



POA Bulletin



POA4US.org

JUNE 2024

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Upcoming POA General Membership Meetings

June 18, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Len Hathaway

Topic: Lightning Matters

July 16, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Bradley Arnold

Topic: Sumter County FY 24-25 Budget

July 18, 2024 • 7 pm

Everglades Recreation Center

CANDIDATE NIGHT

Sumter County Commissioner Candidates, Districts 1, 3 & 5 will present their credentials at the POA Membership meeting, and answer questions

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

CORRECTION:

In the May *POA Bulletin*, Sumter County Commissioner Craig Estep was incorrectly identified as the Commissioner for District 5. Commissioner Estep is elected from District 3.

INSIDE THIS ISSUE

Florida Property Insurance **4**

Miller Reinstated as Commissioner **9**

Hurricane Season **13**

Good Golf Etiquette **23**

Seniors vs. Crime:
Why Is Everyone Upset
About TikTok **26**

Making Sense of the Proposed Fire Assessment Fees



Residents of The Villages Public Safety Department Dependent District (VPSDDD) territory recently received a notification in the mail advising them of the new Fire Assessment Fee and the public hearing that will occur on June 12.

The notice says that the total annual Fire Protection Assessment revenue to be collected within the District is \$22,954.78. This is ONLY funding for fire protection and does not include funding for the Advanced Life Support (ALS) and ambulance transport services. The budget does include costs for the capital lease/purchase agreements for new fire apparatus and vehicles, as well as a lease/purchase agreement with The Villages Developer for new fire stations needed for new growth areas. The agreement will be between the Developer and the Villages Center Community Development District (VCCDD), whose members are “elected” by the commercial properties in The Villages Center district, a.k.a. The Developer.

The notice further states that the Fire Assessment Fee for each parcel is based upon 1) Readiness/Availability which includes administrative costs, capital equipment, and building costs allocated equally to each parcel, and 2) Demand for use which includes operational mobilization costs, such as fuel and personnel responding to an incident. The Demand portion is allocated per ERU — Equivalent Residential Unit defined as an average of 1,714 square feet — for all parcels. In other words, non-residential categories total square footage is divided by 1,714 to determine the number of ERUs for that parcel.

The Readiness Rate represents 75% of the total funding, or \$239.14 and the Demand portion is 25%, \$81.57. Residential homes will now pay \$320.71 per year for Fire Protection service, compared to the current rate of \$125.

The POA has been supportive of the methodology used for the Fire Fee as a more fair way to fund the personnel and other operational costs needed because the Demand portion uses the ERU calculation for non-residential properties. The POA believes that a Fire Impact Fee should be used to fund new equipment and stations. District Manager Kenny Blocker and the members of the VPSDDD Board have resisted asking the Sumter County Board of Commissioners (BOCC) to pass a Fire Impact Fee on its behalf.

Residents have been confused as to whether this new fee represents the entirety of what they will be paying for Fire and Ambulance services. It does not. The District, in its presentations, has deducted what they have estimated as 1.31 of the current Sumter County property tax millage rate to reflect a savings to most residential properties. They have said they don't know if Sumter County will reduce the millage rate by that amount.

That is not likely to happen, and here is why.

Fire 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.

Fire *continued from page 1*

Sumter County will continue to fund certain operations for both the VPSDDD and the Sumter County Fire Department. These operations include the Communications Center responsible for answering 911 calls and dispatching the necessary response department, fleet maintenance operations, and the “readiness” component of the ALS/ambulance service for both departments. That “readiness” component is calculated at \$190 per hour per ambulance for 70% of the total available hours in a year, based on 24-hour coverage, or 6,132 hours. The cost per ambulance per year is \$1,165,080. The Villages maintains 12 ambulances. Based on this formula the cost coming out of the Sumter County General Fund for ambulances in The Villages would be \$13,980,960. Sumter County Administrator Bradley Arnold said this will be slightly lower because of other revenue sources available to the VPSDDD.

Do we still believe the County should reduce the millage rate by the 1.31 as deducted by the District to show savings to the homeowners?

With these expenses continuing to be covered by the county millage rate in the general fund, and the high call volume for ambulance transport that is charged to the patient or insurance, the VPSDD

will only need to implement a .02706 millage, which will be used to offset the properties that are exempt from paying the fee.

In the District’s FAQs about the Fire Assessment notices, they say “This Fire Assessment does not impact Ambulance service, this is for Fire Protection only. Ambulance service is paid through a Readiness fee from Sumter County as well as reimbursement from Medicare/Medicaid and Insurance. VPSD maintains twelve 24-hour ambulances across The Villages currently, plus additional “day trucks.” Additionally, all Fire Apparatus and Ambulances can respond to any EMS call as Firefighters are Dual Certified as Paramedics or EMT’s. As Future stations are built, Ambulances will also operate out of the new stations.”

The list of FAQs can be found at **DistrictGov.org** under the VPSDDD District.

Sumter County residents will not be so lucky as to see a reduction in the costs to provide Fire and EMS services for the unincorporated areas or within the cities in the county. There are less properties that are more spread out and less revenue sources available. The Board of Commissioners reviewed its Municipal Services Benefit Unit (MSBU) study at a workshop held

Fire continued on page 3



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Fire continued from page 2

in May, which proposes Fire Assessment Fees of \$298.99 for Level 1 Funding, \$329.84 for Level 2, and \$355.58 for Level 3.

With four Commissioners present, the consensus was to pursue the Level 3 Funding, which will provide improved EMS transport focus and improve fire suppression service, at an estimated annual cost of \$13 million. This also does NOT include the ALS/Transport services, which will be covered with the Municipal Services Taxing Unit on the Ad-Valorem portion of the property taxes. Based on the formula for “readiness” listed previously, with 6 ambulances this will be a total annual cost of \$6,990,480.

According to Sumter County Administrator, Bradley Arnold, the costs for the ALS/Transport services will be reflected in a separate millage rate for Sumter County-only residents and will not include those parcels in the VPSDDD territory. He said there continues to be a “mutual aid” relationship with The Villages, and that all residents in Sumter County, including The Villages, will benefit by having 18 ambulances at the ready to serve the citizens.

The public hearing for the VPSDDD’s rate will be held on June 12 at 1 pm at Savannah Center. ●

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The Florida Property Insurance Market – *Where Do We go from Here?*

Kevin McDonald, an insurance agent with 37 years in the insurance business and his manager, Carl Randall, provided many of the answers residents have been clamoring for in the last several years with the high costs and cancellations of property insurance in Florida. It wasn’t all good news, but it does show some light at the end of the tunnel.

Mr. McDonald, speaking at the POA Membership Meeting on May 21, said their objective was to give an idea of what got us to where we are with the current property insurance issues, what solutions have been proposed, how they are working, and to give meaningful suggestions that will provide some relief.

He emphasized they don’t make the rates or determine who gets cancelled. Companies are making those decisions, and it is painful and arduous for people to deal with.

How Did We Get Here?

Florida is the 9th largest insurance market in the world, with more than \$7 trillion in insured property assets.

From 2019 – 2023 there were 23 named storms that had an impact on Florida property owners.

Reinsurance premium increases, “blue tarp syndrome” – roofs – with many legitimate, and a lot that were not legitimate, that led to litigation issues, and inadequate insurance rates caused many insurance companies to go bankrupt.

Hurricane Ian had an impact on everyone. There were \$113 billion in total losses with \$21 billion that were insured and many that were not. It also impacted auto insurance rates – 40,000 cars flooded out; if electronics were affected the car was a total loss.

About 4 years ago blue tarp syndrome started in the northern part of the state, with claims coming in for hail damage. It eventually made its way through Florida, including in The Villages. Claims were not being satisfied so suits were filed. Compounding that situation were

the fraudulent claims being made on behalf of homeowners by unscrupulous roofing contractors.

While 9% of all property claims are in Florida, it has an exorbitant 79% of all lawsuits! Actuarially, Mr. McDonald said an insurance company cannot rate for litigation. In 2 years’ time there were 246,000 lawsuits. By comparison, California, a significantly larger state had just 3,500 litigated claims in 2021.

Mr. Randall said this is a manmade crisis – too much litigation and too many fraudulent roof replacement schemes, contributed to net underwriting losses. From 2017-2021 Floridians paid the highest insurance premiums in the country averaging \$4,231, nearly 3 times higher than the national average, \$1,534. Rates in latter 2021 and in 2022 were even higher.

Prior to 2016, insurance companies were profitable. After that there were significantly more losses and 20 companies either left the state or became insolvent. In 2023 there were some who eked out a break even.

The state of Florida had to take on the liability for the insolvency of the companies. Everyone pays an assessment on their policy for the state sponsored Citizens Insurance through the Florida

Insurance continued on page 5

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Insurance *continued from page 4*

Insurance Guarantee Association (FIGA). It is in everyone's interest that only legitimate claims get paid. When that occurs, these assessments won't last and will eventually go down or go away.

Citizens Insurance is intended to be the insurance company of last resort. It doesn't set its own rates and has been typically lower than others in the market. Mr. McDonald said it should be higher, as in other states. In 2017 -18 it had approximately 440,000 policies; today it has 1.2 million. The State is trying to off-load those policies where possible and will seed companies who come into the state with 50-60,000 policies from Citizens. The goal is to be under 1 million policies by the end of the year.

Citizens' policies are now required to have flood insurance, whether in a traditional flood zone or not, to deter people who don't need to be with Citizens. The State has also tightened eligibility to qualify for a Citizens policy.

Another impact of the high cost of insurance is the ripple effect as businesses are also paying significantly higher premiums so prices for consumers are going up for those products. A homeowner may not be able to list their home if the roof is too old because the buyer can't get insurance. Roof, water heater, and sometimes HVAC will affect getting insurance. The seller then has to put the new roof on to make it sellable.

Mr. McDonald says forget about paying extra for 30- or 50-year roof shingle because most insurance companies don't consider them to actually extend the life of the roof for that long.

The State has programs to help mitigate the rising costs of insurance or the risks of being cancelled. The My Safe Florida Home offers up to \$10,000 on a primary home to assist with "home hardening," replacing roofs and windows to make them more hurricane damage proof. The State funded the program with \$600 million in 2022 and an additional \$200 million in April 2024 with tax dollars generated from materials purchased as homes are rebuilt from storms.

Residents can use Form 1802 to file a wind mitigation inspection report for roof for insurance purposes. Significant building code changes were made in 2001 and homes built after that have benefited. Homes prior to that may be able to get the \$10,000 for the hardening improvements.

The State has also enacted recent legislation to combat the rising insurance premiums.

- An insurance company can allow a separate deductible for the roof.
- Prohibitions on solicitors.
- Prompt pay laws require insurance companies to pay or deny claims in 60 instead of 90 days.
- Insurance companies must acknowledge a claim within 7 days and physically inspect the property within 30 days.
- Fee multipliers were repealed for litigators. There were instances where a \$20,000 roof claim also paid out \$600,000 in legal fees.

Insurance continued on page 7



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Insurance *continued from page 5*

- One-way legal fees were repealed, along with putting limits on bad faith claim awards.
- Assignment of benefits to a third party such as the contractor are no longer allowed.
- Eligibility requirements to qualify for Citizens Insurance were tightened. If another insurance company can provide a policy within 20% of the Citizens premium, the property owner must take the other policy.

Mr. McDonald and Mr. Randall said it is taking time for these changes to work their way through and there are loopholes to be fixed.

Eight new companies have been approved so far this year to do business in Florida. As those companies come online, policies from Citizens are migrating over.

Florida House Bill 837 was passed to decrease frivolous lawsuits on homes as well as cars. Governor Ron DeSantis made it effective immediately to prevent lawsuits from being filed before it went into effect. When some of the previous legislation was passed there were 280,120 civil lawsuits – most frivolous – that were filed under the old laws. Some lawyers

dumped all their claims at the policy limits into lawsuits, which has since bogged down the whole claim system. And now insurance companies must factor full policy limits into their liability, which has also caused premiums to rise.

Property owners should know that insurance is an indemnity contract, not a warranty that covers wear and tear. Key features of insurance include the dwelling policy which the speakers recommend should be at replacement value but can be insured for the cash value. Policies also cover personal property and liability protection.

Many policies also have extended replacement costs that would be paid over and above the replacement value if the home is completely destroyed or suffers a catastrophic loss. There are also extra coverages for new building code ordinance coverage changes – important for older homes – sinkholes, earthquakes, and wildfires.

Inflation, claims payouts, and reinsurance can have an impact on rates. Rates are regulated by the State; companies must file rates –and they cannot be excessive, inadequate or unfairly discriminatory.

It is recommended that you base your policy coverages on replacement value which is what

the insurance company considers to be the cost to rebuild the home. This does not consider the other factors that cause your property’s market value to be higher such as golf courses, amenities, and lifestyle. Understanding what you need can help you save on your premium.

Mr. McDonald said these are the things to consider now:

- Talk to your agent.
- Is your home valued correctly for insurance?
- Is your personal property coverage adequate or too much? He advises that you don’t go too low.
- Consider your deductible. A higher deductible can lower the premium. How much risk do you want to take on? ●



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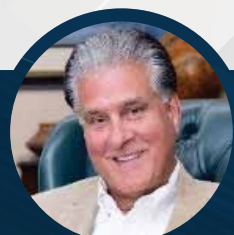
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Oren Miller Reinstated as Sumter County Commissioner

After months of waiting since his conviction for perjury was overturned, Governor Ron DeSantis issued an Executive Order, reinstating Oren Miller to his seat as Sumter County Commissioner, District 5. The order ousted Don Wiley who was originally appointed to fill the seat in 2022, and who won the seat in an election held the same year.

Commissioner Miller's first meeting was the Sumter County Board of Commissioners workshop on May 21, to hear the consultant reports for the Sumter County Fire Municipal Service Benefit Unit (MSBU) or Fire Assessment Fee, a Fire Impact Fee, Sumter Road Impact Fee, and Sumter Building User Fee. But Commissioner Miller had more on his mind than hearing the reports. He had a long list of demands for County staff, and an admonition to his fellow Commissioners that he expected that every citizen's First Amendment rights to speak and say what they want in the meeting would be upheld. He cited seeing people removed from the meeting and even the building for not following the guidelines the Commission had set out, which he said violated their constitutional rights.

His final statement at the meeting was, "I plan on working for the citizens of this county. Period." But his list of requests seemed to suggest there may be more of an agenda.

Among items on the list were:

- A list of all Sumter County personnel, including vacant positions, the reason they are vacant, and how long they have been vacant.
- A tour of the animal shelter with Assistant County Administrator Stephen Kennedy.
- Succession plans for all department leaders "and above."
- Raises for all County firefighters to bring them equal to The Villages Public Safety Department's firefighters.
- A repeal/revision of the ordinance that defines parameters for the public comment portion of the meetings. The County attorney said there is not an ordinance, but the guidelines were established by resolution.

It is unclear why Commissioner Miller is seeking this information but will likely come into focus in the coming months. In the meantime, both Miller and Wiley are seeking re-election to the District 5 seat on the Commission. ●



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We have 1,600+ total page likes and 2,138 total page followers!

The POA now livestreams 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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Driver Safety

AARP now offers a Free 60–90-minute Smart Driver Technology workshop for those thinking of either leasing, purchasing or just upgrading to a newer vehicle.

Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older. All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or one day* 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration. **Volunteers Needed! Contact Chet at 352-430-1833 or 352-348-4946.**



June 2024 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Art Donnelly	631-792-2203	Tue	6/4/24	Wed	6/5/24	Colony
Don Walker	352-430-0610	Mon	6/17/24	Thur	6/20/24	Savannah
Jack Haughn	352-603-1420	Tue	6/11/24	Fri	6/14/24	Laurel Manor
Chet Kowalski	352-420-1833	Sat	6/15/24	Sat	6/22/24	Paradise
Wanda Smith	972-358-9757	Tue	6/25/24	Wed	6/26/24	Rohan



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Hurricane Season Is Here! – Are You Prepared?

The National Oceanic and Atmospheric Administration (NOAA) has released its 2024 forecast for the Atlantic hurricane season, which officially starts on June 1. NOAA’s report predicts an “above average” hurricane season with 17 to 25 named storms, 8 to 13 hurricanes, and 4 to 7 major hurricanes of category 3 or higher.

“Of note, the forecast for named storms, hurricanes and major hurricanes is the highest NOAA has ever issued for the May outlook,” said NOAA Administrator Dr. Rick Spinrad.

According to NOAA’s 2024 outlook, there is an 85% chance of an above-normal season, 10% chance of a near-normal season and a 5% chance of a below-normal season. Of these predictions made, NOAA said its forecasters are 70% confident in these ranges.

The hurricane season officially starts on June 1 and ends on November 30, with most activity occurring between mid-August and mid-October. An average season has 14 named storms, seven hurricanes, and three major hurricanes.

The upcoming season is expected to have above average activity due to a variety of factors, including near-record warm ocean temperatures in the Atlantic Ocean, development of La Niña conditions in the Pacific Ocean, reduced Atlantic trade winds and less wind shear, all of which tend to favor tropical storm formation, Spinrad said.

Know Your Storm:

Hurricanes are tropical cyclones that threaten areas of the United States along the Atlantic coastline and Gulf of Mexico.

Hurricane Watch – conditions are possible within 48 hours.

Hurricane Warning – hurricane is expected within 36 hours.

Tornadoes are violent and rotating storms with winds that can cause severe damage. Florida ranks third in the nation for average number of tornadoes each year. Due to Florida’s unique climate, tornadoes can occur any time of year. They can strike quickly with little or no warning.

Tornado Watch – conditions favorable for tornado development.

Tornado Warning – a tornado has been sighted by a trained weather spotter or a tornado is indicated on radar. Take cover immediately!

Thunderstorms are considered severe if it produces hail the size of a U.S. quarter or larger, or winds of 58 mph or higher.

Severe Thunderstorm Watch – favorable development for storms.

Severe Thunderstorm Warning – reports of 1-inch hail or winds that exceed 58 mph.

People who live near waterways or other low-lying areas are at highest risk, but anyone can be impacted by flooding.

Flood Watch – flooding is possible within 12 to 36 hours.

Flood Warning – flooding is or soon will be occurring. Evacuate immediately if advised.

What to Do:

When storms are predicted, be sure to secure loose outdoor objects, cut down dead branches and clear from around the home, secure or board windows, stock up on food and water, listen to radio or TV, and get a weather radio.

During a storm, take shelter in an inside room on the ground floor with no windows, stay away from windows, stay tuned to radio or TV. Do not shower or bathe, or go outside. If you live in a mobile home, find a sturdy building nearby.

After the storm, do not go outside or drive unless you must. Assess damage carefully. Wear shoes and gloves when going outside to protect your hands and feet from sharp objects. Be observant of downed power lines and do not go near or touch them. Never drive around barricades or through high water. Do not walk through flood waters or allow children to play in them.



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Hurricane *continued from page 13*

Sumter County Emergency Management Director, Dave Castro, suggests seven steps to stay safe during the hurricane season:

1. Have a Plan:

- Know Your Risk
- Pick two meeting places with family/neighbors
- Choose a Contact Person, someone from outside the area who will coordinate communication.
- Update your contact information.
- Think about evacuation – know where you would go if needed.
- Get proper insurance protection.

2. Gather Your Disaster Supplies

(See page 15 for a checklist of supplies)

- Make sure your kit is fully stocked with water, medications, non-perishable goods, pet foods, etc. Consider keeping extra cash on hand in the event there is a power outage, and you have to pay for things the old-fashioned way!

3. Stay Informed

- Sign Up for e-Notifications
District Customer Service Department
(352) 753-4508 **DistrictGov.org**
- County Alert Systems – The county alert systems will notify you of impending danger, storms, amber and silver alerts, etc. for your specific area.

Sumter County: 352.689.4400
Sumtercountyfl.gov

Lake County: 352.343.9420
AlertLake.com

Marion County: 352.732.8181
AlertMarion.com

4. Know Whether You Will Evacuate or Stay in Your Home

If your home was built after 2002, staying in your home is a practical option. But, if you live in a manufactured home, mobile home, “tiny house” or RV, or in a flood prone area, you should consider evacuating.

- Know where you will go.
- Have your supplies packed for you and your family.

- If you have a pet, consider whether you will go to an animal-friendly shelter or a hotel/motel. Understand what the policies are regarding pets, and make sure you have ample supplies.

5. Help Your Neighbors

6. Help Keep Your Pets Safe

7. Know Your Hazards

Area Shelters:

Staying in a shelter is no vacation. The space allocated per person is small – *see the picture below*. There are not cots provided so you will need to bring your own comfort supplies:

- Identification such as a driver’s licenses
- Bedding (cot, air mattress, blanket, pillow)
- Food and water
- Prescriptions
- Extra baby food or formula
- Toiletries (tooth brush and paste, body soap, etc.)
- Games or sources of entertainment
- Please bring all necessary supplies for your pet

DO NOT bring:

- Weapons
- Illegal drugs
- Alcohol

Sumter County General Population Shelters

All Shelters in Sumter County are pet-friendly

Sumter Fairgrounds

7620 SR 471 | Webster, FL 33597

South Sumter High School

706 N. Main St., SR 475 | Bushnell, FL 33513

Wildwood Elementary School

300 Huey St. | Wildwood, FL 34785

Webster Elementary School

349 S. Market Blvd., SR 471 | Webster, FL 33597

Center Hill Recreation Center

74 S. Virginia Ave. | Center Hill, FL 33514

Special Needs Shelter:

Wildwood Community Center

6500 Powell Rd. | Wildwood, FL 34785

Marion County Shelters

Go to **AlertMarion.com** for a list of open shelters and requirements when a storm is predicted. *(There is not a list available at this time.)*

The website also has a wide variety of information for residents of Marion County.

Lake County Shelters

For residents of Lake County, use **Lakecountyfl.gov/Emergency-Management** for information and shelters. ●



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DISASTER SUPPLY KIT CHECKLIST



General

- Two week minimum supply of medication, regularly used medical supplies, and a list of allergies
- A list of the style, serial number, and manufacturer information of required medical devices
- Batteries
- Flashlights
Do not use candles
- NOAA Weather Radio
Battery operated or hand cranked
- Cash
Banks and ATMs may not be available after a storm
- Cell phone chargers
- Books, games, puzzles or other activities for children

Phone Numbers

- Maintain a list of important phone numbers including:
County emergency management office, evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contacts, friends and family

Clothing

- Rain gear such as jackets, hats, umbrellas and rain boots
- Sturdy shoes or boots and work gloves

Special Needs Items

- Specialty items for infants, small children, the elderly, and family members with disabilities

First Aid

- First Aid Manual
- Sterile adhesive bandages of different sizes
- Sterile gauze pads
- Hypoallergenic adhesive tape
- Triangular bandages
- Scissors
- Tweezers
- Sewing needle
- Moistened towelettes
- Antiseptic
- Disinfectant wipes
- Hand sanitizer
- Thermometer
- Tube of petroleum jelly
- Safety pins
- Soap
- Latex gloves
- Sunscreen
- Aspirin or other pain reliever
- Anti-diarrheal medicine
- Antacid
- Laxative
- Cotton balls
- Q-tips

Food and Water

- Food
Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days
- Water
1 gallon per person per day
- Non-electric can opener
- Paper plates
- Napkins
- Plastic cups
- Utensils

Important Documents

- Insurance cards
- Medical records
- Banking information
- Credit card numbers
- Copies of social security cards
- Copies of birth and/or marriage certificates
- Other personal documents
- Set of car, house, and office keys
- Service animal I.D., veterinary records, and proof of ownership
- Information about where you receive medication, the name of the drug, and dosage
- Copy of Will

**Items should be kept in a water proof container*

Vehicle

- Keep your motor vehicle tanks filled with gasoline

Pet Care Items

- Pet food and water to last at least 7 days
- Proper identification
- Medical records/microchip information
- A carrier or cage
- Muzzle and leash
- Water and food bowls
- Medications
- Supplies for your service animal

Find more disaster preparedness tips at FloridaDisaster.org

5 Reasons Why Retirement is the BEST Stage of Life.

#1. We’re healthier than ever and living longer

Thanks to amazing advances in healthcare, we can remain active far longer than past generations. Baby Boomers aren’t slowing down like past generations of retirees.

Average lifespans are also improving. In 1950, the average 65-year-old could expect to live to 78.9, according to the U.S. Centers for Disease Control. Today, an average 65-year-old can expect to live to 84.4. It is not uncommon today for people to reach 90 and still be in reasonably good health!

#2. We’re more in control of our time than ever before

For perhaps the first time in our lives, we control our daily schedules and future plans. Want to play golf? Stroll through a park or along the beach? Join neighbors for crafts class or a game of cards? It’s all up to us.

#3. We can fulfill our life-long dreams

Suddenly, we can act on what matters the most to us and fulfill long-term dreams. We no longer have to stick with a job we don’t enjoy. No longer is earning a paycheck or raising kids the single most important factor in our lives.

In retirement, we are free to travel, further our education, spend time with the grandchildren, volunteer at a school, soup kitchen or hospital, or get

really good (at last) at a sport or craft.

#4. The senior years can be a time of great achievement

Even looking back in history, the traditional retirement years have often proven to be the most productive. Your best achievements may be yet to come! Need some inspiration? Look at what these seniors accomplished late in life:

- Col. Harland Sanders launched the Kentucky Fried Chicken (KFC) franchise when he was 65, using his Social Security check.
- Diana Nyad was 64 when she became the first person to swim from Cuba to Florida without the help of a shark cage.
- Benjamin Franklin signed the Declaration of Independence at age 70.
- In the 2020 Presidential race, both of the candidates running for the nation’s highest office are in their 70s.
- Warren Buffett, chairman and CEO of Berkshire Hathaway, is 93, still working, and highly respected as one of the nation’s shrewdest investors.

#5. Lifestyle choices for those 55+ have never been better

A final reason that retirement can be the best stage of life is because seniors today can choose their lifestyle and where to live. Communities that cater to senior adults, often referred to as 55+ communities, are growing in popularity.



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Attorney Kathryn Linn will discuss: Estate Planning

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- How to provide for a special needs/handicapped beneficiary.
- How to potentially minimize or eliminate estate taxes.



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Use the membership form on page 3 to sign up or come to a membership meeting. Check the POA website for dates, times and locations.

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 <p>Fresh Mangos \$1.59 Ea.</p>	 <p>Jumbo Yams \$0.69 Lb.</p>	 <p>Fresh Yuca \$0.99 Lb.</p>	 <p>Organically Grown Fuji Apples 3 Lb. Bag \$3.99 Ea.</p>	 <p>Rico Parboiled Rice 20 Lbs. \$10.99 Ea.</p>	 <p>Mazola Corn, Canola, or Vegetable Oil 96 Oz. \$8.99 Ea.</p>
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Upcoming POA General Membership Meetings

June 18, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Len Hathaway

Topic: Lightning Matters

July 16, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Bradley Arnold

Topic: Sumter County FY 24-25 Budget

July 18, 2024 • 7 pm

Everglades Recreation Center

CANDIDATE NIGHT

Sumter County Commissioner Candidates

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Pinellas Care Center**
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The Villages, FL 32163

**The Villages Health
Creekside Care Center**
1050 Old Camp Road
The Villages, FL 32162

**The Villages Health
Santa Barbara Care Center**
1575 Santa Barbara Blvd
The Villages, FL 32159

**The Villages Health
Lake Deaton Care Center**
779 Kristine Way
The Villages, FL 32163



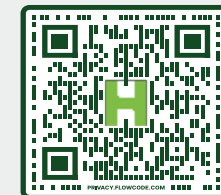
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In the heart of Summerfield, where the charm of the Villages and the surrounding areas converges, Sunshine State Golf Carts proudly unveils its latest haven for golf cart enthusiasts. Located at 15771 Highway 441, this new destination is set to redefine your golf cart experience. As a beacon of exceptional service, unbeatable discounts, and family-oriented values, our Summerfield location stands as a testament to our commitment to excellence.

A Legacy of Trust and Family Values:

Since our inception in 2008, Sunshine State Golf Carts has been a cherished, family-owned venture. Guided by a passion for golf carts and an unwavering commitment to customer satisfaction, our journey has been marked by trust, reliability, and a dedication to delivering an unparalleled experience. Now, with our fifth location in Summerfield, we extend the warmth of our family values to the heart of this vibrant community.

The Finest Selection:

Step into our Summerfield location and be captivated by a diverse array of golf cars and utility carts. We proudly showcase renowned brands such as Club Car, Star EV, Bintelli, and Atlas, each embodying the pinnacle of innovation and performance in the golf cart industry. Our commitment to offering only the best ensures that you'll find the perfect ride to elevate your golfing and recreational experiences.

Low Overhead, High Savings:

Sunshine State Golf Carts in Summerfield operates with remarkably low overhead, and we're excited to pass those savings directly to you. Enjoy discounts of up to 30%, making your dream golf cart more accessible than ever. We believe that quality shouldn't come with a hefty price tag, and our commitment to affordability sets us apart as your preferred golf cart destination.

Exceptional Customer Service:

At Sunshine State Golf Carts, customer satisfaction is more than a priority – it's our passion. Our team at the Summerfield location is dedicated to ensuring that your experience exceeds expectations. From knowledgeable staff guiding you through our inventory to our factory-certified technicians providing top-notch servicing, every aspect of your journey with us is crafted for excellence.

Expanded Reach:

Serving the Villages and the surrounding areas, our Summerfield location strategically places us at the crossroads of convenience and accessibility. Whether you're a resident of the Villages or a neighboring community, experiencing the Sunshine State Golf Carts difference is now just a short drive away.

Home of the Lifetime Warranty:

One of the many reasons Sunshine State Golf Carts stands out is our commitment to quality assurance. Our Summerfield location proudly carries the torch as the home of the lifetime warranty, offering you peace of mind and assurance in your golf cart investment. It's our way of saying that we stand behind our products and the joy they bring to your life.

Embrace the Sunshine State Golf Carts Difference:

In Summerfield, our commitment to excellence, low overhead, significant discounts, and unwavering customer service converge to create an oasis for golf cart enthusiasts. Join us at 15771 Highway 441, and let Sunshine State Golf Carts elevate your golf cart journey. Discover a world where quality, affordability, and family values unite to redefine what it means to ride in style. Your dream golf cart awaits – visit us today and experience the Sunshine State Golf Carts difference.

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SHINE (Serving Health Insurance Needs of Elders) volunteers are available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors are scheduled at the following locations to assist area residents for one-on-one counseling on the indicated days.

**Eisenhower Recreation Center,
9 am – 11:30 am, 1st & 3rd Wednesdays.**

**Chula Vista Recreation Center,
3 pm – 5:30 pm, 1st & 3rd Fridays.**

**Lake Miona Recreation Center,
9 am – 11:30 am, 2nd & 4th Tuesdays.**

**Lady Lake Library, 2:00 pm – 3:30 pm
2nd & 4th Wednesdays.**

Also, "Understanding Medicare," a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, go to FloridaShine.org or call (800) 963-5337. ●

SHINE is looking for outgoing individuals who can help provide Medicare assistance to our clients. A new orientation class is being formed with a focus on having new counselors available for the Open Enrollment Period, October 15 - December 7. If you feel you might be interested in helping, please log onto FloridaShine.org and click on "Join Our Team." Filling out the application will result in a personal call from the Florida SHINE office. For immediate questions, contact the Local Area Coordinator, John Krier at (815) 541-0866.



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Memory Loss??

Craig Curtis, M.D.

US NAVY VETERAN



Dr. Craig Curtis, MD, is a national expert on Alzheimer’s Disease with 25 years spent researching treatments and brain health. He focuses on prevention and treatment of Alzheimer’s Disease and his research has been published in leading national and international medical journals. Dr. Curtis is particularly interested in the underlying biology and prevention of memory loss, dementia, and Alzheimer’s Disease - and pursuing the science that one day will lead to an effective treatment.

Join Dr. Craig Curtis for a FREE Seminar where you will learn about:

- Causes of memory loss and proper diagnosis
- Memory, Forgetfulness and Aging - What is Normal?
- Differences between Alzheimer’s Disease and Dementia
- New FDA approved treatments to slow Alzheimer’s Disease
- A brain healthy diet and lifestyle
- ALL are welcome to this educational event

CALL TODAY TO RSVP

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The Villages, FL 32159

Good Golf Etiquette will Help Maintain the Golf Course Conditions

As criticism about the condition of golf courses continues, please remember that YOU can play a part in keeping maintenance issues down and playability up. Always follow these “good golf” etiquette guidelines and if you see another golfer driving off path when they shouldn’t or driving up to the greens, please notify a course Ambassador. “If you see something, say something!”

- Keep golf cars on assigned paths only.
- Show up early for your tee time and obey the cart path rules. Depending on seasonal conditions, driving off the path will result in damage to the turf areas. Also, comply with the speed limit rules.
- Golf car tires must have a rounded vertical tread with a maximum depth of ¼ inches. Total tire width must be a minimum of 8 inches. Tire pressure must not exceed 28 psi.
- Fix noticeable ball marks using a tool to close the mark and then smooth with the putter or your foot.
- Before leaving a bunker, a player should carefully smooth over all holes and footprints with the provided rake.

Practicing good golf etiquette not only enhances the friendly atmosphere that The Villages is known for, but it can make a significant difference on the health and playability of the courses. For example:

- Take the time to fill your divots and repair your ball marks.
- Observe cart directional signs and stakes and avoiding driving too close to tees and greens protects the playing surface.
- Retrieve your ball from the cup with your hand slowly and carefully while the flag remains in the cup, in accordance with a recent United States Golf Association (USGA) rules update, to keep from dinging cup edges.

- Replace your divots, avoid walking on the steep face of a bunker, repair any pitch marks or indentations caused by hitting the green.
- Take a few moments to rake out your footprints in bunkers and play area.
- Don’t talk while others are hitting and do not distract other golfers.
- Be careful where you walk at all times, and do not spend too much time looking for balls. When in a group, help other players to find their ball to keep the game play moving.
- Maintain an appropriate pace and avoid slow play. Keep pace with the group ahead of you and keep the game moving. Don’t hit a ball into the group ahead of you.
- Don’t step on your fellow players putting lines - the imaginary line that connects the ball to the hole. If your ball is on a player’s line, volunteer to mark the ball.
- Always yell “FORE”, when an errant ball is hit towards others.
- After everyone has putted out, immediately walk to the next tee.

NOTE: This list has been edited for publication. Go to DistrictGov.org and select Executive Golf from the Department menu. Also consider signing up for the “Good Golf School.”



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Lake Sumter Landing Recreational Boating Facility & Waterfront Renovation Project

At the May Project Wide Advisory Committee (PWAC) meeting, members and residents were surprised with plans for a complete renovation of the Lake Sumter Landing Waterfront and addition of a Recreational Boating Facility. The Landing has been a part of the PWAC “Exhibit A” and will be reclassified as an Amenity falling under the Sumter Landing Amenity Fund (SLAD). The estimated \$3 million price tag would be paid with Amenity Fees.

According to Assistant District Manager, Bruce Brown, the original ramp suffered structural failure approximately 4 years ago, with partial collapse, separation and loss of stability and buoyancy.

A “temporary” ramp was built directly over the original ramp. This repair did not resolve the underlying structural failure from 20+ years of weather, heavy use, water intrusion and rot. The entire ramp structure must be removed and rebuilt. The wooden finger piers and gazebo have significant rot, loss of buoyancy and instability forcing their closure more than a year ago.

The materials provided stated that an “in-kind” repair of the existing structure would cost about the same as the new project.

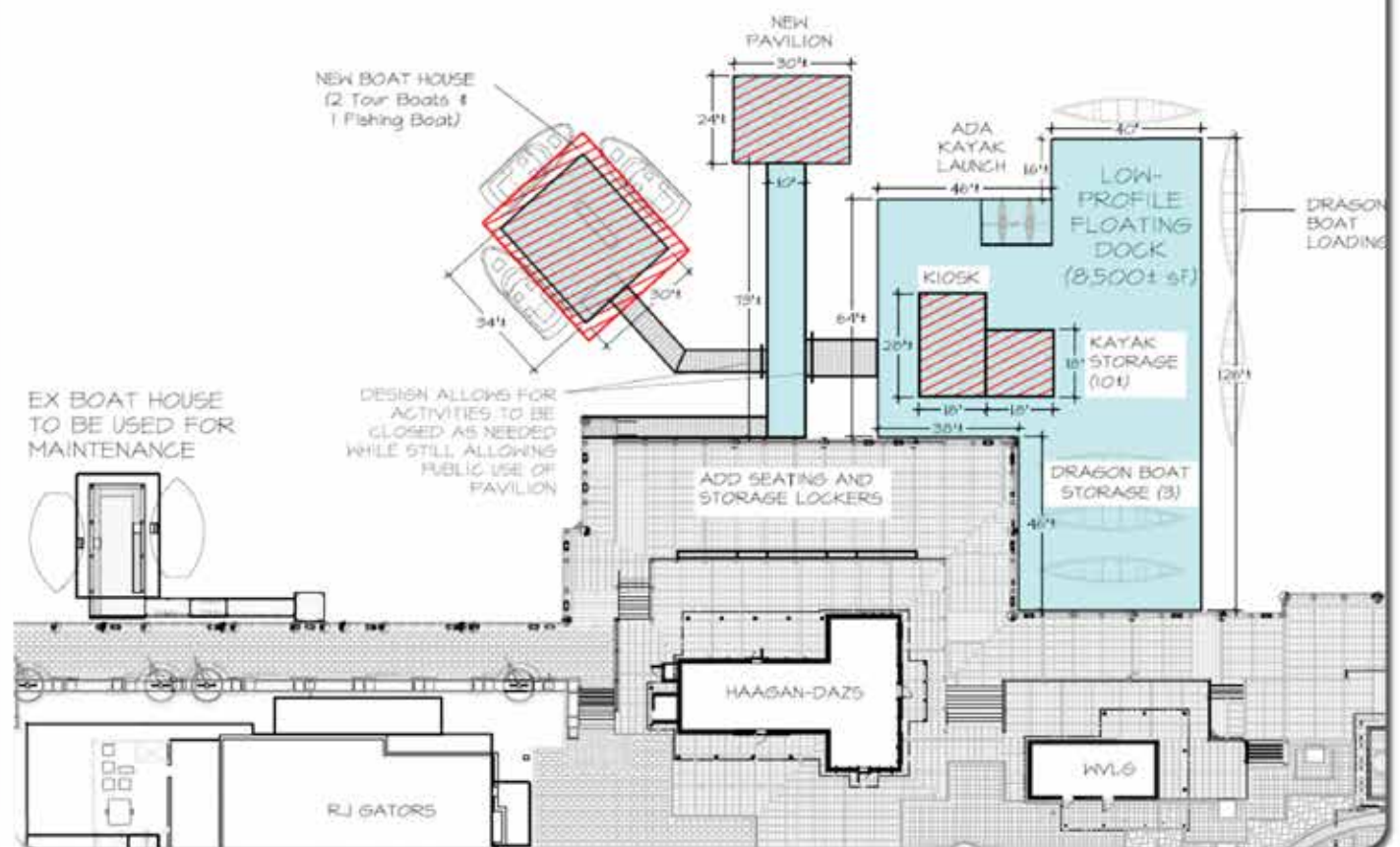
More information and details will be forthcoming. To view the presentation, go to [DistrictGov.org](https://www.DistrictGov.org) and view the agenda packet for the May 13 PWAC meeting. ●

LSL Recreational Boating Facility

The proposed newly designed Lake Sumter Landing floating boating facility will provide an all-inclusive aquatic recreation experience for residents, guests, and visitors alike.

The new proposed facility includes a dragon boat landing, ADA kayak low profile launch site and storage, new boat house for the 2 tour boats, nature and fishing charter pontoon, a 720 square foot observation pavilion and a kiosk to provide one-stop resident customer service.

Additional seating and storage lockers will be added along the existing deck behind the ice cream parlor. The new Pavilion will be the optimal waterfront destination to take in the natural beauty of Lake Sumter.



CDDs, AAC and PWAC to Approve Preliminary Budgets in June

The residential Community Development Districts (CDDs), the Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC) will each hold public hearings in June to approve the preliminary Fiscal Year 24-25 budgets. Once the budgets are set, they cannot be increased but they can be decreased before final passage in September.

Some meetings may occur on dates other than the usual meeting date to meet statutory deadlines. Check **DistrictGov.org** for your individual district, AAC and PWAC for budget details and the calendar of meetings.

For specific information about your District's annual maintenance fee, you can either contact a member of your Board of Supervisors or listen to the audio of the May minutes for the discussion of the maintenance fee. ●

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Why Is Everyone Upset About TikTok?

SENIORS VS CRIME

Ever wonder what the big deal is about TikTok and why everyone thinks it should be banned? Tech expert Kim Komando wrote a recent article listing the data that users give up every time they log on. Here’s the list:

- Your name, username, email address, password, phone number and location.
- Your IP address, cellphone carrier, time zone, phone model and operating system.
- Biometric identifiers, like facial IDs and voiceprints.
- The content of your messages, along with when you send, receive, and read them.
- If you buy stuff from the TikTok Shop, you give up your purchase info, including your credit card number and billing and shipping addresses.
- Your activities on other websites and apps (or in stores), including your purchase info.
- Filenames and file types.
- Your keystroke patterns and rhythms.
- Objects and scenery that show up in your videos, including tourist attractions, shops and other landmarks.
- The sites you visit the most and how you interact with them.

- Any text, images, and videos on your clipboard.
- Info about your videos, images, and audio.

Ah, but there’s more – TikTok also embeds data into images and ads to track the time and date you view a page, complete with a description. The amount of data TikTok collects is so extensive that, according to Komando, it can come dangerously close to cloning your entire phone.

Aside from all the above, what concerns most people, including Congress, is WHERE TikTok stores all the data it mines from users – all that data goes straight to servers in China – Communist China. That begs the question – what are they doing with all that data? Our guess is that we will find out in a few years.

If you or someone you know is a user of TikTok, be sure they see this.

If you have any questions about phone or computer security, stop by one of our offices and pick up a flyer. We have four offices in The Villages to serve you and all our services are free. Best of all, you don’t need an appointment. ●

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 2722 Brownwood Blvd.
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 next to theater)
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Fruitland Park
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Please note that the Wildwood office has a new phone number!



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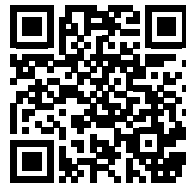
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