the ARC reviewed 6,940 applications, up from 6,058 in the prior year.

Know Your Deed Restrictions.

Every homeowner signed a Declaration of Deed Restrictions when they purchased their home. Because there is a great deal of diversity in each Declaration document, Ms. Dennis advises each homeowner to become familiar with their set of Declarations. Your Declaration document can be downloaded from the District website **Districtgov.org**. Click on “Departments” on the top menu and select “Community Standards.” On the left column menu click on “Download Your Declaration of Restrictions” and follow the instructions. If you need assistance, you can call the Community Standards office at 352-751-3912.

Ms. Dennis stressed that a main component of their department’s work and purpose is education. Many complaints are received due to improvements that were made without going through the Architectural Review process. Staff in the department are always available by phone or by visiting the District office in Lake Sumter Landing to assist residents, answer questions, and help them to follow the proper procedures before



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Standards continued on page 9

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The POA works diligently to ensure Village residents are aware of issues that impact them and to assist in resolving concerns. The more we are all informed on Villages-related activities, developer and district-level actions and local government decisions, the better we are at able to respond individually, or even better as one large voice, on what the appropriate steps should be.

Your contributions, thru membership dues, possibly volunteering for POA Board of Directors projects or even joining the Board, plus raising issues of concern to the Board goes a long way towards ensuring our ability to help protect the property values and homeowner rights of all residents of The Villages.

In addition, there are benefits of membership... such as discounts at various retail organizations; plus, access to POA sponsored or co-sponsored

events...such as annual shredding events. Check out more details by clicking on the word "benefits" (above or on the main page of the POA website poa4us.org under JOIN NOW).

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Standards continued from page 7

making a modification, and to help them come into compliance if found in violation.

Enforcement is handled on a “complaint” basis. This means that unless a complaint is received about a yard ornament, a sign, landscaping, etc. the District is not going to police all properties in The Villages. However, if a complaint is received, the Deed Compliance officers must address it, and you may receive the dreaded “knock on the door.”

Ms. Dennis said the approach is always to help the homeowner come into compliance, and to avoid writing violations. From October 1, 2019 through September 30, 2020 Community Standards received 4,914 complaints, with 377 violations written, and 29 public hearings were held.

The Community Standards office is administrative only, with enforcement authority executed by the individual numbered districts. If a violation is written the enforcement process begins, giving the homeowner a specified period of time to bring the property into compliance.

The process may end with a public hearing before the District Board of Supervisors in which the property is located. That district Board will make the final determination on the violation and may impose fines and legal proceeding as allowed in the rules.

The Declaration of Covenants and Restrictions cover external and internal restrictions; however, the Community Standards Department only addresses issues external to the home. Examples of internal restrictions may include things such as the number of pets or age or residents living in the home. A complaint regarding an internal restriction is handled through the Developer’s representative. The Community Standards office will help you make that complaint, but does not get involved in resolving the issue. The Developer’s representative also currently handles external issues in residential Districts 11 and 12, although a rule is being written for the Fenney Board since after the November 3 election, there will be a majority of qualified electors serving on that board. ■

POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2021 membership year will be conducted at the November POA membership meeting on November 17. The swearing-in will be conducted at the December 15 POA membership meeting, and the one-year terms will commence on January 1, 2020.

POA SLATE OF CANDIDATES for 2020
Officer and Board positions are as follows:

OFFICERS

President – Cliff Wiener – Piedmont
Vice President – Jerry Ferlisi – Poinciana
Treasurer – Donna Kempa – Glenbrook
Secretary – Reb Benson – Palo Alto

DIRECTORS

Andrew Curtis – Mallory
Tita Dumagsa – Fenney
Bill Schikora – Santo Domingo
Sal Torname – St. James

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information. If you are interested in serving as a Director on the POA Board, please contact President Cliff Wiener for more information at 1presidentpoa@poa4us.org or call 352-418-7372.

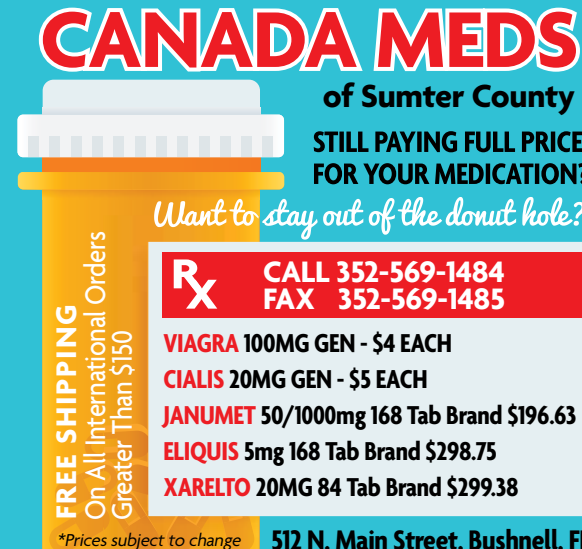


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Residents Hire Winter Park Attorney to Fight Apartments

Residents who live in the Tri-Villages Development of Regional Impact (DRI), which includes the 7.3 acres on the former Hacienda Hills Country Club site (Tract J), hired Winter Park attorney Alison M. Yurko to represent them in their fight against the Developer’s request for Amendments to the DRI that will allow multi-family to be added to the approved uses for that area. Ms. Yurko presented arguments via letter prior to the Sumter County Board of Commissioners October 27 Quasi-Judicial Public Hearing and at the meeting as well.

Ms. Yurko urged Commissioners to deny Amendment 13 to the Tri-Villages of Sumter Development of Regional Impact (DRI) that includes the Hacienda Hills area. The Proposal, particularly as it relates to Tract J violates numerous essential requirements of law, according to Ms. Yurko’s arguments:

- 1 Tract J cannot be the subject of an unrelated development proposal given that it is part of the Unit 9 Plat, and, as required by Sumter County Code, is bound by covenants and restrictions to ensure the maintenance of the recreational facilities located thereon.
- 2 Even assuming Tract J could be redeveloped, the proposal is not being reviewed in accordance with the standards and procedures in the Code as required by FS 380.06 which requires that “a major modification, defined as a substantial change in project design or the type or intensity of proposed uses...shall require the same review and approval procedures as the original

application.” This would require a preliminary development plan along with a traffic analysis and performance standards, none of which have been provided.

3 Because PUD requirements of the Code are not being adhered to, it is impossible to figure out what the development proposal is, assess the impact, or impose conditions to address those impacts.

The POA made this same argument to the members of the Amenity Authority Committee who, without asking for any specific plans, gave the Developer carte blanche to use these remaining 286 Amenity Units wherever he could get approval from Sumter County. AAC members, with the exception of Don Deakin, argued that their only duty was in relation to the availability of enhanced amenities, even though what was being offered was only vaguely described. ■

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POA Names 2020 Hall of Fame

Jerry Vicenti

Jerry Vicenti and his wife Annette moved to the Village of Hemingway in June 2008. Jerry served on the Property Owners Association (POA) Board of Directors and as the director of membership for 7 years. He was elected to the District 7 Board of Supervisors in 2012. Jerry is proud to serve as the Vice Chairman on the Supervisors District 7 Board, and in the last eight years has been devoted to speaking out for residents. Jerry has worked hard to protect, preserve and improve the rights of OUR residents. He has been devoted to educating residents on issues that concern them such as Project Wide and an overview of our Villages Government.

Jerry is originally from Staten Island, N.Y. and retired from The Port Authority of New York & New Jersey after 35 years. He is president of the Italian Paisans Club, dedicated to physical fitness and cycling (cycled 77,200 miles in 9 1/2 years), enjoys golf, and dancing with his wife. Jerry is a lifetime member of the The Villages Homeowners Association (VHA), and member of the Property Owners Association (POA).

Carolyn Reichel

Carolyn Reichel served on the POA Board of Directors for 10 years, and as its secretary for 10 years. Carolyn lives in the Village of Sunset Pointe. She graduated from Colorado College with a degree in Sociology. After raising a family, she returned to school and became a Registered Nurse. With the demands of nursing, Carolyn continued her education looking for alternatives. In this process, she became a Registered Record Technician, a Paralegal, a Certified Professional in Health Care Quality, earned a Master's Degree in Legal Studies, and finally settled in as a Nursing Home Administrator for 17 years before retiring to The Villages 13 years ago. In retirement Carolyn volunteers as a counselor for SHINE (Serving the Health Insurance Needs of Elders.) In her spare time, she enjoys golf, bridge, and singles activities.

John Donahue

John Donahue was honored posthumously for his service to the POA as its very first webmaster. ■

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Neurology Professor Studies Golf Cart Accidents In The Villages

Villagers LOVE their golf carts! Visitors are awed by the golf carts tooling around the squares and on the multi-modal paths. Various groups hold golf cart parades – political rallies, parades, schools. People deck out their carts with their favorite team logos and colors, flowers, colored lights, and music. You’ll find hot rods, fire trucks, model cars, and more customized in a golf cart. You will find people from 14 to 94 driving them.

But guess what, neighbors? Golf carts are not toys and should be treated as the potentially dangerous vehicles that they can be. The POA was the first organization to bring attention to and write many articles in the POA Bulletin about the importance of golf cart safety and the first advocate for wearing seatbelts to help prevent ejections.

John Edward Castaldo, Professor of Neurology at the University of South Florida and Director of Neurosciences at The Villages Health, studied what he describes as the largest single-center analysis of golf cart crashes within the largest golf cart community (The Villages) in the United States, and the results are alarming. He was assisted on the

study, which was published in July 2020, by Brandon Raquet, Mitchel Roberts, and Carla VandeWeerd.

Mr. Castaldo reported that from July 1, 2011 to July 1, 2019 there were 875 reported golf cart crashes involving 1,084 golf cart occupants, with 48% resulting in hospitalization, severe trauma, or death. Of those, 27% were ejected from the cart, 55% were hospitalized and 15% resulted in death or disability.

In 391 cases ages ranged from 12-94 (14 is the legal golf car driving age in Florida), with a mean age of 68. Of 542 cases that reported gender, 63% were male and 37% female. Of the 875 total crashes, 2.9% were alcohol-related.

Accidents spiked significantly in 2017 with 156 total accidents recorded. Thankfully that number came down to 57 in 2019, the lowest number since 2011. Injury statistics are eye-opening:

Location	None/Minor	Hospitalization	Disability/Death
Golf course	5	3	0
GC Path or Lane	155	140	19
Public Street	341	287	46
Parking lot/Home	58	21	2
Total	559	451	67

Accidents continued on page 15



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Accidents continued from page 14

Here are two significant take-aways from all of these statistics is that Villagers:

- Rollovers are a chief cause of crashes and occur most often when drivers are traveling at speeds too fast to maintain control of the vehicle. **Take-away: Slow down!**
- Ejection from the golf cart often leads to severe injury or death. The study says that 27% of crashes without a collision resulted in ejection. Mr. Castaldo reported that while many people have seat belts installed, they are only used 15% of the time. **Take-away: Install and wear seat belts!**
- **Don't Drink & Drive! In a car or golf cart!**

The National Highway Traffic Safety Administration (NHTSA) has said it does not consider a golf cart with a maximum speed of 15 mph is a vehicle that is not primarily manufactured for use on public roads and is therefore not a motor vehicle. It can be noted that in The Villages most recently purchased golf carts have a maximum speed of 20 mph. The only time the NHTSA requires the installation of safety feature such as front brakes, windshield wipers, rearview mirrors,

head restraints, crash resistant bumpers and 3-point restraints is when a golf cart has the capability of speeds more than 20 mph but less than 35 mph and are used on public roads. Mr. Castaldo believes a change in policy is warranted, given that golf cars are used as secondary, and in some cases as primary, vehicles on public roads in communities such as The Villages.

In most states, including Florida, a motor vehicle license is not required to operate a golf cart. In Florida, the legal driving age for a golf cart is 14. Many Villagers know that when their grandchildren visit, one of the biggest thrills is to drive the golf cart. Hopefully, grandparents are providing some lessons in driving and safety to their teenage drivers, just as they would if allowing them to drive a car.

Here are some resources to help you and your family have safe and enjoyable times in your golf cart.

VHA – Visit vha.net and click on Golf Cart Safety for resources, including a video.

Florida Highway Safety and Motor Vehicles www.flhsmv.gov/safety-center/consumer-education/low-speed-vehicles/

CDDs 5 & 7 Change Complaint Rules

Two Community Development District Boards of Supervisors have changed the rules on deed violation complaints in an effort to stop trolls from canvassing neighborhoods and reporting dozens of violations at a time. CDD 5 officially voted at its October meeting to disallow anonymous complaints, while CDD 7 elected to limit complaints to one per person at a time.

There have been persuasive arguments made on both sides of this issue. Many believe that everyone signed the Deed Restrictions that explain what is and is not allowed, and that the rules should be followed. Others say that if it is not someone in their own neighborhood who is complaining, the complaint should not be allowed to be made anonymously.

The debate will go on and the POA will follow the next several months to see what if any impacts have been seen. See the related article on page 6 about the Community Standards presentation to the POA Membership in October. ■



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Annuals to Plant Now

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener mrsanneo4@gmail.com

Fall is in the air – finally! The night air is cooler, and the daytime air is mercifully less humid. The angle of the sun is such that our gardens have stopped growing so fast. Now is the time to plant cool weather annuals. Here are a few pretty annuals that will do well in the cooler months in our Florida gardens:

PETUNIA native to Argentina, petunias have wide trumpet-shaped flowers and branching foliage that is hairy and somewhat sticky. Within the petunia family, there is great variety: single and double blooms, ruffled or smooth petals, striped, veined, mounding and cascading habits and even some with fragrance. Petunias have one thing in common: they bloom happily in containers or garden beds. Just give them a sunny spot, a little fertilizer and water, and they’ll do the rest.

SNAPDRAGON The flowers start blooming at the bottom of the stalk and work their way up, making for a long period of bloom, provided they are planted in full sun, good soil, and get plenty of water. They are wonderful cool-weather annuals and come in many jewel-like colors. If you press on the sides of the flower, they look like the opening mouths of little dragons. The flowers are snapped tightly shut and require more pressure to open than a honeybee can provide, so snapdragons rely on heavier bumblebees for their pollination. My Garden Buddy has some that come back each year.

MARIGOLD common, durable and reliable, marigolds are great, basic, all-purpose plants. Plant in full sun and give them regular water.

PANSY (viola family) come in a wide assortment of colors and bi-colors, many with super cute face patterns on the petals. Growing 6 to 8 inches tall, pansies follow the sun during the day. They are ideal for container gardens or mass plantings around trees or along garden walkways. Pansies are surprisingly hearty in cold weather. They’ll survive a frost (even a hard freeze). Water regularly.

DIANTHUS (carnation cousin) also called “pinks” or Sweet William and have a fragrance similar to cinnamon or cloves. The plants are small and usually between 6 and 10 inches tall. Dianthus flowers are most often in pink, salmon, red and white hues. The foliage is slender and sparsely spread on thick stems.

KALE AND CABBAGE Appearing in shades of green, blue, purple, rose, and cream, flowering kale and cabbage forms a dense mound that mixes well with other plants, kind of like a cool background color. Add to containers or plant directly in the landscape. These plants prefer full sun, but will tolerate light shade. These are not considered an edible. The pest white fly loves the undersides of their leaves so take a quick peek underneath before purchasing.

DUSTY MILLER The soft, silvery foliage of Dusty Miller contrasts beautifully with the bright blooms of other cool weather annuals. It’s the perfect filler plant for mixed containers and baskets. These plants grow 6 to 9 inches tall with velvety, scalloped edges. It is almost indestructible and is fairly disease-resistant. Plant it where it receives at least 6 hours of sun a day and gets regular water.

SWEET ALYSSUM a low-growing (4-6 inches) super fragrant very cute annual has nectar-rich blooms that are popular with bees and butterflies. Alyssum produces thousands of tiny white, rose, blue, or bi-colored blooms and prefers full sun. They look awesome in pots and flower borders.

GERANIUM may not like our heat and humidity but love to be here in the cooler weather. Geraniums are available in a host of colors and bi-colors as well as upright and trailing forms. They look great on their own or mixed with other annuals in pots, planters, window boxes, or flower beds. Just give them a sunny spot.

CHRYSANTHEMUM or Mums are in all the stores now. Plant them in full sun in well-drained, evenly moist soil. Chrysanthemums do not like standing water and will quickly rot if left too wet. Mums are heavy feeders so it is a good idea to give them supplemental fertilizer throughout the growing season, especially if you’re growing them in pots for which they are well suited. ■

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POA Launches New Website and Member Database POA4US.org

The POA launched its new and improved website and modernized its database to give members easier access to their membership records, submit questions, and stop/start Bulletin delivery including signing up for e-delivery.

Go to **POA4US.org** and follow the steps from one of the icons toward the bottom of the page. You can choose from **JOIN POA, POA Member, POA Bulletin Delivery**.

IF YOU ARE A MEMBER, under POA Member, click the highlighted text that says “Verify Your Account.” You will be prompted to set up your own password. Once you receive a confirmation email, you will be able to access your account. Your account page will allow you to know when your membership expires, select your Bulletin delivery preference, change your email, etc. **You will now do these steps instead of sending an email to the POA.**

IF YOU ARE NOT A MEMBER, to manage your Bulletin Delivery, you can create a guest account by clicking on the *POA Bulletin Delivery* icon. Or, click on JOIN POA, to become a member.

If you have any difficulty you may contact our help desk by emailing helpdesk@poa.org and someone will get back to you.

The new website is a work-in-progress and we will be adding features as we go along. Please, log on and explore! ■

Digital Billboards Installed at Regional Rec Centers

In addition to the current numerous ways you can get your recreation information the Recreations & Parks Department has installed digital billboards in the lobbies of all the regional recreation complexes. These will be up and running soon and will provide a visual of all the happenings in that particular center for that particular day – keep watching for the daily schedules to appear.



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The Lodge will be presenting ***The Order of The Rusty Nail*** on Thursday, November 12, 2020 with Dinner at 5:00 and the Program at 6:00 PM. All Masons in good standing having current Dues Cards are encouraged to attend. *The Order of the Rusty Nail* refreshes the memory regarding the various rituals of the three Degrees of Freemasonry and the customs and functions of the Lodge. There is no charge to attend.

To register for the event, contact Worshipful Master Rich Koenig at (856) 905 3275. *Current CDC Guidelines will be followed.*



Villages Masonic Lodge No. 394

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Happy Thanksgiving



Tips For Happy Holiday Shopping

SENIORS VS CRIME

Can we just say that 2020 has been less than a stellar year for humankind due to the coronavirus pandemic? Why make a bad year worse by ending it with unwise holiday shopping habits?

Keep your holiday shopping merry and bright. Seniors vs. Crime, along with the Federal Trade Commission (FTC), offers these tips to help you watch your wallet, shop wisely, and protect your personal information during the upcoming holiday shopping season.

- **Make a list and a budget.** Those impulse purchases are less tempting when you have a game plan. Consider how much you’re willing to put on your credit card, and how long it might take to pay it off. If money’s tight, paying for a gift over time through layaway might help.
- **Do your research.** Read reviews and recommendations about the product, seller, and warranties from sources you trust. If you’re shopping online, check for reports that items were never delivered or not as advertised.
- **Charitable Donations.** Spreading holiday cheer by donating to charity or a crowdfunding cause? Look into it first to make sure it’s legitimate.
- **Look for the best deals.** Check out websites that compare prices for items online and at your local stores. Remember there may be shipping costs for online orders. Look for coupon codes by searching the store’s name with terms like “coupons”, “discounts”, or “free shipping.” To save extra money, keep an eye out for rebates.
- **Keep track of your purchases.** Make sure the scanned price is right, and save all your receipts. If you shop online, keep copies of your order number, the refund and return policies, and shipping costs. Then have your packages delivered to a secure location or pick them up at a local store. Treat gift cards like cash and keep them in safe place.
- **Give gifts, not personal information.** Protect yourself online by shopping only on secure websites with an “https” address. Stick to shopping apps that tell you what they do with your data and how they keep it secure. Avoid holiday offers that ask you to give financial information – no matter how tempting. They might be trying to steal your identity.

If you need assistance with understanding any aspects of wise holiday shopping, contact the nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime also has a Speakers Bureau that will gladly come to your club, church or group to speak about scams. To schedule a presentation, contact any of the offices. There is never a charge for their services. Volunteers’ at all four offices are ready, willing and able to assist you. 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
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During this pandemic, please call before you come to our offices. Hours may vary or may require appointments.

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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RBOI's Inception: The Touch...for Life



As land was prepared decades ago on The Villages campus, embracing the birth of the Robert Boissoneault Oncology Institute, excitement grew. The foundation, walls, and interior design became more than a dream. Every feature was selected by caring hands of medical professionals who would use those resources. The cozy living room and inviting fireplace nestled comfortably into an office of sophisticated technology whose use would save lives each day.

RBOI is recognized as the only American College of Radiology cancer accredited facility on campus: the same level of excellence achieved by medical university centers including the University of Florida,

Mayo Clinic, and Moffitt Cancer Center. You have it, right in your back yard!

Don't assume radiation cancer care is all the same. Please load the references below into your computer's browser. These references and enclosed attachments released as recently as September 24th, 2020, will assist in making critical health decisions for you and loved ones. Your referring physician may not be aware of the Department of Justice federal criminal actions cited below, as the FBI commented "while executives pad their pockets to the detriment of vulnerable Americans" and "It is unconscionable for a doctor to prioritize profits over patient care. The FBI will persist in exposing unscrupulous medical providers

who deny the public access to a competitive healthcare marketplace." We would hope you receive care from oncology practices whose corporate-driven focus is your well being and best outcome.

RBOI protects you through our skilled and practiced hands...trustworthy hands for life.

<https://www.justice.gov/opa/pr/leading-cancer-treatment-center-admits-antitrust-crime-and-agrees-pay-100-million-criminal>

<https://www.justice.gov/opa/pr/former-cancer-center-president-indicted-participation-long-running-antitrust-conspiracy>

RB  **I** ROBERT BOISSONEAULT ONCOLOGY INSTITUTE

A Higher Standard

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Patient-centered radiation oncology close to home

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