

The POA BULLETIN

The Property Owners' Association of The Villages

Issue 32.07

Champion of Residents' Rights Since 1975

July, 2006

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The POA Bulletin is published monthly by the Property Owner's Association of the Villages, Inc. Articles in the Bulletin represent the opinion of the POA, except Letters to the Editor, which represent the opinions of the writers. Care is taken to insure that all 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. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

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Is Residents' VCCDD Vote Real or a Sham?

At the June VCCDD meeting, District Administrator Mr. Pete Wahl presented draft language for the choices to be faced by voters in the November straw poll.

In this vote residents north of highway 466 will vote on whether to seek voting control of VCCDD decision-making on amenity questions.

The POA feels that some of the language developed by Mr. Wahl is unnecessarily cumbersome and is slanted in favor of a "continue as is" alternative.

Mr. Wahl's language for the two choices available to voters is as follows:

1. I prefer the way Amenity Services and Facilities are currently being provided and would like them to continue to be operated as they are now.

2. I prefer the establishment of an Authority by Interlocal Agreement among Community Development Districts 1, 2, 3, 4, and Village Center Community Development District, and Lake County, to assume from Village Center Community Development District operational control of its Amenity Services and Facilities with the Authority being governed by a six (6) person board, five (5) members elected by the residents and the remaining member being designated by the Villages Center Community Development District.

The POA is concerned that the language of choice number 2, with 74 words, is unnecessarily wordy and complex and may prejudice voters in favor of choice number 1, with 25 words. In an important vote like this, it is essential that the language of the alternative proposals be as clear as possible.

The POA proposes the following language for choice number 2:

2. I prefer that residents have the voting authority, as described above, for all the Amenity Services and Facilities currently being provided by the VCCDD.

Some might say that this language is too simple and that it does not accurately specify what is being voted on. However, that objection can be addressed by having introductory paragraphs explaining the alternatives before the two choices are listed on the ballot. The two choices would then be roughly equal in length and language and would be more clearly differentiated.

These introductory paragraphs before the two choices would read as follows:

Currently, decisions about the way Amenity Services and Facilities are administered are made by the VCCDD. Mr. Pete Wahl, District Administrator, and his staff implement these decisions.

Residents are being asked whether they would like to change this.

The vote here is whether to establish an Authority by Interlocal Agreement among Community Development Districts 1, 2, 3, 4, and Village Center Community Development District, and Lake County, to assume from Village Center Community Development District operational control of its Amenity Services and Facilities with the Authority being governed by a six (6) person board, five (5) members elected by the residents and the remaining member being designated by the Villages Center Community Development District.

The two choices would then be listed just after these introductory paragraphs. It is important to have clear language for both choices so that there is no

ambiguity that might later lead to a legal challenge.

If this initiative is approved by residents in the November vote, negotiations would ensue between representatives of the VCCDD and the various residential units included in the proposal. We do not know at this point how much authority the VCCDD and the developer would be willing to give up to the Resident Authority Board (RAB).

We are thinking now that the VCCDD would give the RAB full authority relating to all amenities, facilities, utilities, staff, contracts, fees, rule making, maintenance, etc. The only exceptions would be previous bond administration and the operations within the geographic boundaries of the VCCDD. To receive anything less would be a sham and indicate bad faith on the part of both the VCCDD and the developer.

Furthermore, residents should not be frozen out of decisions in the downtown square areas. If, for example, the VCCDD agreed with the developer to allow him to bulldoze the Church On The Square in favor of a six-story office building, residents should have the authority to veto any move like this. This is our community now - not the developer's.

The POA Bulletin also made the point in the last issue that this arrangement should also extend to the residents south of highway 466. To deny the vote to these Villagers would relegate them to second-class citizenship status. The voting authority for them could be structured in such a way so as to exclude the development and construction decisions that representatives of the developer need to make in a CDD's early days.

Residents should consider this voting opportunity very seriously. This could mean that the POA concerns in the past over Disenfranchisement and Taxation Without Representation might finally be resolved. Residents would have the ability to control their own destiny. And, many of the unpopular decisions of the VCCDD in the past would now be subject to the voter. This would finally be "government of the people...."

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Recreation Trail Maintenance

The following is a letter sent to the Supervisors of the VCCDD by Elaine Dredame, a CDD4 resident, making the point that the VCCDD has a legal responsibility to maintain all of the Recreation Trails north of Rt. 466:

Mr. Wahl has NOT presented ANY evidence to refute this position. He has simply given his opinions, some of which, according to the legal evidence, appear to be inaccurate. (The recreation trails are NOT located in the right of way.)

Mr. Wahl has coined the terminology "multi-modal transportation path" for use

in this situation, but this terminology has no basis in fact in any of the documents.

Furthermore, the contract of residents is with the Developer and now the VCCDD, by assignment. It is the Developer's language that is paramount, not the opinions of the District Manager.

The recreation trails are provided for numerous activities, including golf cart "rides," transportation, biking, inline skating, walking, jogging, etc. They are identified by the Developer as Recreation Trails regardless of the particular use they might have at any given time.

It is a fact that some of the Numbered CDDs have more recreation trails than others. But in The Villages, all residents pay amenity fees for the upkeep of all of our recreational facilities, regardless of where they are located or if each district has the same feature. CDD3 is the only district with a softball complex; Lady Lake is the only entity with an archery range; all Villagers don't play golf, tennis, or swim, etc. As a Board of Supervisors you cannot arbitrarily select which recreational facilities you will maintain. The Developer, and the VCCDD, by assignment, contracted to maintain all of the recreation facilities.

Legal counsel has advised me "¼that even those members of the Board of Supervisors who are agents or employees of the developer, and regardless of whatever sense of loyalty they may feel to either the landowning constituency or the employer, or both, they remain, as a matter of law, public officials. As such, they are subject to standards to which other local public officials are subject, including the consequences of malfeasance, nonfeasance or misfeasance of office. This mere statutory elimination of conflict of interest in such a limited situation is not an elimination of the duty to be ethical and to do the job as public officials."

I ask that you please review this evidence thoroughly and objectively.

Thank you for your attention and consideration in this matter.

Elaine Dreidame

(Editor's note: This issue of recreation trail maintenance will be considered at the re-scheduled June 30th meeting of the VCCDD at 8:30 a.m. at the Laurel Manor district offices. It is important for residents of all CDDs to attend this meeting to listen to the discussion and show support for the residents' point of view. A good showing of residents may go a long way toward resolving this issue for the benefit of Villagers.)

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Recreation Trails Supporting Evidence

Listed here is evidence supporting the front-page letter of Elaine Dreidame to the VCCDD Board:

1. The VCCDD accepted the assignment of the residents' amenity fee contracts from the Developer. Therefore, the VCCDD must abide by the terms of said contracts, which are as follows:

a. The Developer promises that it will perpetually provide the recreational facilities.

b. Each owner promises to pay the Developer or its designee a monthly amenity fee for these services.

c. The Developer reserved the right to enter into a Management Agreement with any person, entity, firm or corporation to maintain and operate the portions of the Subdivision in which the Developer undertook an obligation to maintain, and for the operation and maintenance of the recreational, common and security areas and facilities.

d. THE DEVELOPER AGREED THAT ANY CONTRACTUAL AGREEMENT BETWEEN THE DEVELOPER AND A THIRD PARTY (VCCDD) SHALL BE SUBJECT TO ALL OF THE TERMS, COVENANTS AND CONDITIONS OF THIS DECLARATION.

2. The Developer clearly states that he will provide and maintain the recreation trails in the document he provides to all prospective residents entitled, "Estimated Monthly Cost of Living," wherein he states as follows: "Enjoy our Country Club Lifestyle at a Price that's Surprisingly Affordable and Includes... Private fishing lakes, waterfront parks, recreational and fitness trails ... all covered by our current monthly contractual amenities fee..."

3. The Developer clearly identifies what the terminology "recreation trails" includes in both the Developer produced Villages Street Map and the Developer's Lifestyle Tour Video, as follows:

a. The Legend on the Villages Street Map includes the identification of a Recreation Trail. Specifically identified on the map are the trails which run along side Buena Vista Boulevard, El Camino Real, (including the traffic circle at the intersection of Morse Boulevard and El Camino Real) and Glenview Road.

b. The Lifestyle Tour Video, at minute 6, shows a couple walking on the recreation trail and the audio states, "offering streets and recreation trails that are perfect for bicycling, inline skating and evening strolls."

4. A review of a Marion County plat and accompanying notes clearly shows that the Developer identified recreation trails are NOT in the right of way as alleged by Mr. Wahl.

a. The recreation trails are located in Tracts "A" and "B" and according to Note No. 6, that property is "dedicated to the perpetual use of the residents of the Villages of Marion, the Villages of Sumter, the Villages of Lady Lake and Orange Blossom Gardens for open space, recreation area, and common landscape space."

b. Additionally, the fact that the recreation trails are owned by the numbered CDDs and even if the recreation trails were in the right of way it would not

relieve the VCCDD of the legal responsibility to maintain them. (It would simply require an agreement similar to the one CDD4 has to maintain landscape, traffic lights, etc. in the right of way of County Road 42, which is owned by Marion County.)

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POA Directors

Elaine Dreidame, Irving Yedwab, and Bill Garner have accepted our offer to outsource an important POA project that will require their full attention and energies. The project involves several legal initiatives similar to the current issues with the developer regarding Nancy Lopez sinkhole repair and the question of recreation trails maintenance. Although all three have left the POA Board to devote their full efforts and focus to these projects, they are still POA members and will report back periodically on their progress.

Cathy Cirocco resigned after selling her home in The Villages. Cathy may come back to The Villages in the fall to resume her director duties. Mike O'Neil has also resigned.

Frank Carr has joined our Board as Treasurer and a Director. Frank lives in the Piedmont area and came to The Villages with his wife, Diane, from Staten Island, New York, just over two years ago. Frank has considerable work experience in accounting, financial analysis, and financial services, most recently with the UBS company.

Jack Ryan has also joined our Board as a Director. Jack lives in the Palo Alto area and came to The Villages about eight years ago with his wife, Carol, from Oak Brook, a Chicago suburb. Jack's work experience was with Bell Laboratories, now Lucent Corporation, where he worked on the early development of the cellular phone project.

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CDD4 Water Retention Issues

The Water Retention Area (WRA) system in CDD4 in Marion County was proposed, designed, permitted and constructed to meet the needs of four distinct entities: (1) the Residents of CDD4, (2) the Commercial properties in

the Mulberry Grove Shopping Center including the Mulberry Grove professional complex, (3) the Village Community Center Development District (VCCDD), and (4) the Nancy Lopez Championship Golf Course.

As it now stands, CDD4 residents are responsible for the full cost of maintenance and repair of these ponds.

The CDD4 Board of Supervisors has worked with the engineering firm of Grant & Dzuro to identify the benefit the various parties receive from the WRA. The objective is to allocate the cost of ongoing maintenance of the system. The Board believes that the cost-sharing formula developed through this process is a fair assessment. The Board would, furthermore, like to get approval from all parties in an effort to eliminate any unfair financial burden on any one entity.

The initial effort is to get the VCCDD to understand and adopt the formula at an upcoming meeting in either July or August.

The VCCDD benefits from the WRA system by the capture of surface water runoff from the Executive Golf courses: Walnut Grove, Briarwood, Oakleigh and Amberwood.

In addition, The Mulberry Grove and Calumet Grove recreational centers, plus the postal stations and the neighborhood swimming pools, all owned by the VCCDD, use the WRA for surface water runoff.

The VCCDD also uses the water contained in the wet ponds of the WRA for landscaping of common areas and irrigation of the Executive Courses named above.

It is imperative that the residents of CDD4 get involved in this effort and attend the VCCDD meeting (usually on the first Friday of every month at 8:30 a.m. in the Laurel Manor district offices) to express support. Without grass root support from the residents this request could appear as a small isolated request and be summarily dismissed by the Board of the VCCDD. So, please, attend this meeting if at all possible. We need your support. If you don't attend, you may be obligated for decisions that are not in your best interest.

(Editor's note: The July 7th VCCDD meeting has been rescheduled to June 30th at 8:30 a.m. the Laurel Manor district offices on highway 466.)

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Disclosures When Buying Your Home

Reprinted in the columns on the right is the Disclosure Reform bill that we have discussed recently with Senator Baker and Representative Gibson. We plan to continue the discussions with each of them in anticipation of submitting this again to the Florida Legislature for consideration in the next session early next year.

In preparation for that, we are asking residents to send to us any examples they may have experienced of nonexistent, poor, or misleading disclosures on the purchase of property in The Villages. If, when purchasing your home, you weren't told something, or were misled, or anything relating to disclosure issues, we want to hear from you about what happened or didn't happen.

Our plan is to develop a listing of specific examples that we can show to public officials willing to help our legislative initiative on Disclosure Reform.

So, please write us with your story at POA Disclosure, PO Box 1657, Lady Lake, FL 32158, or email directly to us at the new POA email address of poa4us@gmail.com.

Please include your name and address and phone number - we have to have this for proper documentation and for any follow-up questions. And, be as specific as possible. Remember also that we need your story. If not enough people respond, the conclusion will be that there is no problem. So, if you had a problem with a disclosure, we need to hear from you. Thanks in advance for your help on this effort.

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The POA's Proposed Disclosure Bill

The current disclosure language given to buyers at the time of home purchase in a CDD is in Section 190.048 Florida Statutes. The section is inadequate and should be revised. Revisions should apply to any sale of a CDD property by a developer or its agents.

There are several issues that need to be part of a comprehensive Disclosure Reform bill as follows:

1. Timing of Disclosure - The currently-required Disclosure is often given to potential buyers too late in the buyer's decision-making process, or often delayed until the time of closing, or afterwards. The Disclosure should be given to a prospective purchaser: (a) no less than ten (10) business days prior to closing; or, (b) at an earlier date when the buyer first exhibits serious interest in a property; and, (c) updated at least three (3) business days prior to closing.

2. Receipt for Disclosure - Buyers often complain that the currently-required Disclosure was never given or was delivered after closing. A developer or its agents should be required to obtain a signed and dated receipt from a potential buyer indicating when the Disclosure was delivered.

3. Separate Sheet of Paper - The currently-required Disclosure is often buried in other lengthy closing documents. The Disclosure should be on separate sheets of paper, clearly identified.

4. Dollar Specifics - The currently-required Disclosure is not comprehensive and specific as to dollar amounts. The Disclosure should contain reasonable estimates of the dollar amounts for the first three (3) years for each tax, assessment, and/or monthly fee. Any bond obligations to be assumed by individual residents, the related interest rates, and repayment options should also be identified.

5. Undisclosed Liabilities - Any significant underfunded or unfunded liabilities of a CDD, potentially to be paid by residents within the next ten (10) years, should be identified, explained, and fully disclosed.

6. Special Agreements - Any agreement between a developer, a district, and/or any other party, which could have a current or potential significant financial impact on current or future residents in the district within the next ten (10) years, should be identified, explained, and fully disclosed.

7. Covenants and Restrictions - These details applying to the property should be fully listed and explained to a layman's understanding.

8. Disclosure of Problems - The Disclosure should specifically disclose and explain any obnoxious, troublesome, or unsavory physical properties or characteristics of, on, or in the surrounding land within a ten (10) mile radius of the property of interest to a potential buyer.

9. Procedures to Follow - Many complaints in the past refer to sellers or sales agents not following proper procedures, or, at the worst, actually misleading prospective buyers on disclosure issues. The Statute should require specific disclosure and compliance as indicated herein by sellers and/or sales agents.

10. Noncompliance Fines - These requirements for specific disclosure and compliance are substantially weakened if a penalty fine is not specified and enforced. The Statute should specify a penalty fine of at least \$2,500.00 for each violation of these Disclosure requirements to be paid within thirty (30) days by a violator to a prospective buyer affected by a violation upon notice of the violation from the prospective buyer. The total fine shall double each thirty days until paid up to a maximum of \$10,000.00. Any legal, court, discount, or collection fees required to accomplish the collection of a fine shall also be paid by the violator above and beyond the previously mentioned \$10,000.00 maximum.

11. Annual Reporting - Developers and commercial sales agents should be required to submit an annual report summarizing their compliance with these Disclosure requirements, any instances of non-compliance, and detailing the payment of any required fines, under penalty of a separate \$50,000.00 fine and any other criminal penalties identified by the Florida State Legislature for non-compliance with any part of this annual reporting requirement.

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Below is a letter from Senator Baker on this subject of Chapter 190 Disclosure Reform:

I was recently asked to look into possibly filing a bill in reference to Community Development District Acts (CDD) under Florida State Statute 190. I then heard from you on your concerns about this issue. Unfortunately, I wasn't able to find, in a timely manner, any willing Legislator to address this issue during this year's Legislative Session (2006).

First, I wanted to give you some background about CDD's that you may already know.

Chapter 190, F.S., the Uniform Community Development District Act, allows for the establishment of independent special districts with governmental authority to manage and finance infrastructure for planned developments. Initial financing is typically through the issuance of tax-free bonds, with the corresponding imposition of ad valorem taxes, special assessments, or service charges. Consequently, the burden of paying for the infrastructure is imposed on those buying land, housing, and other structures in the district---not on the other taxpayers of the county or municipality in which the district is located. To date, there are over 200 active CDD's in Florida.

In 2004, the Legislature considered amending s. 190.048, F.S., to expand the disclosure notice to homeowners of the potential amount of the annual special assessments imposed by a CDD; however they were unable to pass this into law. There seems, to me, that there is a need for better disclosures based on your letters and other letters I have received.

My office will be working on this issue during this summer. I hope this information is useful and of some help to you. Thank you again for writing.

Senator Carey Baker

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Back To Paradise

The next general membership meeting of the POA on July 19th will be held in the newly renovated Paradise Center.

Our speaker for the meeting will be Chief Mike Tucker of The Villages Fire and Safety department. His topic will be Hurricane Preparedness, a timely topic at this time of year. If you are wondering where the shelters are and what we should do if a hurricane is approaching, this is the meeting for you.

Chief Mike will also talk about golf cart re-chargers and how to avoid the fire risk.

And, to welcome us all back, we are pleased to have Ollie's Frozen Custard with a frozen custard delight for all. Remember, this is the no calorie, no cholesterol, and no fat treat (don't we wish) that we all love.

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Letter to the Editor:
Raymond Smith
Golf Cart Tires

I agree wholeheartedly with the article in the June POA Bulletin about golf cart tires.

Of further interest to your readers, in April, 06, I personally contacted the management of E-Z-GO in Atlanta and Carlisle Tire Company in Augusta, GA. Both companies were surprised to hear of the disqualification of the Carlisle Links Tire which is shipped on new E-Z-GO golf carts to golf courses around the world. These tires were selected by E-Z-GO because of quality, durability and D.O.T. approval.

Mr. Mike Toomey, Customer Service Vice President of E-Z-GO stated in his letter dated May 3/06: "Carlisle Links tires are installed on E-Z-GO golf carts at courses all over the world including the majority of the finest and most exclusive courses. They do not do damage to the turf."

I have been informed that a very large percentage of the carts in the Villages are E-Z-GO with the Carlisle Links tires and that thousands of these tires have been in use for many years.

When I asked a Village tire inspector for a technical or scientific reason for banning the Carlisle Links tire, I was told they have a sharp edge which damages the turf when turned sharply. But the tire manufacturer doesn't agree.

What can we do about the problem? Do we need to get a petition signed by thousands of residents? Do we need to boycott the championship courses and go off campus to play golf? Do we need to picket in the Town Squares? I hope not.

Mr. Creely please reconsider your decision and grandfather the most popular tire in the U.S. and the Villages.

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July 4th Fireworks

No No No No No

In a situation reminiscent of his autocratic "no" vetoes of the Christmas Parade over the past few years, District Administrator Pete Wahl has also vetoed the idea of a fireworks display in The Villages.

Villagers have often asked why we can't have a Villages-sponsored fireworks display for the July 4th holiday? This would seem like a natural for our community.

The fireworks could be launched from the polo grounds, or from the golf course across Lake Sumter from the Sumter Landing Square, or from the vacant areas or Chula Vista golf course in back of the Spanish Springs Square.

Many communities all around us have fireworks displays - why not us?

Yes, there is a fire danger. But, that is why it is important to have professionals running the show. And, our local fire departments could be on alert and standing by.

So, why did Mr. Wahl veto the idea of a fireworks display?

Mr. Wahl said he was concerned about all the buffalo in our area. He said in a CDD5 meeting that with all the livestock in The Villages (?), it probably wouldn't be a good idea. Nothing said about a fire danger.

Mr. Wahl didn't give any supporting facts or data - only his opinion. He didn't have any buffalo come to the meeting to support his contention. He didn't exhibit a "can do" attitude - only his "Bah Humbug" response from his Christmas Party vetoes. Mr. Wahl didn't even give his standard delaying response of "I'll look into it" - he just gave his standard thumbs-down negative indication of: I don't want it ¼ so you don't get it.

If residents want a fireworks display on the 4th of July in future years, they are going to have to fight for it - just the way the Christmas Parade people had to fight for what they wanted.

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Short Comments

The sexual offender and predator website is http://www3.fdle.state.fl.us/sexual_predators/. We have the entire local database in a 3-ring binder for viewing at the POA monthly meetings.

If you see Bulletins lying in the street or the gutter after delivery, or if you know a house is unoccupied, please pick up the Bulletins and either hold them for the residents' return, or discard them. This is especially important during windy or rainy weather.

If you need help on any elder healthcare issue or problem, please call the Shine Elder Help line at 1-800-963-5337. You can also call Harold Barnes, a Villages resident, at 753-8810. Or you can talk to Harold personally at the POA monthly meetings.

If you need to contact the Seniors vs Crime organization, call 753-2799, ext 4253, for Sumter and Lake Counties or 753-7775 for Marion County. Phone assistance is only available on Tuesday, Wednesday, or Thursday from 10 a.m. thru 2 p.m.

Now is a good time to renew your POA Membership for 2006, or to join for the first time, with the form on page 11, upper right hand corner. Just clip the form and either mail it to us or bring it to a POA meeting.

If your club or organization needs a speaker for a meeting, we can come to tell you more about the POA and how it represents the best interests of all residents. Call Joe Gorman at 259-0999 for details.

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Cheers and Jeers

Jeers - To the channel 6 and other media reporters for broadcasting the error-filled story about sexual transmitted diseases in The Villages. In an effort to sensationalize the story, these reporters skipped verifying facts, neglected to examine the records in other areas, and didn't bother to check with public health statistics. Shame on them - this is sloppy reporting.

Jeers - To the Daily Sun for neglecting to report on the details of the sexual transmitted disease story and set the record straight in The Villages. This was the Sun editor's big chance to put out a worthwhile pro-Villages story, and they blew it. Just to set the record straight, the Reporter newspaper and the Start-Banner did the required research on this story and reported that the earlier stories about sexual transmitted diseases running rampant in The Villages were false and totally without foundation.

Cheers - To the VCCDD, Pete Wahl, and Monica Andersen for the great job

they did rebuilding the Paradise Center.

Jeers - To whoever did away with the diving board at the Paradise Center pool. Where are we going to do our cannonballs now?

Cheers - To the Hospice of Lake and Sumter Counties for plans to build a second twelve bed facility. Cheers also to the Villagers for Hospice organization for its \$200,000 donation for the building fund. Cheers also to the developer of The Villages for donating the five-acre site for the facility.

Cheers - To the dedicated staff of the Mark Twain Library for their professional and friendly dealings with residents - they are great. Stop in sometime to see the new features and collections of "our" library. And, spend some time with these beautiful, dedicated women who run the operation.

Cheers - To all the good neighbors who remove the lawn service signs from their property a few days after treatment. Thanks for uncluttering our neighborhood lawns.

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POA Survey Comments Continued

This is a continuation of comments we received in the recently completed Villages Survey. As space permits, we will continue this listing of comments in the future.

Government

- The abbreviations "CIC, CDD, VCCDD, SLCDD" are ridiculous and totally confusing. All need to be re-named and although the Villages is not a city, it needs to be set up like one so people can understand the government better.
- We need to form our own city or county to get away from this tax stranglehold.
- Bonds, assessments and amenities should be voted on by residents instead of surprising us with more taxes
- Regarding the VCCDD, SLCDD, District Manager, etc. these positions should be elected not appointed by the developer.

- Give us a vote on things done here.
- Why are we paying taxes for schools in the Villages when 99% of people living here don't have children attending this school. Should use ½ of taxes given to this school for the Village Hospital.
- I agree that 90% of Villages is wonderful. The dictatorial nature of local government is my main problem and leads to the ridiculous prices paid for developers properties.
- I don't like the fact that anything can be done anywhere in the Villages and we have no say or vote on it. Like the hotel behind the Rialto.
- Taxes are too high. Everyone feels that because we live in the Villages, we have unlimited financial resources and therefore they can tax us beyond belief for anything
- Get rid of Pete Wahl and his equal, Monica Andersen & John Rohan. They don't look out for the residents. They side with the developer.
- Pete Wahl never answers any related question put to him. Mark Morse ducks all questions along with Gary Lester.

Disclosure

- Many residents do not know the involvement of the developer when buying in the Villages. Need more disclosure prior to purchasing a home.
- We have discovered in 5 years quite a bit of undisclosed items that were not upfront. We love the idea put forth by Harold Schwartz but we are very disillusioned since buying here and frankly have had to sell our home and downgrade due to the goings on.
- Hook, line and sinker, I believed it all: now - no security gates - no parking - no security at town squares. Hotels!!! Residents can't go to Squares due to overcrowding with tourists. This is not what I wanted when I moved. They make their money & the VCCDD doesn't care! Sign me: misled.

Congestion/Traffic/Roadways

- Why sell to Chico's when Katie Belle's needs more seats, bigger dance floor?
- During the past 18 mos., it seems golf cart drivers (probably 90%) don't stop at stop signs! Trails and roads also speed limited 35 & 25 (golf carts 20) are not being observed on roads outside and inside gates. Some golf carts are souped up to go as fast as 35 MPH on roads and trails. If insured by homeowners insurance speed limit is 19.9 mph.
- There would be a mandatory class for Village residents re: driving and signaling in the traffic circle.
- Need additional lights along 441 (medical gate).
- Regarding the debris on roads due to builders -- no reason for The Villages not able to control this issue in a better fashion. To hear that this is "How it is" until builders are out is unacceptable!

- We need a Katie Belles at Sumter Landing.
- Subject of golf carts doing 19 mph versus the LSV's doing 35 mph on golf cart paths is a death waiting to happen.

Gate Entry/Security

· Belvedere resident entry is not a secure gate. It should be a manned gate. I've noticed underage children driving golf carts, people using golf course for a doggy park, and other people practicing chipping after the Ambassador leaves. Neighborhood watch when notified does nothing but pass the buck. Neighborhood poop not monitored

· To be continued...

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A Letter To Sarah

A week before the battle of Bull Run, Sullivan Ballou, a Major in the 2nd Rhode Island Volunteers, wrote home to his wife in Smithfield.

July 14, 1861, Camp Clark, Washington, DC

Dear Sarah:

The indications are very strong that we shall move in a few days - perhaps tomorrow. And lest I should not be able to write you again I feel impelled to write a few lines that may fall under your eye when I am no more.

I have no misgivings about, or lack of confidence in the cause in which I am engaged, and my courage does not halt or falter. I know how American Civilization now leans upon the triumph of the government and how great a debt we owe to those who went before us through the blood and suffering of the Revolution. And I am willing - perfectly willing - to lay down all my joys in this life, to help maintain this government, and to pay that debt.

Sarah, my love for you is deathless, it seems to bind me with mighty cables that nothing but omnipotence can break; and yet my love of Country comes over me like a strong wind and bears me irresistibly with all those chains to the battlefield.

The memory of all the blissful moments I have enjoyed with you come crowding over me, and I feel most deeply grateful to God and you, that I have enjoyed them for so long. And how hard it is for me to give them up and burn to ashes the hopes and future years, when, God willing, we might still have lived and loved together, and see our boys grown up to honorable manhood around us.

If I do not return, my dear Sarah, never forget how much I loved you, nor that when my last breath escapes me on the battle field, it will whisper your name...

Forgive my many faults, and the many pains I have caused you. How thoughtless, how foolish I have sometimes been!...

But, O Sarah, if the dead can come back to this earth and flit unseen around those they love, I shall always be with you, in the brightest day and in the darkest night ... always, always. And when the soft breeze fans your cheek, it shall be my breath, or the cool air your throbbing temple, it shall be my spirit passing by.

Sarah do not mourn me dead; think I am gone and wait for me, for we shall meet again...

Sullivan Ballou was killed a week later at the 1st Battle of Bull Run.

Source: The Civil War TV series by Ken Burns.

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