



# POA Bulletin



POA4US.org

FEBRUARY 2022

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## UPCOMING POA GENERAL MEMBERSHIP MEETINGS

SEE PAGE 17

February 15, 2022 – 7 PM

EVERGLADES RECREATION CENTER

Speaker: District Manager Kenny Blocker

Topic: State of the District

## 2022 POA Watch List

### District Preparing for Ambulance Service/ Independent Fire District



New District Manager Kenny Blocker updated boards and committees last month about preparations for implementing Emergency Medical Services (EMS) Transport while the Villages Center Community District (VCCDD) authorized spending nearly \$3.4 Million for twelve ambulances and associated equipment. They also approved an Interlocal Agreement with the Sumter County Board of Commissioners for \$17.5 Million to fund the ambulance and fire operations starting October 1, 2022.

#### Chief Cane shared the following timeline:

- **January 2022** Request approval of the Board for the purchase of twelve transport units and equipment.
- **January 2022** Standard Operating Procedures (SOP) updates to address EMS transport operations.
- **February 2022** Submittal of radio order to Sumter County for Villages Public Safety Department (VPSD) transport units.
- **April 2022** Delivery of 11 transport units from Ten-8.
- **May 2022** Request Board approval of contract with Medical Director, including confirmation of Drug Enforcement Agency DEA license.
- **June thru September 2022** Training for all VPSD personnel regarding EMS transport operations and SOP updates.
- **July 2022** Certificate of Public Convenience and Necessity (COPCN) for Advanced Life Support (ALS) transport application for Lake county and updated mutual aid agreement for Marion County
- **September 2022** Delivery of remaining (12th) transport unit from Ten-8.
- **October 1, 2022** Commencement of VPSD ambulance transport operations within VPSD service area.

*Residents of Marion and Lake counties should take note that their areas of The Villages are not, and apparently have never been, part of The Villages Public Service Department's fire service coverage and will not be as the ambulance service and Special Independent Fire District are implemented. Rather, Marion County has a mutual aid agreement – meaning that the closest service vehicle will respond to the scene. Lake County has an Interlocal Agreement for VPSD's services that will need to be updated to include ambulance transport.*

## POA 2022 SHREDDING EVENT

DATE: Saturday, April 9, 2022

TIME: 9 AM – Noon

LOCATION:

Wildwood Community Center  
NO PLASTIC BAGS.

**Ticketed time for POA Members Only**

Log in to your POA Membership account to register for a ticket or send an email to [1presidentpoa@poa4us.org](mailto:1presidentpoa@poa4us.org)

Watch List continued on page 2

### Mission Statement

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.

**Goals** 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.

*Watch List continued from page 1*

## Sumter County Not Ready to Provide Its Own Ambulance Service

Sumter County Administrator Bradley Arnold told the Sumter County Board of Commissioners in December that Sumter County will likely not be a position to hit the ground running on October 1 with its own ambulance service. The Commissioners approved an extension of the contract with American Medical Response (AMR) to continue to provide ambulance service through the end of 2022 if necessary.

### The Commissioners held a workshop on January 18 when Mr. Arnold presented three options for consideration:

- Integration of the EMS transport within its fire operations,
- Utilize an interim or long-term hybrid EMS transport option that includes ownership of the ambulances but leased to a contracted provider for use with the option of supplementing paramedic staffing for reimbursement by the contracted provider should another future pandemic or paramedic shortage occur, or,

(c) Contract the EMS transport service.

Sumter County Fire Chief Rob Hanson said it would take twelve ambulances and associated equipment at a projected capital cost of \$3.3 Million. He also estimated needing to hire sixty-three additional staff and an annual cost of \$5.1 Million and an additional \$300,000 annually for medical supplies.

After discussion, the Commissioners gave direction for Mr. Bradley to continue to pursue the option it had voted upon, expressing frustration that after four months they were still considering other options. Because of the delayed action the County will now be up against a wall to get the new equipment and personnel on board and trained by October 1.



*Watch List continued on page 3*

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Watch List continued from page 2

# Independent Fire District Awaiting Legislative Approval

Mr. Blocker reported that as of 12/10/2021, the proposed legislation has been submitted to State Representative Brett Hage's office for review and submittal for bill preparation to establish The Villages



Independent Fire Control and Rescue District. Once the legislation is filed it will work through the committee process to hopefully be passed by the full legislature. If passed, the Governor will need to approve or veto the legislation. The 2022 legislative session began in January and ends in March 2022.

If the legislation passes, it will then go on the general election ballot as a referendum for a vote in November 2022. Only Sumter County residents will be able to vote on the proposal.

If the public votes to approve the measure, an action plan will be developed to plan the commencement of the District on October 1, 2023.

Funding for the VPSD is currently achieved from The Villages amenity fees, interlocal agreements for service, and intergovernmental transfers.

Upon transition to the Independent Fire District, Mr. Blocker said the primary means of revenue is expected to be Non-Ad Valorem assessments that are more fairly and proportionately charged, in part by proportioning more variable costs among improvements to properties, and in part by proportioning more fixed costs evenly on a per parcel basis.

Ad Valorem taxation (property tax) ability has been requested, at a minimal level, to avoid future requests for supplemental funding via the Legislature. As presented, The Villages Independent Fire Control and Rescue District would generate revenue with the allowance of



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Email Address \_\_\_\_\_

# of Residents at address below \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_ Village Name \_\_\_\_\_

Unit # (see Villages ID/UL) \_\_\_\_\_ Villa Name (if applicable) \_\_\_\_\_

City \_\_\_\_\_ Zip Code \_\_\_\_\_

2nd Resident First & Last Name \_\_\_\_\_

Relation \_\_\_\_\_

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up to one mil in ad valorem assessments, and the simplified, non-ad valorem assessment of a \$124 fixed rate per parcel combined with \$0.75 per \$1000 of relative improvement value.

Other sources would include Amenity Fee Revenue, Interlocal Agreements for services outside of the geographical boundaries of the proposed District, and ambulance transport revenue. ■



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## Governor Suspends Sumter Co. Commissioners Miller and Search

As expected, Governor Ron DeSantis suspended Sumter County Commissioners Oren Miller and Gary Search from their seats on the Sumter County Board of Commissioners because of the perjury charges that have been filed against them. Both have pleaded not guilty, with a pre-trial conference scheduled in April for Mr. Search.

At the January POA General Membership meeting, Mr. Search said that after he was elected (by a margin of 3-1), a person in The Villages hierarchy put his finger in Mr. Search’s face and said,

*“Search, just remember, I am a big person; you are a little person, and I can squash you anytime I want.”* Mr. Search asked if that was a threat and was told *“no, it’s a promise.”*

He said that the perjury charges are all about intimidation and humiliation, not just intimidation for him and Mr. Miller, but also for anyone who might choose to run for office. Mr. Search also believes they are trying to bankrupt him, but he and his wife have decided they will sell their home if they have to in order to pay for legal

fees, which are starting out at \$40,000.

Mr. Search was emphatic in saying he has never committed perjury. His attorney said they are saying he lied by telling the truth.

POA President Cliff Wiener also said that he had talked to several people who had been interested in running for various seats, and all but Andrew Bilardello have dropped out who has filed to run against Doug Gilpin for the Sumter County District 4 seat. Gilpin is a long-time executive with the T & D conglomerate that has millions of dollars in contracts with the Developer.

Both Mr. Search and Mr. Wiener asked people to wait for the truth to come out. Mr. Search thanked the POA and the many residents who have supported him and Mr. Miller.

**GoFundMe pages have been started for both Commissioners. ■**

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# In Case You Missed It...New Highlights from January Meetings

## Center Line Striping Topic Surfaces Again

The subject of center line striping on multi-modal paths has come up again, and at least one Community Development District (CDD 3) said they've had all the discussion they intend to. Center line striping has been debated many times over the years and in 2015 CDD 4 decided to "go rogue" and put down the striping. A couple years later, CDD 2 striped their paths along El Camino Real. Now the Multi Modal Path Discussion Group (MMPDG) will convene again in the near future to discuss the topic again.

## More CDDs Decide to Fund Clean Up at Distressed Properties

Abandoned and non-compliant homes have become commonplace in The Villages and two additional CDDs have decided to amend their rules to allow them to take care of mold and overgrown shrubs. CDDs 1 and 3 joined CDD 4 to add power washing and shrub trimming to the existing mowing at these unsightly properties. The cost of power washing is \$150 per hour with a \$100 administrative fee. Property owners found in non-compliance are responsible for paying the costs plus fines, however, collection in some districts has also been a problem. Other CDDs are considering the same revision of rules.

*Highlights continued on page 7*





## Are Your Estate Planning Documents in Order?

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**Thursday, February 3, 2022 at 11:00 am**  
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Highlights continued from page 5

### First Responders Center on Schedule and Budget

The new First Responders Recreation Center is reported to be on schedule and on budget. Purchase of the fellowship hall building and approximately twenty acres of additional property was done in 2018. After design and engineering phases, ground was broken last year. Officials report that a grand opening is targeted for summer of this year.

Enhanced outdoor amenities include a putt and play golf course, a resort style swimming pool, walking track, and tennis courts.

Residents were invited to donate first responder related memorabilia and to date more than one hundred pieces have been offered.

Total cost for the new recreation center is \$7.8 Million.

### Inflation Hits The Villages

Villagers are beginning to see the impact of inflation on their cost of living. Effective January 1, The Villages applied a Consumer Price Index increase to the contractual Amenity Fee rate, raising it to \$179 on new and pre-owned homes that sell after January 1, 2022. Existing homeowners will not be affected by this increase. However, residents should be aware that on the anniversary date of the purchase of their home a CPI adjustment is applied. For example, if your Amenity Fee is \$160 and the CPI is 7%, your new monthly Amenity Fee will be \$171.20.

Contracts for services are also being affected, with some companies backing out of the multi-year contracts with guaranteed pricing for the period of the contract. This has forced District Government boards to implement a penalty clause in its contracts that includes barring the company from future bidding on contracts.

### CDD 1 Concerned about Morse Blvd Golf Cart Lanes

Concerns have been raised again about safety of the golf cart lanes north of CR 466 on Morse Boulevard. Numerous accidents have occurred between vehicles and golf carts, many with life threatening consequences. Last year a 74-year-old man was killed in a collision with a car.

The CDD 1 Board of Supervisors raised the concern again and are asking for additional traffic and engineering studies, calling the Kimley-Horne study done years ago invalid and a waste of money as it was conducted in the low season summer months.

Supervisors suggested asking Sumter County Commissioner Craig Estep, who lives in the Village of Hacienda, to attend an upcoming CDD 1 Supervisor's meeting to discuss the "urgency" of the concerns. ■



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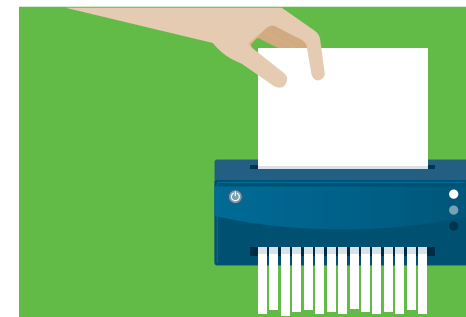
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# Planting and Maintaining a Florida-Friendly Landscape

Thanks to Nina Connor from the Florida Native Plant Society, Villagers learned a bit more about growing a Florida-Friendly landscape at a recent POA General Membership Meeting.

## 9 Principles of Florida-Friendly Landscape

1. Right plant, right place
2. Water efficiently
3. Fertilize appropriately
4. Mulch
5. Attract wildlife
6. Manage yard pests responsibly
7. Recycle yard waste
8. Reduce storm runoff
9. Protect the waterfront

Implementing Florida-Friendly landscape practices can save you time, money, and energy. It is not true, however, that you can just plant it and forget it. All new plantings need water and care until established. They can be attractive, protect natural resources by conserving water, reducing pollution and waste, while creating wildlife habitat and preventing soil erosion.

What is a Florida native plant? Native plants are plant species that occur naturally within a geographic region or area. Non-native plants (exotics) are those species that have been introduced to a region. Any plants that were present prior to the arrival of Europeans in Florida are considered native.

Invasive plants are those non-native species that have a negative impact on the economy, environment, or humans where introduced. More than 1/3 of all endangered and threatened plant and animal species are declining because of invasive species.

**To choose the right plant, consider these important guidelines:**

**Hardiness zone.** The Villages is mainly in zone 9A with a little bit in 9B. Nina sees many homes with robellini and queen palms which are better suited for zone 10, just south of us.

**Light zone.** Plant according to SUN (over 6 midday sun hours), PART SUN (3 to 6 hours direct sun) and SHADE (little to no midday sun) on your site.

*Florida-Friendly Landscape continued on page 13*

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Florida-Friendly Landscape continued from page 12

**Moisture zone.** Plant according to wet, average or dry soils. Also test the soil for pH level.

**Size.** Select plants that fit the aesthetic and physical space at their mature size.

Washingtonian palms can grow up to 5 feet per year and over 45 feet high, too large for most yards.

**Examples of native and invasive plants:**

- Water hyacinth is invasive in the entire world.
- There are 21 native milkweed species in Florida that feed the monarch butterflies. There is not enough. Mexican milkweed can cause deformities, and tropical milkweed is not good. Check with your local nursery for the proper varieties.
- Wild petunias are native and a good alternative to Mexican petunias which are considered a Category 1 invasive.

- Heavenly bamboo is toxic to birds and invasive. The native weeping yaupon holly is a good alternative.
- Weeping bottlebush is invasive but the firebrush is native.
- The golden raintree is invasive while the chaste tree is native. Sapphire shower is not native but also a good alternative.

Recommended actions to promote a sustainable landscape include conserving water, reducing or eliminating lawn, feeding the soil and reducing or eliminating chemicals.

Questions about how to grow a Florida-Friendly Landscape? The Florida Native Plant Society chapters host monthly meetings and field trips. The Villages Chapter meets the 4th Friday of each month at 1:30pm at the Big Cypress Recreation Center. Folks can also visit **FNPS.org** and

**PlantRealFlorida.org** for more information on native plants.

The Florida Association of Native Nurseries (FANN) is also a great resource for Florida native plants and native landscape and restoration and can be found at **fann.org**. Also, each county extension office is a good resource for questions about plant species, diseases, insects, and many other things you might find in your garden! They are currently available by appointment only. Contact your extension agent at [sumter@ifas.ufl.edu](mailto:sumter@ifas.ufl.edu), 352-569-6862, 7620 SR 471 Suite 2, Bushnell, Florida 33513-8716. ■



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# Partnerships Support UF/TV Auxiliary Foundation

According to the president of the UF/TV Hospital Auxiliary Foundation Dick Campbell, it is partnerships with individuals and organizations like the POA that have helped the Foundation grow to \$14 Million since it started in March 2013. Mr. Campbell said he started the Foundation, wrote the by-laws, and appointed the board. He believes their foundation looks different than other hospital foundations because The Villages is different. He often gives advice to other foundations and organizations, and they do a lot of hand holding for people when they are in trouble and in the hospital.

The Foundation is the financial arm of the Hospital Auxiliary, which had more than 950 volunteers before COVID. Since then, the number of volunteers dwindled to half that but is now back up to over 600.

A primary source of revenue has come from the room naming program, which the POA is

a part of. Donations range from \$15,000 - \$1 Million and they have collected \$8 Million of the \$16 Million goal for this program.

There are two premiere activities that the Foundation sponsors. In partnership with the Lake Sumter Cycling Club \$325,000 was pledged last year. The annual Gala – the

premiere black-tie event in the Villages – will be held in February, virtually for the second year in a row. The auction items – all donated by local merchants and restaurants -- will be available for bidding online.

*Auxiliary continued on page 15*

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*Auxiliary continued from page 14*

The Foundation also runs three businesses. The Café and Gift Gallery are located inside of the hospital. Ye Olde Thrift Shoppe is located in Lady Lake behind the Home Depot and has recently undergone extensive renovations.

Scholarships given to students from South Sumter, Wildwood and The Villages schools have helped 147 individuals since the program started in 2015. \$2,000 per year for four years are given to students in good standing who maintain their grades while pursuing an education in health care. The program has been expanded to include hospital team members for one-time \$2,000 scholarships. A grant committee that POA president Cliff Weiner serves on reviews the scholarship applications and determines the recipients. Donations to the scholarship program will be available on the virtual auction for this year's Gala.

Mr. Campbell announced that there will be a new heart center coming to the UF/TV hospital, which is exciting since most heart procedures are currently done at the Leesburg Hospital. The Foundation will be producing four videos to provide education for patients and residents. Each video will include a cardiologist, a nurse, and a patient. More information will be available on the POA website when the videos are launched.

All donations to the Hospital Foundation remain in The Villages. For more information, visit the Auxiliary website at [tvrhfoundation.org](http://tvrhfoundation.org). ■

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# Azaleas

## THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

Azaleas are a favorite flowering shrub here in north central Florida and belong to the family that includes rhododendron. Azaleas are native to several continents including North America, Asia, and Europe.

In the spring when you see azaleas in their colorful glory under the live oak trees on Buena Vista, near Sumter Landing, you get a hint of where you should be planting them: in the shade. Many people do not have 200-year-old oaks so what to do? Plant them on the eastern or northern sides of the house where they will not be subject to scorching afternoon sun. Too much sun bleaches or burns the leaves; too little results in lanky plants that don’t bloom.

Azaleas need acidic, well-drained, organically enriched soil that should neither get too dry nor remain soggy. Our soil is NOT acidic, so we need to fertilize with special azalea food that is high in acid. Planting in heavy clay is a no-no: root rot often ensues, indicated by yellowing, wilting foliage and collapse of the plant. Organic amendments--such as peat, compost, or pine bark--help increase water and nutrient retention and lower the soil pH. I like real Christmas trees so after Christmas, I cut the boughs off and place them under my azaleas. They are left there as mulch and root protection with the bonus of acid.

Plant azaleas with the top of the root ball slightly above soil level and don’t cultivate around these plants, as they have shallow roots. Because they also absorb water through their foliage, wet both the leaves and root zone when you water. Overhead watering with sprinklers works well, but to prevent fungal diseases do this in morning so that leaves dry by afternoon.

Frequent, light applications of fertilizers are necessary in Florida’s sandy soils. Acid-forming fertilizers should be applied during each season-

-spring, summer, fall, and winter. As mentioned earlier: there are specific fertilizers for azaleas that are high in acid. Apply per directions on the label.

Most azaleas hold their shape however, pruning early in the active growing season will result in compact growth and numerous branches on the present season’s growth which makes the shrub weak. Some people prune all their next year’s flowers off because they just don’t see the buds! If you must prune, then prune after flowering—and that’s it.

Florida has just one native evergreen azalea—Chapman’s Azalea. Their yellow flowers are delicate and pretty. This wetlands plant is listed as rare and endangered and is found only in Clay County, FL and the central panhandle. I have tried several times and in several different places to plant this native, with no luck at all. I went to Callaway Gardens in Pine Mountain, Georgia, to see azaleas many years ago on a field trip and saw several of the native kind which included a pink cultivar.

### Problems

The most common diseases reported on Florida azaleas include petal blight, leaf gall, and various declines. Contact your county extension agent for help.

### Insects

Lace bugs, white flies, leaf miners, spider mites, scale and stem borers are the most common insects that attack Florida azaleas. Most can be controlled by two applications of a labeled insecticide at fourteen-day intervals.



Many cities in the United States have festivals in the spring celebrating the blooms of the azalea, including Palatka, Florida (Florida Azalea Festival). My Garden Buddy and I would like to visit Ravine Gardens near Palatka, a state park with a beautiful display of azaleas along pathways through the forest.

### Fun Facts:

In Chinese culture, the azalea is known as “thinking of home bush” (sixiang shu).

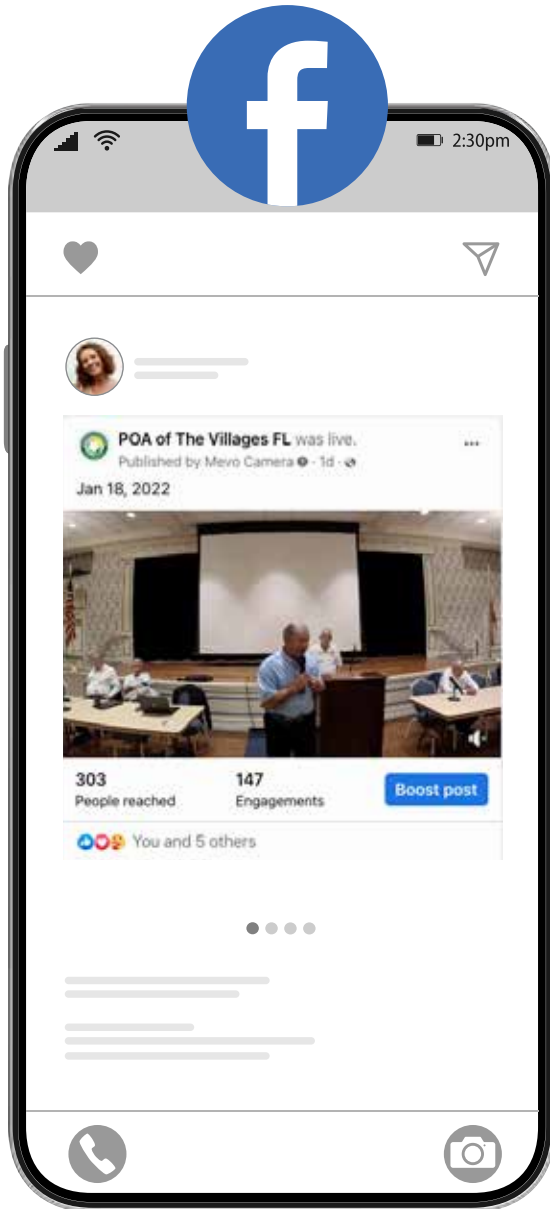
The azalea is one of the symbols of the city of Sao Paulo, Brazil.

In addition to being renowned for its beauty, the azalea is also highly toxic—it contains andromedotoxins in both its leaves and nectar, including honey from the nectar. Bees are deliberately fed on azalea and rhododendron nectar in some parts of Turkey, producing a mind-altering, potentially medicinal, and occasionally lethal honey known as “mad honey”.

Azaleas and rhododendrons were once so infamous for their toxicity that to receive a bouquet of their flowers in a black vase was a well-known death threat. ■

*Cited from <https://sfyl.ifas.ufl.edu/lawn-and-garden/florida-azaleas/>  
And <https://www.southernliving.com/garden/azalea-plants>*





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**Type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE and or FOLLOW, and then, suggest our page to all of your friends and neighbors that live in The Villages!** Meetings and relevant information will be posted on a timely basis. *Please continue to send questions or comments via email or call the POA at (352) 418-7372.* ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed. ■

**UPCOMING POA GENERAL MEMBERSHIP MEETINGS**

**February 15, 2022  
7 PM**

**EVERGLADES RECREATION CENTER**  
Speaker: District Manager Kenny Blocker  
Topic: State of the District

**March 15, 2022  
7 PM**

**LAUREL MANOR RECREATION CENTER**  
Speaker: Cheryl Chestnutt  
Chief Clinical Officer  
UFHealth – The Villages Hospital



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## SENIORS VS CRIME

# Identity Theft

Last year, identity fraud resulted in \$56 billion in losses according to the 2021 Identity Fraud Study from Javelin Strategy & Research. Of this, \$13 billion is attributable to traditional identity theft in which consumers have no idea how their information was stolen.

Cybersecurity experts say, “At the heart of identity theft is personally identifiable information such as your Social Security number, date of birth, birthplace, etc. and, unfortunately, in today’s interconnected world, it’s extremely hard to keep that information safe from attackers.”

To minimize the damage that can occur, here are ten steps to take once you realize you may be a victim of identity theft.

1. File a claim with your identity theft insurance, if applicable.
2. Notify companies you do business with of your stolen identity. This should include the IRS where you can request an IP PIN (Identity Protection PIN).
3. File a report with the Federal Trade Commission at [reportfraud.ftc.gov](https://www.ftc.gov/report-fraud).
4. Contact your local police agency and requests a report. Keep a copy for your records.
5. Notify your credit card companies of the identity theft and place alerts on your cards.
6. FREEZE YOUR CREDIT! Notify Experian, Equifax and Transunion and initiate a credit freeze as soon as possible. This can be done online at all three agencies and it is free of charge. This will cut off access to your credit report and means the credit bureaus won’t share it with anyone who requests it. If you need to make a purchase with financing, you will have to UNFREEZE it so keep good records.

7. Sign up for credit monitoring service, if offered. If not offered by the breached company, you can find credit monitoring for as little as \$9.99 a month.
8. Tighten security on your accounts – this would be a good time to review your passwords and change or make some more difficult to hack. Additionally, pay attention to notifications you get regarding password resets, unrecognized transactions and unsolicited notifications about account logins.
9. You should also get in the habit of using a shredder for documents that contain any personal or financial information. Delete any personal information (addresses, birthdays, phone numbers) off social media. Whenever offered, enable two-factor authentication which will require both a password and a code delivered via email, text or phone call for access to an account.
10. Review your credit reports for anything you don’t recognize. By law, you are entitled to at least one free report from each agency each year. Go to [AnnualCreditReport.com](https://www.annualcreditreport.com)
11. Scan your credit card and bank statements for unauthorized transactions.

Being a victim of identity theft not only can cost you money, but it could require significant time and effort to resolve. Recovery from Identity Theft can be a tedious process, but these steps are necessary to avoid a thief from gaining future control of your money.



If you need help with this topic or any other concern, phone numbers and days of operation for Seniors vs. Crime offices in The Villages can be found on our website at [seniorsvscrime.com](https://seniorsvscrime.com). You can also check out our Facebook page by searching for Seniors vs. Crime Region 4.

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. Seniors Vs. Crime can be reached at:

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**The Marion County Sheriff’s Office in The Villages  
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**The Sumter County Sheriff’s Office in The Villages  
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**The Wildwood Police Department Annex at  
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You can also file online, or by calling 1-800-203-3099. Our staff will call you back and you can file your complaint over the phone.

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. ■

# DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say "thanks" to our Discount Partners for their participation.

The up-to-date list of Discount Partners can always be found on our website [poa4us.org](http://poa4us.org). Click 'Discount Partners' on the left menu.



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# Moral Injury

## in Medical Care

Last month, I described the few insurance companies whose peer reviews deny a physician's choice for a patient's medical care.

In essence, this is best described as moral injury, and has caused a loss of purpose in the practice of medicine. The high incidence of moral injury in healthcare is well known, and as Ludmila N. Praslova PhD, recently wrote in an excellent article in Fast Company, can be "attributed to systemic issues that emphasized efficiency and financial metrics at the expense of physician/patient communication, trust, and overall patient care." It "will not help a doctor who is prevented by insurance regulations from prescribing a life-saving treatment."

I plan to reveal those insurance plans whose peer review entities engage in such denial. Your future health care choice demands that you are aware.

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