



POA Bulletin

POA4US.org

MAY 2022

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

May 17, 2022 • 7 PM

LAUREL MANOR RECREATION CENTER

Speaker: Len Hathaway
Lightning Matters

June 21, 2022 • 7 PM

EVERGLADES RECREATION CENTER

Speaker: Candidates Forum

July 19, 2022 • 7 PM

LAUREL MANOR RECREATION CENTER

Speaker: Bradley Arnold
Sumter County Administrator

*Donuts & Coffee will be available at the
POA General Membership Meetings*



Roof Solicitors Have Made a Mess for Homeowners/Insurance Companies

If you get a knock at the door and it's a solicitor offering to inspect your roof and get your insurance company to pay for a new one, tell him to leave and close your door! While many homeowners have indeed gotten a new roof and their insurance company has been sued to pay for it, the costs are piling up for the insurance companies and ultimately the homeowners.

Many Villagers are aware of the horror stories about their homeowner's insurance going up significantly or even being dropped because of the age of the roof. Thirty-year architectural shingles? No matter: insurance companies are no longer willing to take the risk.

Unfortunately, the horse is already out of the barn, and it is going to take a lot of effort to fix this problem, and the problem is not isolated to The Villages. It is happening all over the State of Florida. The Florida Office of Insurance Regulation reports that Florida accounts for only about 8% of nationwide homeowners' claims, yet about three fourths of all homeowner insurance litigation. Anyone can predict that the outcome of this staggering statistic is going to be soaring homeowner insurance rates for all.

The Florida State Legislature tried in 2021 by passing Senate Bill 76 which limited the practice of the door-to-door inspections that included insurance claims to get a new roof. But only weeks later, the contractors got an attorney to seek an injunction claiming a violation of their first amendment right to free speech and

advertising. The judge said in ruling for the roofers that the state's interest in combating consumer exploitation and fraud were not directly implicated by contractors advertising their roofing repair services to homeowners and informing homeowners they may have storm damage that may be covered by insurance.

In March, the Florida Department of Financial Services (DFS) arrested two contractors in Naples for allegedly operating a scheme for free roof replacements related to damage caused by Hurricane Irma. In a press release, CFO Jimmy Patronis said, "Scam roofing schemes are driving up insurance rates for every Florida family and plaguing our state. There is no such thing as a free roof and if someone comes to your door offering rebates or kickbacks to file a roof claim on your behalf, report them to my office for fraud immediately.

"My fraud detectives are working every day to track down these bad actors and hold them accountable. Always remember, if it sounds too good to be true, it is. Never sign anything

Roof Solicitors continued on page 2

Please see the related Seniors vs Crime article on page 19.

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.

Roof Solicitors continued from page 1

regarding your insurance without talking to your agent or calling my office first. There is no room for roofers that take advantage of Florida homeowners. If someone commits insurance fraud in Florida, they will be caught and they will pay the price."

In the case of these two contractors, here was the scheme:

An investigation by the CFO's Division of Investigative and Forensic Services (DIFS), Bureau of Insurance Fraud unveiled that Brian Webb and Brandon Jourdan of Webb Roofing & Construction, LLC., allegedly conducted an insurance fraud scheme of instructing their sales employees to solicit insured homeowners with a promise they can get them a new roof without paying the required homeowner's deductible. Webb Roofing employees allegedly enticed homeowners into submitting claims for their "damaged" roofs allegedly caused by Hurricane Irma to their insurance carriers for full roof replacements. The salespeople would have the homeowner sign over their insurance claim rights in an Assignment of Benefits (AOB) and have them sign an "advertising agreement" in exchange for waving their deductible. By signing the

advertising agreement and allowing an advertising sign to be placed in their yard, providing positive reviews online and giving neighborhood referrals, Webb Roofing would "rebate" or "credit" the amount of the deductible toward the cost of the claim, which is illegal under Florida law.

Don Shuster, a volunteer at the Sumter County office of Seniors vs. Crime, said they have received numerous calls about the roofing/ insurance issues, with complaints against a couple of the roofing solicitors. The homeowner is told their roof has had "storm" (non-specific) damage and works to get the homeowner to sign over the Assignment of Benefits (AOB). By signing over the AOB, the homeowner loses all control over what happens next. Mr. Shuster said that a law firm out of Miami is typically used to sue the insurance company and a judge makes the final decision. The result, he said, is that insurance companies have had to protect their interests by placing requirements of age and condition on the homeowner policy, all of which must be in writing. Some smaller insurance companies simply can't assume the financial hits and have had to go out of business.

Roof Solicitors continued on page 3



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- Upcoming Events -

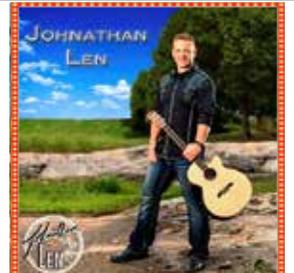
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May 13th- SUMMER CONCERT SERIES
Arlyn Willett & Once Blind Band
Tribute: Merle Haggard & George Jones

May 14th - WANTED: An Outlaw Revue

STARTING MAY 13th - 7:00PM
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Roof Solicitors continued from page 2

If any of the above sounds familiar, you may have unwittingly become part of the problem. We asked our POA Bulletin readers to let us know what experiences they have had and how their situation was resolved. Here are a few stories we received:

Around June 13, 2020, a man identified himself ... and told me it was good that I had Allstate home insurance because they would pay for a completely new roof since it had been damaged by hail. There has been no hail here to the best of my knowledge. During this conversation I suddenly heard another man on the roof taking pictures when I had not given him permission to be on the roof. I demanded that he come down immediately. When he did so, he could not find the pictures on his phone that he had just taken showing that 25% of the roof was damaged by hail. He left to go to another house



Our insurance company raised our homeowners' policy \$1200 dollars upon renewal, and we never had a claim with them. Our roof is 15 years old and in good condition. They told us that the reason for the increase was for litigation expenses which amounted to 71% of their expenses. We got a much better rate from another company and moved on.

Roof Solicitors continued on page 4



POA MEMBERSHIP & CONTRIBUTION FORM

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(Note: if no preference circled then **Driveway** is default, once account established, make changes at poa4us.org)

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Roof Solicitors continued from page 3

.....

We've had couple of guys asking us to do free inspection, which we declined, last year. We contacted Shepler Roofing to inspect our roof and he said it's good for approximately 8 years, if no storm damaged our roof... Couple weeks ago we got a letter from our insurance, Progressive, saying they will drop us due to the age of our roof exceeds their eligibility guidelines. If we replaced the roof to contact them and they will renew. As of today, the new roof will be completed. (Home built approx. 2005)

.....

On at least three occasions representatives from roofing companies asked to inspect my roof. All three times I declined. I know of at least one neighbor who went with this arrangement. Another neighbor called her insurance company to ask about what to do. Her insurance company sent their own inspector out and as a result, replaced her roof, using their own contractor.

.....

Recently I got my homeowner's renewal notice. I'm insured through Tower Hill via The Villages Insurance. My premium more than doubled, so I called The Villages Insurance. I was told that since my roof is over 10 years old, the increase is indeed because of this scam. She said that roof damage is only covered by insurance if caused by a natural disaster and that claims had to be connected to a named storm and made within three years of said storm. She welcomed me to make a claim on my roof, but suggested I hurry since the last-named storm was Michael in 2018. She also cautioned me that even if my claim is denied it could count against me as a claim.

.....

I had to drop American Integrity because they were going to charge me \$1,000 from last year on top of \$1,000 from year before. Total would be \$3,200 for yearly house insurance. I switched to State Farm who charged me \$1200 a year for my 2005 house. I was paying for everyone else to get new roofs. I put in a bid for new roof, but American Integrity insisted I go under oath, but I refused as it was a trap. No other insurance company would accept me with 16 y/o roof.

.....

We had a contractor file for a new roof with Progressive Insurance (ASI Holding). Insurance adjuster was to review damage with the roofing contractor, but roofer never showed. Claim was denied except for a small repair of \$1,500 less deductible. We cashed the check.

Subsequently a new roofing company asked to look at the roof and they said we had considerable damage and if we signed a General Release, they would pursue a full claim including legal fees if necessary. Claim was denied again but KS Law Group, working with (the contractor), represented our interests and after a year prevailed achieving a final settlement of \$32,527 for a new roof plus \$9,473 for legal fees. The roof is scheduled for installation about April 10th.

We have the net check for the roof in our hands and will indorse it over to the primary payee, CHR, when the roof installation is completed.

.....

There is no "fix" for this problem. Homeowners, insurance companies and government must work together to get these scammers out of our neighborhoods. Please, follow the advice of Seniors vs. Crime and call them any time a solicitor or contractor approaches you. NEVER sign away your rights to anyone. If you think you are being or have been the victim of a scam, in addition to contacting Seniors vs. Crime, also contact the call the FL DFS Department's toll-free Fraud Tip Hotline at 1-800-378-0445 or visit FraudFreeFlorida.com. ■



ATTORNEY ANDREW CURTIS ANNOUNCEMENT OF CANDIDACY – FLORIDA HOUSE OF REPRESENTATIVES

I am running in the upcoming Republican Party primary election for the Florida House of Representatives, District 52.

First, let me state that I am a great admirer of everything that the Developer has accomplished.

That being said, in 2019, because of a lack of funds due to the low "sweetheart" impact fee then in place, the Sumter County Commission raised property taxes 25% in one year because the Commissioners needed to pay for all the new roads and infrastructure being built in The Villages south of SR 44. So the taxpayers of Sumter County were forced to pay rather than the Developer paying for this growth himself by paying a sufficient impact fee for each house built. In the 2020 elections, the voters of Sumter County rose up in righteous anger over this huge and unexpected tax increase and voted out the three Sumter County Commissioners who had enacted that tax increase in a landslide victory.

Upon taking office, the newly elected Sumter County Commissioners then did what they were elected to do and voted to raise the low impact fee that the Developer was paying by 70%. (Before that vote, the Developer, to his credit, had proposed a compromise – an increase of 40%). The people had spoken (or so we thought).

What happened next is hard to believe. As reported at the time in the *Orlando Sentinel* and in the *POA Bulletin*, our currently serving state representative, selling out his

own constituents, did an end-run around the new Sumter County Commission and actually got a state law passed in Tallahassee that an impact fee could not be raised by more than 12 1/2% in any year. In effect, our current representative gave away the store by enacting an impact fee that was 2/3 less than the 40% increase in the impact fee that the Developer himself had only recently offered to pay!

More incredibly still, and here's the kicker – District voters were later shocked to learn that our current representative is actually on the payroll of The Villages, to the tune of the astounding sum of \$350,000 a year! Talk about a conflict of interest!

It has just been announced that our current representative is not seeking re-election. It has likely been determined that he is now unelectable. The powers that be are now attempting to substitute a new candidate in his place, hoping that we will forget what has transpired. I have been a lawyer in the tri-county area for twenty years, concentrating my practice in elder law. I have thousands of senior clients. Through my legal practice, my service on CDD #6, and my service on the Board of Directors of the POA, I feel that few people understand the needs of District 52 residents like I do.

Please email andrewcurtisesq@aol.com if you are willing to help in this necessary endeavor (volunteer time, a monetary contribution, etc.). And remember my campaign slogan:

"Curtis Won't Hurt Us."

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Memorial Day
May 30, 2022



You're Invited!

POA Board of Directors & Volunteer Recruitment Event
May 24 | 9 am | Laurel Manor Recreation Center

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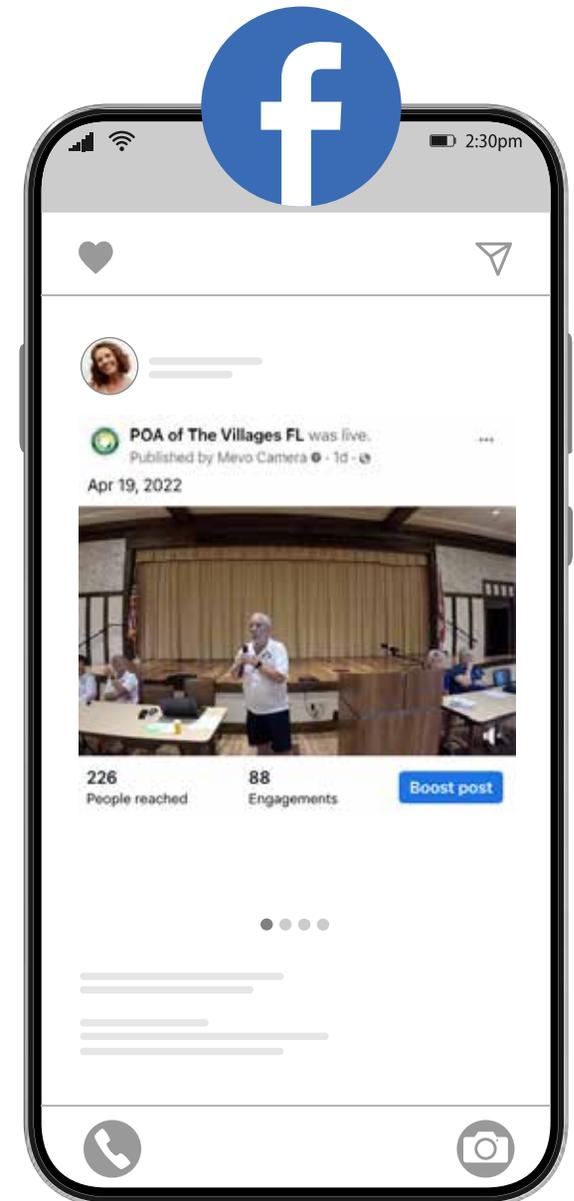
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We have 1,316 total page likes and 1,496 total page followers!

The POA now live streams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected to your POA!**

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. ■



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

Developer Steps Up with \$\$

Several Community Development District (CDD) Boards of Supervisors breathed a sigh of relief with the news that the Developer has offered to pay half the cost of expensive repairs to the underdrain systems that Bruce Brown said last year were “not performing as designed.”

Soulliere Villas in CDD 4, Belle Glade and Callahan Villas in CDD 10, and Atwood Villas in CDD 9 have all faced hundreds of thousands of dollars to replace the underdrains. Mr. Brown said this year that over time the underdrain systems have “clogged with silt” causing complaints from residents about deterioration and buckling of streets and walkways.

Each of the CDD Boards had included the repair costs in the upcoming Fiscal Year '22-23 budgets and that number will likely now be reduced when the preliminary budgets are passed this month.

PWAC Reverses Decision; Approves Lake Miona Walking Trail

The Project Wide Advisory Committee (PWAC) reversed its decision to eliminate the Lake Miona Walking Trail in the FY '22-23 budget when residents packed the PWAC meeting on April 11 in support of the project. Despite the costs burgeoning to more than \$750,000 from the original \$150,000 estimate, residents said those north of CR 44 deserve the same kinds of outdoor amenities that are being created in the new areas of The Villages.

PWAC Chair Don Wiley referred to the trail as the “million-dollar mile” and cited the costs to maintain and improve the amenities that it purchased from the Developer in 2016 and the trendline of declining revenues as reasons not to build the new trail. In the end, Mr. Wiley voted to approve the expenditure, later facing the rath of his own CDD 10 Board who had directed

him not to vote in support of the trail. PWAC member Don Brozick representing CDD 11 was the lone vote against budgeting for the trail, following the direction of his board.

Attorney Finds Solution to Outstanding Deed Compliance Fines

Community Development District (CDD) Boards of Supervisors have been frustrated for years by outstanding deed compliance fines, mostly on properties that have been abandoned or are in foreclosure. Often an investor comes in, picks up the property at a low cost, does a rehab and flips it for a nice profit. Nothing comes to the CDD for the fines and the Boards have had to consider waiving them to get them off the books.

CDD Boards have finally taken a stand and said “No” to waiving the fines, and the District’s attorney, Mark Brionez, has come up with a mechanism to recover instead of forgive the fines. He told CDD Boards that they can place a lien on the property so that when it is sold it will show up on the title search and will have to be satisfied if there are proceeds left at closing.

CDD Supervisors are jubilant over the strategy and now feel satisfied that there is a remedy.

CDD 6 Prepares to Sue CDD 7 Over PWAC Fees

Saying that Community Development (CDD) 7 cost their district nearly \$250,000 in savings in the Project Wide Fund allocation, CDD 6 instructed its attorney to prepare a resolution to pursue a lawsuit against CDD 7.

The action comes after CDD 7 was the lone holdout to amend the Project Wide Agreement that would have created a PWAC 2 for the newly created Districts south of CR 44. A second PWAC would mean that the current Project Wide Fund would not have to pay for shared repairs and improvements in the new areas. All other districts voted to approve the amendment after the District staff shared the savings each would receive. CDD 7, however, has continued



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In Case You Missed It continued from page 7

to oppose the amendment without opening up the agreement for negotiations over points such as the allocation methodology and term of the agreements.

Last year Mark Brionez, the District Attorney who represents all of the other CDDs, terminated his representation of CDD 7 after citing a conflict of interest in representing CDD 7 over these issues. CDD 7 then hired a law firm from Tallahassee that has been researching the issues and options that may be available.

CDD 6's resolution is expected to be on the agenda at its Board meeting on May 20 at 9:30 AM at Seabreeze Recreation Center.

CDD 7 Attorney Says Residents are Being Overcharged

Michael Eckert, the attorney for Community Development District (CDD) 7 told the CDD Board of Supervisors at its meeting on April 13 that residents in Duval, Hadley, Hemingway and Bonita are being overcharged for its share of Project Wide allocations, perhaps by as much as 25-30%.

Attorney Kevin Stone, who represents the Sumter Landing Community Development District (SLCDD) attended the meeting and said, "To say that you are being overbilled is only true to the extent that other districts are also being overbilled." He said that includes the commercial districts.

CDD 7 Supervisor Steve Lapp said that the introduction of apartments in Brownwood have created a need for a different kind of allocation instead of on the assessable acreage formula. Mr. Eckert said the apartments should be charged on a value basis or another methodology should be discussed. The Brownwood District only pays 2% while CDD 7 pays 9%.

Mr. Eckert will continue to pursue options for CDD 7's consideration. ■

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Q & A with Lady Lake Mayor Jim Rietz

Part 2 “Growth”

Editor’s Note: In the April POA Bulletin we published Part 1 of our interview with Lady Lake Mayor Jim Rietz with a focus on the Spanish Springs Town Square. On May 2, the Lady Lake Commission was expected to hear and vote on the plans submitted by the Developer for apartments at the former Katie Belles.

Just as in other parts of the area, Lady Lake is continuing to grow. How is the Lady Lake Commission planning for and addressing the growth? i.e., road improvement projects

The Town Of Lady Lake is very lucky to have developers wanting to help us grow for our residents. Commercial properties help keep our taxes down, provide employment for residents, and add impact fees to our budget.

I called for a workshop recently dealing with growth after one of our Commissioners said the “moratorium” word at a meeting. I wanted to know the view of each Commissioner and to know that we would have a unified direction for the future of our town.

The Town of Eustis did have a moratorium on development a few years ago and have not fully recovered from that. We are very fortunate we have good developers bringing in good complexes to our town. They are well planned and have taken in consideration the neighbors. They have made changes to their projects frequently from people speaking out at Commission meetings.

Every developer who has come before me at a meeting has been like this.

Many things have been brought to our attention at Commission meetings. Traffic in and around the town has become a big issue, especially in the winter. Some of the roads, such as Rolling Acres, Route 25, Cherry Lake, Lake Ella, and (the not so) Micro Racetrack roads are major issues, but they are not maintained by our town. These are Lake County roads. We have started communication with Lake County Commissioner Parks two months ago and continue to look for a joint effort to fix all of these using State, County, Town, and even Federal monies and have the county give these roadways to Lady Lake to maintain.

Roads like Chula Vista, Rio Grande, Avenida Central, and a few others have been brought to our attention for different reasons. Each of these have issues from time to time but nowhere near some of the other intersections within our town. Trying to limit speed or access is a problem. Speed bumps are not the answer as the

Mayor continued on page 13

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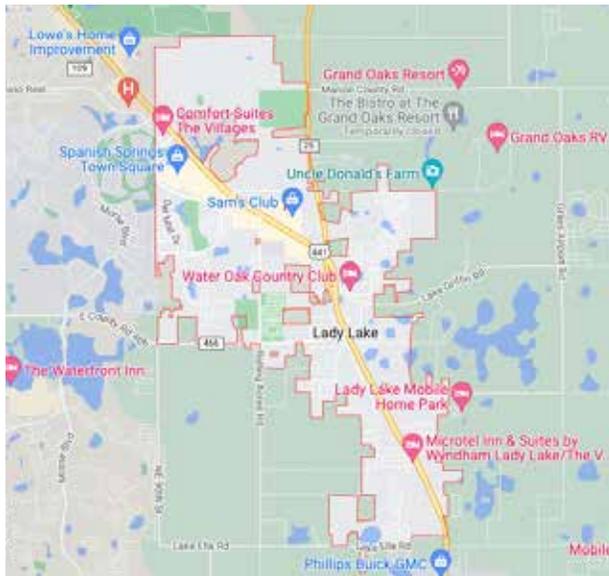
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Mayor continued from page 12



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What strains, if any, is growth creating for the Town and how are they being addressed?

Many of the strains we hear about are those we do not have control over. The 441/27 bridge removal is Florida DOT. The problematic roadways in our town which Lake County owns are currently not in our control. We need to deal with these the

best we can, but we need the residents to talk to their County and State representatives to let them know what is happening in their town and ask them to address the problem.

The Town Of Lady Lake was the starting place for The Villages, but The Villages have expanded to a point of no return. Personally, I do not think they can stop expanding. The Developer is creating problems the original infrastructure cannot handle. Roads like Morse and the bridge over Cherry Lake (Lake Sumter) are all becoming problematic due to the traffic. They may not have been designed to handle today's traffic.

The impact fees for Lake County are an issue. The North and South ends of the county are approximately \$2,100 starting for residential and in the center sections of Lake County the impact fees start at \$751. This is a huge problem for our town as we are growing. It is my understating that Fruitland Park and Leesburg, also in the center section, did not want the fees increased due to The Villages expanding so much in their areas.

I have been talking with Town Manager from Montverde and have put our Town Manager in contact to find how Montverde has Initiated their own town impact fee. This is work in progress for our town.

Is there anything else you would like to add?

The Villages is about 60% of the Town of Lady Lake. The Town of Lady Lake is less than 10% of The Villages. I keep that in perspective as the Mayor.

I want the Commission to be as transparent as possible. I just had a workshop dealing with streaming our meetings so the residents who cannot make the meeting can either see it delayed or watch at home.

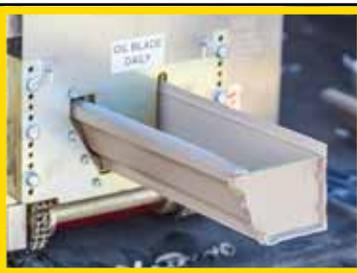
We, the Commission, are adding areas for residents to enjoy. If you have kids or grandkids in soccer or little league but only hear about their games, come on down to our fields to watch our teams! We have a dozen soccer and Little League teams ranging from 4 to 14 years of age. I know they would like to hear you cheering along.

We had a Macaroni and Cheese Festival (March 19) which was successful and very enjoyable. I was lucky to be one of the judges of one of my favorite food groups.

We have an area in back of Log Cabin Park which will be getting a walking path soon. There was a hotel there 100 years ago and we will be looking at creating a community center in its likeness for events, parties, weddings, and more.

I am proud to hold the Mayor office. While my office is a part time job, I have a staff of great full-time managers and support people that are totally amazing in their performance. It seems I just think of something, and they have supporting data ready in hours. ■




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Villages Honor Flight *Honoring Veterans in The Villages and Beyond*

More than 1,500 veterans in The Villages and surrounding counties have been honored with a trip to the Washington DC veterans’ memorial monuments thanks to The Villages Honor Flight that started here in 2012 as a chapter of the national organization.

With approximately 600 on the waiting list, by the end of this year the number will be 2,000 veterans who served at least one day during the WWII, Korea, Vietnam, and Desert Storm war periods, according to Vickie McMillan, the Speakers Bureau Administrator for The Villages Club.

Honor Flight was started in Ohio in 2005 by a doctor who had a veteran as a patient who had never been to Washington DC to see the WWII Memorial. The doctor had a plane and flew him to see the monument. Soon, other doctors heard about what he had done, and followed suit. A national movement to honor veterans was begun!

Veterans are prioritized by age, with WWII veterans at the top of the list. Terminally ill patients are also at the top of the list.

Ms. McMillan said the planning starts about 2 months ahead of the scheduled flight when the veteran gets the call that he/she is going. There are several pre-flight activities and surprises leading up to the arrival at 1 AM at the American Legion, where more surprises are in store.

Once the flight arrives in DC there is a bus trip and non-stop visits to the various memorials, and “15-20 miles” of walking. Most veterans use wheelchairs but not all. Guardians are assigned to all veterans and push those who are in wheelchairs for the entire day.

The first stop is the Tomb of the Unknown Soldier, where veterans are given front row seats to the ceremonial Changing of the Guard. Then it is on to the Marine Memorial followed by a drive around the Iwo Jima Memorial that is made of

10,000 tons of bronze. Lunch is at the Air Force Memorial followed by group pictures at the WWII Memorial at the Lagoon. Veterans can walk around wherever they want to go and from here can see the Korean Monument and the Vietnam Memorial Wall. They end up at the Lincoln Memorial where, from the top floor they can look out across the lagoon to see the Washington Monument. Sometimes they are able to drive around the Navy Memorial, but due to its location downtown they can’t stop because of traffic. The Navy Memorial is regularly refilled with water from the Seven Seas. Another short stop may be made at the Nurses Memorial.

Then after a long and exhausting day, it is back to the airport, sometimes 24 hours after it all began. There is a homecoming at the American Legion, and as many as 1,000 people have showed up in the wee hours of the morning to welcome the flight back.

Time and money are what it takes to take honor so many who have served our country. There are plenty of volunteer opportunities but not all involve taking the flight itself. There is much work behind the scenes such as working on mailings, driving the veterans the day of the flight, writing letters, making calls and helping to maintain the wheelchairs.

Anyone under the age of 76 is eligible to be a Guardian who accompanies a veteran on the flight. The cost is \$250 for the first flight and \$200 for subsequent flights.

To raise money the Villages Honor Flight holds a golf outing, its biggest fundraising event, that sells out every year. They do an annual fashion show with veterans as models. They also accept memorial donations and Florida will soon be issuing a vanity license plate where proceeds will go to the program.

To learn more about this wonderful program visit the website at VillagesHonorFlight.org. ■

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Air Plants

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

“Air” plants, or epiphytes, get their common name from the fact that they get all of their nutrients from the atmosphere. They are plants that attach themselves to other plants, but they do not harm the plants. Air plants are not parasites; they grow on other plants but do not rely on them for nutrients. They take nutrients from the air and debris that collects on the plant. Basically, they are nature’s ancient freeloaders.

Also known as Tillandsia, most species have thin, stiff leaves covered in scales, often giving them a fuzzy, gray-green appearance. They have small flowers, usually less than two inches in size. Blooms can last for days or even months. Be aware, the “mother” plant will slowly die after it blooms, but new plants (called pups) will sprout from it.

While air plants are incredibly low maintenance, they do require three things: air circulation, light, and an occasional light mist of water.

Air plants needs bright, but not direct, sunlight to thrive. Keep your indoor air plants near a south, east, or west window. Outside, Tillandsias will thrive in an area of the landscape where they will receive light shade and protection from direct sun. I like to keep mine where they will get rained on.

Neither Spanish nor a true moss, Spanish Moss is an air plant. We know it--it’s that gray “fuzzy” stuff, a familiar part of Florida’s environment, hanging off trees and landscape plants. Spanish

moss grows well in areas with low light, little airflow, and high humidity, which is commonly provided by southern shade trees, often the Southern Live Oak and the Bald Cypress.

Although Spanish moss prefers moist environments, its ability to trap water lets it survive dry periods. The plant can also go dormant until moisture conditions improve.

Spanish moss does not have any roots. It attaches by wrapping its stems around a surface. Many homeowners think that Spanish moss kills their trees. University of Florida professors tell us that this is not the case because the moss is not parasitic. The only thing Spanish moss uses the trees for is support. If you observe tree decline after heavy infestations of Spanish moss, the tree is usually declining because of something else. Heavy moss on a tree can shade leaves and slow growth, even preventing photosynthesis from occurring. Spanish moss can also increase wind resistance which can prove fatal to the host tree in a hurricane. Healthy trees will grow faster

than the moss. If you want to remove Spanish moss, have an arborist remove it by hand (chaching). Another way to remove Spanish moss is by spraying copper sulfide which is very costly and also temporary.

Spanish moss shelters a number of creatures, including rat snakes and three species of bats (oh goody). One species of jumping spider, Pelegrina tillandsia has been found only on Spanish moss.

When I first moved to my Villages home, the huge 200-year-old Southern Live Oak out back hardly had any Spanish moss on it. The yard was formerly a pasture or melon patch. As the turf and landscaping went in beneath the tree, more Spanish moss made a home on the tree’s branches. This means that the tree is stressed out. This stress is because the tree’s root system is competing with the turf for water and nutrients.

Spanish moss has been used for various purposes, including building insulation, mulch, packing material, and mattress stuffing. The expression “don’t let the bedbugs bite” comes from the bites of nearly invisible red bugs, or chiggers, which are found in Spanish moss.

In the early 1900s Spanish moss was used commercially in the padding of car seats. In 1939 over 10,000 tons of processed Spanish moss was produced. It is still collected today in smaller quantities for use in arts and crafts projects. It is also used by some as the filling for traditional voodoo dolls (yikes!). My neighbor wanted to get some for a craft project and in order to remove any bugs, put it in the microwave and started a fire. An easier (and less flammable) way is put the Spanish moss in a tub of water with a little bleach then dry it out.

We are so lucky to live where there are air plants! ■

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SENIORS VS CRIME

Fraudulent Roofing Claims Are On The Rise: How To Avoid Getting Duped

A warning from the Florida Association of Public Insurance Adjusters for Florida homeowners: Fraudulent roofing claims are on the rise. Con artists continue to target homeowners by offering to replace roofs while getting your insurance company to foot the bill in full.

The Florida Association of Public Insurance Adjusters is hoping to educate homeowners so when they come across something that sounds like a scam, they don’t become victims.

Unlicensed contractors, roofers and insurance professionals are not qualified and are taking advantage of the vulnerable population. Chris Cury, the president of the Florida Association of Public Insurance Adjusters, has some warning signs to look out for to avoid becoming a victim.

“Most folks are not familiar with how to how to put their lives back together after a catastrophic loss. It’s very complicated. It’s very stressful. And if somebody comes and offers you, the sun, the moon and the stars, it’s not hard to understand

why a person who’s in that situation would say help and turn to the wrong person,” Cury said.

Homeowners should be extremely wary of companies if their business cards, contracts, and advertisements do not have a contractor’s license number on them as the law requires. And you should not deal with them if they’re offering free rebates or free deductibles, or if their contracts include anything close to an assignment of benefits, which basically hands all your rights to that claim and the money when it comes in over to someone else

Cury said the legislature has taken action already that would allow for more control against fraudulent activity, but without enforcement

and prosecution, the number of scams will only increase.

The best way to know if someone is a licensed contractor is to check online. You can verify a roofer’s license online at the Florida Department of Business and Professional Regulation, **MyFloridaLicense.com**.

You can also check on the contractor’s license and the number of complaints filed against any roofer by contacting your nearest Seniors vs. Crime office in The Villages: the Marion office at 352-753-7775; the Sumter office at 352-689-4600, ext. 4606; the Wildwood office at 352-753-0727; or the Fruitland Park office at 352-674-1882.

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The Dark History of Medicare Privatization



I plan to give a free lecture in the near future addressing the abuse private insurers have plundered with their substitute/ alternative plans for Medicare. For those who have heard me speak, I don’t hold back. I invite any insurers representing such plans to debate me during my presentation. Examples of care denied, as well as those favorably supported, will become very clear. Once I summarize, we all will be much more knowledgeable (and “less conned”).

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