

# Property Owners' Association of The Villages

CHAMPIONS OF RESIDENTS' RIGHTS SINCE 1975

## BULLETIN

Vol. II No. VIII

May 2001

### POA Calls For Resignation of All 5 VCCDD Supervisors with Possible Conflicts of Interests

The POA is concerned that the VCCDD supervisors who voted for the recent purchase of facilities from the developer of The Villages for \$38 million in bonds may be too involved with the developer to make decisions in the best interest of Villages residents.

The situation is that these supervisors have either business, employment, or family ties to the developer.

The VCCDD supervisors and their relationship to the developer are as follows:

- Dodd McDowell, Chairman of the VCCDD Board of Supervisors, part-owner of The Villages Trash Company, builder of houses in The Villages, and a business associate of the developer in the developer's corporation.
- George McCabe, Vice Chairman of the VCCDD Board of Supervisors, part-owner of the Hacienda Catering Company, and a business associate of the developer in the developer's corporation.
- John Wise, Supervisor, builder of houses in The Villages.
- Ron Hess, Supervisor, builder of houses in The Villages.
- Mike Killingsworth, Supervisor, executive in the Citizen's First Bank in The Villages which is part owned by members of the developer's family.

Under these circumstances, the question is whether these supervisors can represent Village residents fairly when making decisions to purchase facilities from the developer. This question is further complicated when these supervisors make the purchase decision without market-based or fair-market appraisals performed by uninvolved third party appraisers.

The appearance, at least, of conflicts of interests is suggested by these circumstances.

So, the POA calls for these supervisors to resign.

Their seats should then be filled by a election vote of all residents in occupied homesites within the current geographic boundaries of The Villages.

Unfortunately, the Chapter 190 law has no provision for this arrangement. So, the POA calls on the developer of The Villages, who currently appoints these supervisors, to accept these resignations and to accept a vote of residents for appointment of new supervisors.

Residents should have a say in whether to accept the debt burden of 25 year bonds. Residents should also have a say in who the supervisors are that make these decisions.

This is a form of taxation without representation when residents have no say on important issues like this and, further, have no say in selecting the representatives who do have the power to say yes or no.

Remember that the developer cleverly designed the VCCDD to encompass just the downtown square and office area where nobody lives. Under the Chapter 190 rules, the developer continues to appoint supervisors since there are no residents with the power to vote. Thus, developer-appointed supervisors are not accountable to the residents who are compelled to pay off the bonds.

In summary, residents should have elected representatives who are responsive to the needs and interests of the residents they supposedly represent. There are too many questions about conflicts of interest in the current situation. The current set of five VCCDD supervisors should resign in favor of resident-elected supervisors.

— Tom Poss —

Happy  
Mothers

Day



### POA ASKS FOR VHA SUPPORT ON CALL FOR VCCDD SUPERVISOR RESIGNATIONS

The POA calls on the VHA to support this important proposal calling for the resignation of all five VCCDD supervisors.

In an adjoining article in this Bulletin, the POA explains the situation with VCCDD supervisors with possible conflicts of interests.

The POA feels that this issue is of overriding importance to all residents in The Villages. Thus, the POA is calling on the VHA for support.

The VHA, through its officers as a group, or through its individual members, is asked to support this POA initiative by making their thoughts known to the Villages developer – either by phone calls, individual letters, or formal resolution by the full VHA.

Remember that the objective of a homeowners' organization should be to promote residents' rights so as to assure continuation of the wonderful life style that we all enjoy here in The Villages. It should not be the objective of a homeowners' organization to promote developer rights at the expense of residents' rights.

The POA is an advocate for residents' rights; it calls on the VHA for support on this important issue.

— Tom Poss —

### GOOD NEWS FOR VETERANS

The new VA Out Patient Clinic opened its doors on Monday, March 12, 2001, at 9836 US 441, Leesburg, Florida. Clinic hours, 8 - 12 noon - 1 - 5 pm, Monday thru Friday. NO WALK INS

Lake County Veterans Service Office phone number: 352-343-9753

### REMEMBER OUR VETERANS



## FROM THE VILLAGES BEAT

Another month has passed and it's been more than eventful. This past month we have seen exactly how busy this little town can be. Some of the events that have taken place were out of the ordinary but handled very well by the officers that responded with the assistance of you, the residents, of our communities.

I have seen a lot of businesses running around the villages and there appears to be a lot of new advertising in the paper for services. One word of warning. SCAMS! There are a few rules to keeping your hard earned money in your pocket and not some crooks.

1. If it looks to good to be true it probably is.
2. Don't pay for a service until it's complete.

Most reputable business will have money on hand to deal with the purchase of supplies and equipment. Don't be afraid to ask for a business license. Feel free to call the Lady Lake Police or surrounding Law Enforcement for assistance when dealing with any questionable business practices.

3. NEVER give out your social security number or bank account numbers to anyone that you do not know. 4. Use your best judgment when spending your money on a service or product that you're not familiar with.

Moving right along. The subject that I would like to address this month would be COMPLAINTS. When done in the proper fashion a complaint is an opportunity to improve or correct an action or service being provided to you.

In our community there have been few complaints but out of the few there are some that stick out in my mind. In law enforcement we encounter many types of complaints. Often the complaint is hard to rectify due to the fact that people tend to tell a version of what happened more in their favor. Perception has a lot to do with this as well. For example, Person 1 is walking down the road. A gust of wind blows person 1's hat over a fence marked no trespassing. Person 1 crosses the fence puts his hat back on and begins to cross back over the fence. Person 2 walks out his front door and then sees person 1 crossing back over his fence and then calls the police and says person 1 is trespassing. It is often easy to recreate events in our favor. Take the time to cool down and evaluate what really happened. Secondly, if you take the time to make a complaint and would like it to be anonymous, keep in mind that it will be short of impossible, to notify you of how the complaint was handled unless you leave a phone number or address to contact you. Lastly please don't take out your aggression on the side of the road toward a police officer. Even if the officer is completely wrong in your eyes. Wait until you have an opportunity to contact a supervisor with your complaint. I

promise it's no fun to sit on the side of the road and have an argument on whether or not a person stopped at a stop sign or if they were parked properly.

In closing I would like to commend many members of our community for being outstanding in many ways. Some for being kind enough to turn in a 4ct diamond (that was found and returned to its owner) when they found it in the sales office. Others for just simply stopping at stop signs. And to the rest of you for making The Villages the best community in the USA.

Officer Brian Williams  
Bike Officer/ Village Officer

## PROMISES ARE BROKEN AND AMENITY FEES KEEP GOING UP

I think that we here in The Villages should consider where we are and where we are going. Many of us have moved here to retire. And we all want to enjoy the good life before the last ringing of the bells.

Many are still fighting for their rights. Many are just standing around stagnant. Many are just puppies obeying the message that is given to them. Most are afraid to say anything because they are afraid they will loose their rights and privileges.

We live in a community where promises were made to each of us when we were VIPs first buying into The Villages. How many of these promises were made? How many have been kept? How many have been broken? If we kept a scoreboard, "broken" would be far ahead.

Our newspapers keep writing that our amenities have been locked in at a given amount. But, three times since I moved here in 1987, the fee has been increased and the promise has been broken.

The amenity fee was originally called the maintenance fee. Has anyone ever looked up the meaning of these two words? There is a difference. For the last ten years, however, they have told us that there is no difference.

For my first four years, they said the maintenance fee did not pay for the recreation facilities. Now we are told that we can buy these facilities with bonds for millions of dollars. How high are they going to raise the amenities fee to pay for these facilities? How many more times are they going to renege on their promises?

Are we going to sit here and watch our lives fade away or are we going to join together and say: enough is enough!

-Charlie Harvey-

## THE VILLAGES WELFARE PROGRAM

A welfare program consists in getting something for nothing at public expense. Poor people sometimes need welfare payments because of misfortune or conditions beyond their control existing in the general economy. But, the oldest, most costly, unnecessary public welfare program, the mother of all welfare programs, is the one for land ownership, per se. It continues because it is not generally recognized for what it is.

The supply, or extent, of land is rigidly fixed by nature so its price, or rent, is entirely a function of demand created by the growth of population and development of the whole economy, not by any action of the individual land owner. And, so it is with land in The Villages.

Landowners receive an implicit or explicit economic rent or welfare payment that increases as demand for land increases due to growth of population and development of the whole economy. So we may say, that landowners and The Villages as elsewhere, are welfare recipients with no means test applied.

The way to end this gratuitous welfare program and promote the general welfare by sustainable non-inflationary full employment is to gradually increase tax rates on the value of land, and concurrently reduce tax rates on the value of improvements as proposed in the Silver Haired Legislature's resolution HB 83.

A thriving economy reduces the demand on categorical welfare programs and the costs to finance them by anti-economic taxes on production-earned incomes of labor and labor products employed as capital. HB 83 would benefit all producers and consumers of wealth. Only land speculators and slum lords who profit substantially at public expense may be expected to oppose it. But, of course, they typically have a lot of political clout.

- Ted Morris --

## MISSION STATEMENT OF THE POA

### WHAT THE POA STANDS FOR

The Property Owners' Association of the Villages is an independent organization devoted to the home ownership needs and interests of the residents of The Villages.

Specific attention is focused on housing, community, neighborhood, and government issues.

The POA serves Villages residents through programs of research, analysis, education, representation, advocacy, and legislative action.

The POA was founded in 1975 as an independent organization. Membership is open to all residents of The Villages.

## DELAND CITY COMMISSIONERS VETO LOCAL CDD

Commenting that they didn't see how a CDD would benefit anyone other than a developer, the DeLand, Florida, city commissioners turned down a developer's plan for the Victoria Park CDD with a 4-1 vote. This was reported in the March 17, 2001, issue of the Orlando Sentinel (get details at [www.orlandosentinel.com](http://www.orlandosentinel.com)).

Had the CDD been approved, the 4,000 planned residents would have been obligated to pay anywhere from \$450 to \$750 per year for up to 30 years. That would have been on top of the cost of their houses, on top of their annual neighborhood assessments, and on top of all their state and local property taxes.

The developer said the assessments would have been the resident's tradeoff for living in a resort-like community. Critics said the district would have created too much potential for abuses and conflicts of interests. The city manager said the CDD was a form of double taxation that could lead to political unrest. He said he didn't see how the CDD would benefit anyone other than the developer.

The one commissioner who voted for the CDD was a developer who had previous experience with another CDD. This other CDD, the Indigo Development in Daytona Beach, was created to pay for everything from roads to sewers to landscaped entrances for a golfing community that featured a LPGA course. Some residents, however, said they were never told about the assessments or the possibility of more bonds and more charges in the future. CDD officials claimed the residents were told, but agreed to settle the dispute with about 50 residents for about \$3,000 each. The CDD also agreed to freeze assessments until the developer was no longer in control of the district.

In commenting about the proposed Victoria Park CDD, the University of Florida professor who helped write the Chapter 190 law that created CDDs in 1980, said that developers want to create CDDs because "... everybody else is doing it, why can't we?" This professor questioned whether residents actually wanted to give developers public taxing authority to develop their golf clubs.

The Victoria Park developer said that the CDD would have had limited powers. The plan was to use money from tax-free bonds to pay for roads, sewers, and water reuse lines that would have been eventually turned over to the city of DeLand (apparently at no additional charge). A draft agreement with the city, however, forbade the CDD to build or manage such things as pools, clubhouses, or guardhouses. Those amenities would have been paid for with separate resident monthly fees unrelated to the CDD.

In a final effort to get the CDD approved, the developer agreed to provide \$5,000 for an attorney to review the developer's proposed CDD plan. The attorney picked, however, was an advocate of CDDs and helped write the state law creating CDDs. This attorney's firm has made at least \$770,000 in the past ten years giving legal advice to CDDs. Nevertheless, he denied that any conflict of interests existed for the legal advice that he might give to the Victoria Park CDD.

--Publius--

### How to Survive a Heart Attack When Alone

(Reprint from the Leesburg Moose Lodge # 1271 March issue of their Newsletter)

Many are alone when they suffer a heart attack what can you do? Without help, a person whose heart stops beating properly begins to feel faint, and has about 10 seconds left before losing consciousness. However, these victims can help themselves by coughing repeatedly, and very vigorously. A deep breath should be taken before each cough, and cough must be deep and prolonged, as when producing sputum from deep inside the chest. A breath and cough must be repeated about every two seconds without let up until help arrives, or until the heart is felt to be beating normally again. Deep breaths gets oxygen into the lungs and coughing movements squeeze the heart and keep the blood circulating. The squeezing pressure on the heart also helps it regain normal rhythm. In this way, heart attack victims can get to a phone and between breaths, can call for help. You'll be giving yourself CPR with this technique. Tell as many people as possible about this, it could save their life.

Thank you, Thomas Ritter for sending us this article along with reprint permission.

Tom Poss

### FAREWELL "HOPPY"

We met at Clown Class and Clowned at many events together, with Lady Lake Clown Alley #179, Formed by, Art Emerick

All these years I've called you "Hoppy", so for the benefit of others it's Richard Frohwein; my dear friend.

Farewell "Hoppy" til we meet again.

"Fluffy"

### FIRE ANTS

This was said to work. It is worth a try. You take GRITS uncooked, and sprinkle around the hill. The Ants cannot digest the grits and die. This is safe for the environment safe around pets and harmful to the ants. Let us know if this works, we will be waiting to hear from you.

## AN OPEN LETTER TO THE MANAGEMENT OF THE VILLAGES

It seems that there is no authoritative, comprehensive description of the financing of development in The Villages that is available to the public. Word of mouth descriptions, inconsistent with each other, abound. This gives rise to suspicion on the part of many residents, who do contribute to the expenses of development, that everything may not be on the up and up, so to speak. Since residents are financially involved they do have the right to know the facts. Fair and honest transactions have no need to be obscure.

What is needed is a written description of all cash flows, the names and justifications of all charges, who pays what to whom, what is done with the monies, etc. The contributions of the residents and those of the big landowner, called the developer, should be quite explicit.

If there is a fair sharing of expenses between the residents group and the developer organization it should be made quite apparent and fully explained. Transparency will eliminate rumors and unfounded suspicions that financing is inequitable.

Since land speculation and an upside-down anti-economic incidence of taxation are the conditions in which development takes place it is especially important to show that financial transactions are not only legal but otherwise fair and equitable.

The development of The Villages is a textbook model of skillful entrepreneurship with excellent results. No one can be criticized for managing his affairs to take full advantage of all the opportunities the law allows and none is here implied. In such cases an individual is only doing what might reasonably be expected. As regards the tax laws, however, we also do not imply that the end justifies the means.

Many residents take umbrage over the fact that some improvements financed by the resident group are placed in a special non-residential commercial district that indefinitely precludes any resident elected control or decision making affecting these improvements.

- Tom Poss -

### SENILITY PRAYER

God grant me the senility to forget the people I never liked anyway.

The good fortune to run into the ones I do,

And the eyesight to tell the difference.

*Anonymous*

P. O. A. PHONE: 750-5469  
P.O. 1657 LADY LAKE, FL 32159

**Officers**

Tom Poss	President	750-5469
Win Shook	Vice-President	753-2928
Joe Gorman	Secretary	259-0999
Charlotte Poss	Treasurer	750-5640

**Directors**

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Frank Renner	750-0306
Sadie Woppard	753-0615
Ralph Yohn	750-1413
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Advertising Dept. 750-5469 or 750-5640

## MAY 16 - POA GENERAL MEMBERSHIP MEETING

Our next meeting is scheduled for Wed. May 16,  
7:00 PM. Paradise Rec. Center.

**Guest Speaker :**

Xiao-Dong Han, Dipl. Ac  
Acupuncture Physician

**ROLLS AND COFFEE**

**COME AND JOIN US— May 16  
ALL RESIDENTS WELCOME**

## PROPERTY OWNERS ASSOCIATION

### MEMBERSHIP FORM

P.O. BOX 1657 LADY LAKE, FLORIDA 32159

Completion of this form constitutes acknowledgement of  
the P.O.A. as your representative

NAME(S) \_\_\_\_\_

ADDRESS \_\_\_\_\_

VILLAGE/VILLA: \_\_\_\_\_

COUNTY \_\_\_\_\_ PHONE: \_\_\_\_\_

NEW  RENEWAL  DATE: \_\_\_\_\_

ANNUAL DUES: \$6.00

Donation: \$ \_\_\_\_\_

Due to the overhead of the Bulletin (P.O.A. Paper) any  
contributions above the amount of membership will be appreciated.

## SCHEDULED CDD MEETINGS

District - last Friday of the month.

**CDD#1** - Meets on the last Friday of the month.

**CDD#2** - Meets on the first Friday of the month.

**CDD#3** - Meets on the first Friday of the month.

**CDD#4** -

Call Pete Wahl's office for Time & Day

## P.O.A. MEETINGS

Board of Directors - 7:00 PM

1<sup>st</sup> Tuesday of the Month

Charlie Chaplin Rm - Paradise Center

(all POA members welcomed)

General Meeting - 7:00 PM

3<sup>rd</sup> Wednesday of the Month

Paradise Recreation Center

Refreshments Served

**(ALL RESIDENTS WELCOMED)**

## THE P.O.A. HAS FORMS FOR DISCOUNTS ON PRESCRIPTIONS

PLEASE COME TO A MEETING AND PICK UP  
COPIES OF ALL THE INFORMATION THAT  
YOU WILL NEED FOR THIS SERVICE

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