

The POA BULLETIN

The Property Owners' Association of The Villages

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Champion of Residents' Rights Since 1975

July 2007

CLICK ON THE ARTICLE NAME BELOW

<u>VHA Misleads Villages Residents Over The Vinyl Siding Problems</u>	<u>Letter to the Editor: Open Letter To The VHA President</u>	<u>July Meeting of The POA Is at the Laurel Manor Rec Center</u>
<u>POA Arranges For Special Vinyl Siding Inspection Fee</u>	<u>The Vinyl Siding Committee</u>	<u>The Vinyl Siding Committee</u>
<u>Extended Warranty May Be Worthless For Vinyl Siding</u>	<u>Legislative Session 2007 Some Necessary Comments</u>	<u>The POA Has a New Select Sponsor</u>
<u>The Village Greens</u>	<u>Cheers and Jeers</u>	<u>The POA Hall of Fame</u>
<u>A Letter to Sarah</u>	<u>Letter to the Editor: Traffic Cameras</u>	<u>Letter to the Editor: Golf Course Issues</u>
<u>Letter to the Editor: Villages Vacations</u>	<u>Letter to the Editor: Lightening Rods #1</u>	<u>Letter to the Editor: Lightening Rods #2</u>
<u>Letter to the Editor: Dismayed and Disillusioned</u>	<u>Letter to the Editor: Water Fines??</u>	<u>Letter to the Editor: Freedom Pointe</u>
<u>From the POA Forum: Rules</u>	<u>From The POA Forum: Dogs</u>	<u>Florida Hometown Democracy</u>
<u>The Ocala Star-Banner</u>	<u>Letter to the Editor: Dryer Vents</u>	<u>Letter to the Editor: Gates</u>
<u>The POA Discount Partner Program</u>		<u>From the POA Forum: Tee Times</u>

[Archived Bulletins](#)

[Return To Main POA Page](#)

VHA Misleads Villages Residents Over The Vinyl Siding Problems

In the May VHA newspaper, the VHA took the position that the recent concern over vinyl siding jobs centered in the Village of Duval was "over stated." The article praised the developer, mentioned a five year warranty on all vinyl siding, said the homes are quality-built, and said the developer stands behind their homes.

Now we see that the VHA comments were contrary to the facts and that the VHA apparently didn't even do a proper job of investigating the facts.

The article was just another example of developer propaganda repeated by the VHA and that the VHA has again blindly supported the developer at the expense of the residents.

This is the key problem with the VHA: It supports the developer on almost everything, right or wrong, and often ignores the Rights of Residents.

The VHA likes to talk about its good working relationship with the developer. But, that is just double-talk for the VHA's position of not rocking the boat or hassling the developer on any Residents' Rights issues.

This vinyl siding episode is aggravated by the failure of the VHA to do what it said residents should do: "learn the facts."

It now looks like the VHA did nothing to investigate the facts with the people who knew the situation best. Yet that didn't stop the VHA from commenting. And, we see now that the VHA didn't know what it was talking about.

The POA also believes that if the VHA had supported the POA position on the vinyl siding problem, we might have gotten a more helpful response from the developer.

Instead, the developer branded the individual who first uncovered the problem as a "troublemaker." And, the developer is slow-peddling and stonewalling his response. Furthermore, we see that much of the remedial work being done by the contractors is just as sloppy and unacceptable as the original work.

Where is the developer's integrity on this matter?

Where is VHA integrity on this matter?

Why does the VHA continue to be an apologist and lapdog for the developer?

Also, that 5-year warranty from the developer on vinyl siding that has been mentioned is almost worthless. It covers only minor items like replacing a blown-down panel. Anything more comprehensive is not covered. With the sloppy installation work that has already been done, we anticipate additional and more serious problems in the future if proper remedial work is not performed now and guaranteed in writing for that 5-year period.

The POA thinks that the VHA should change course and make a commitment to Residents' Rights (as the POA has done). This will require breaking with the developer and asserting an independent role for the VHA. If the VHA refuses to do it, then it should stop kidding residents and just close down the organization.

A homeowners' organization should represent the best interests of homeowners - not the developer.

And, if the VHA won't support Residents' Rights for all Villagers, then we would be better off without the VHA.

[Top](#)

Letter to the Editor: Open Letter To The VHA President

Open letter to Mr. Roger Kass, President of the Villages Homeowners' Association, the person who is supposed to be dedicated to serving the residents of our home town:

Mr. Kass, you wrote of individual responsibility in the May issue of the VHA newspaper, but you have shown that your responsibility is to the developer, not the residents of The Villages.

Out of anyone in The Villages, you should be investigating the truth and you should be angry that the residents you swore to serve have been misled and misused.

You have written so irresponsibly about a subject you know nothing about, and have made no effort to discuss the problems with anyone having the knowledge and experience and a different view from that of the developer.

You, in supposedly representing the residents of The Villages, should have been the first to be angry at the developer and the contractors for selling homes to senior citizens with less than standard siding installations.

In your rush to defend the developer, you betrayed your real purpose: to serve the interest of the developer at the expense of the residents.

To prove my point, Rick Murray, the head of all the contractors in The Villages, stated to two of our Vinyl Siding Committee members during a recent meeting that **all the (vinyl sided) homes in Duval need siding work performed.**

Mr. Kass, five of our Committee members are retired contractors with over 125 years of combined experience in construction. Can you match that?

In our combined 125 years, we've never seen such bad siding work.

I don't know where you got your information, Mr. Kass, but I suggest you do a little more research. Why not meet with us so we can show you the problems, as we have previously offered to do for the contractors and the developer. Then you can write more responsibly with better knowledge, and perhaps with less bias.

Recently, two homeowners met with Robert Locke, the chief inspector for The Villages Warranty Department, with one of our Committee members present. Mr. Locke discussed how corners on vinyl siding should be perfectly square and level -- he says it's a must.

He also stated that the fasteners should be in the center of the slots to allow for expansion, they should not be too tight or go through the vinyl as that will cause buckling and waves from thermal expansion. He was asked to explain more than once and restated the same facts. We agree. That's why all these homes need to be fixed!

The Vinyl Siding Committee would like to thank Mr. Murray and Mr. Locke for these insights and for acknowledging the problems.

Mr. Kass, we would hope that the VHA will press the developer, contractors and The Villages Home Warranty department for a comprehensive written extended warranty, so that all the homeowners will know that the warranty can be trusted, and is not just an optional band-aid level of fix. We'll see soon enough because homeowners in other neighborhoods are starting to take notice that they have problems, too. It's not just in Duval.

Mr. Kass, to give you a little perspective on the extent of the problems you so adamantly deny, the Committee has photos and videos documenting the poor workmanship, with many, many homeowners, who will attest to the problems and who have educated themselves by reading manuals and with independent observation: comparing the way siding should be installed with what they see when examining their homes.

In addition to many other problems, homeowners have witnessed some siding panels with fasteners 5 feet, 7 feet, and even as much as 11 feet apart! Remember, Mr. Kass, the fasteners are supposed to be 16 inches apart - not 16 feet apart!

More problems: Fasteners too loose, fasteners too tight, fasteners through the vinyl, no undersill/finish trim, sloppy miters, crooked corners, buckled siding and sheathing.

We have described it all before. Even a model home in Duval had a top panel

of siding falling off. We have the photos, if you'd like to see them.

Perhaps, Mr. Kass, it's time you reassessed your position: if you represent the developer, be responsible enough to say so. Don't pretend to represent the residents when in fact you are trying to downplay a serious problem with the homes that have been sold to us, instead of supporting our efforts to have the defects corrected.

Mr. Kass, we are not anti-Villages, we are simply homeowners who want our homes built right, with good quality materials and workmanship. We don't think this is unreasonable or overblown.

Ray Micucci

[Top](#)

July Meeting of The POA Is at the Laurel Manor Rec Center

The POA will have its July 18 meeting at the Laurel Manor Recreation Center at 7:00 p.m. in the Madison and Monroe rooms.

The speaker for the evening will be Mr. Ronnie Hawkins, Sumter County Property Appraiser, speaking on the Florida Legislature's recent Property Tax Reform initiative.

This is an important pocketbook issue for all homeowners.

We also plan to provide an update on the activities of the Vinyl Siding Committee.

If you haven't been to one of our meetings in the past, please join us on July 18.

[Top](#)

POA Arranges For Special Vinyl Siding Inspection Fee

The POA announces an arrangement with the AmeriPro Inspection Corp. of Jacksonville as an inspector of vinyl siding for all residents in The Villages.

The advertisement below shows more details of the company's inspection services. A focused vinyl siding inspection at a rock-bottom price of \$75.00 is available. The POA negotiated this attractive price and also an additional \$5.00 discount for POA members showing their 2007 membership card at the time of the inspection.

The POA feels it will be worthwhile to have this experienced home inspection organization doing the vinyl siding inspections for residents. This is an independent and objective company that can provide official documentation of any vinyl siding problems.

The company has prepared a checklist of the important factors that need to be examined. The 20-30 minute inspection will focus on these points. A copy of the inspection report will be furnished to the homeowner and also to the POA Vinyl Siding Committee.

Because of the rock-bottom price and the tight time frame, residents will not be able to discuss the inspection beyond the 20-30 minutes allowed for the inspection.

The POA suggests that residents have an inspection done before any vinyl siding remedial work is done by Villages contractors. Then, have another inspection done after the remedial work to determine if all of that work has been done properly. This is important because we are finding that some of the remedial work done thus far is sub-standard, at best.

For the 150 or so homeowners who had a preliminary inspection done by our Vinyl Siding Committee, please consider having this more formal, objective, and independent inspection done. Yes, there is a cost; but, we all need to have individual situations properly documented. This is important; your basic investment in your home is literally at stake.

We need your support on this point. We may need these objective assessments at some time in the future to make our case.

[Top](#)

The Vinyl Siding Committee

For months the POA Bulletin has published lists of what to look for in vinyl siding problems, but it seems that only a few people in other villages are aware of the problems and following through. We've told you what to look for, so take about 20 minutes of your time so you can have your home properly fixed.

See if the panels look straight and not bellied out from the wall or if they look wavy when viewed from a corner. These are signs that there could be a

problem with insufficient fasteners, or even another, underlying cause.

Stand at each front corner of your home and look down the side toward the rear. This is how waves and ripples are often seen more easily.

Look up to the top of the peak. Many bellies in this area indicate a problem with the OSB sheathing boards beneath the siding. You can review the articles published in the POA Bulletin for the last few months online at www.poa4us.org. Look in the Archived Bulletin section. These will tell you more about what to look for. Defects such as these are often found when a competent home inspector checks out your house for a potential buyer. The repairs can be very expensive, so why not have The Villages fix the problems while you have the opportunity. Take advantage of your 1-year warranty if you report the problems in time. The Vinyl Siding Committee, working with the POA, is made up of your neighbors, homeowners like you, several of us having extensive experience in the building trades, who have volunteered our time and expertise to help our neighbors understand this problem.

Our findings, after informally reviewing approximately 150 homes, show that not one of these homes was sided in accordance with the instructions of any of three different siding guides: Alcoa, the Vinyl Siding Institute, or Georgia Pacific.

Whatever the details or semantics or minor differences among the sources, they all give similar instructions. The siders for The Villages apparently take whatever shortcuts they feel like using, regardless of any training they may or may not have had. With or without underlying problems, the siding is just not installed properly. Period.

You can either believe Mr. Kass and the VHA that the siding problems are overstated, and that a large siding contractor like The Villages automatically equates with good workmanship, or you can believe your neighbors and friends who have spent many years hands-on in construction - neighbors and friends who have nothing to gain by exposing the extent of the siding problems, who are merely pointing out what they see. These are neighbors and friends who would rather be out playing golf or going to the pool - just like you.

It's the homeowners who will end up dealing with the problems later if you don't get your siding fixed while you can. We urge you to take an interest in your investment and your home. The Vinyl Siding Committee will try to help with any questions you may have.

The POA Vinyl Siding Committee

[Top](#)

The Vinyl Siding Committee

The Vinyl Siding Committee was formed earlier this year to address the unsatisfactory installation issues. The committee is meeting as needed to discuss the situation, monitor progress, and help with house inspections. We are updating the POA membership at the monthly meetings and through the POA Bulletin. Residents affected by these problems should consider coming to the next POA meeting on July 18th at the Laurel Manor Rec. Center at 7:00 p.m.

[Top](#)

Extended Warranty May Be Worthless For Vinyl Siding

On Monday, June 18th, two Vinyl Siding Committee members and a single lady homeowner in Tall Trees met with Robert Locke, the head inspector for The Villages Warranty Department, with regard to siding problems found on her home.

The homeowner expected Mr. Locke to help solve the siding problems which were caused by the poor workmanship originally done for the siding installation on her home, as she is within the 5-year period, having purchased her home in 2005, although she just moved in recently.

Mr. Locke explained to the lady and the two committee members that if a piece of siding comes down they will send someone to snap it back in place, but that they cannot do anything about the shoddy workmanship. As far as the insufficient fasteners and loose panels, Home Warranty said the homeowner will have to deal with the original siding contractor herself. They will not help her resolve anything!

Two other homeowners were told by Mr. Locke a few days before, also in the presence of one of our Vinyl Siding Committee members, that the warranty will cover any siding problem for up to 5 years - and even longer.

Which is it? Which story is true?

Any homeowner who would like to find out the truth about what the warranty department will (or won't) do after your first year should call and ask directly: What does the 5 year courtesy service consist of and why won't you put it in writing?

The lady in Tall Trees is extremely upset and wants to know why The Villages would sell her a home with shoddy workmanship. Why isn't The Villages backing their product? And why are we being told one story and then another, different story? After putting our trust - and often our life savings - into The Villages, we certainly deserve better.

PS: We just learned that the Villages Warranty department (Mr. Dennis

Stragener) now says that the VHA mis-represented the position of the Warranty Department in its May article in the VHA newspaper. The extended warranty, meant to cover only after the initial one-year period is over, only covers minor, minor work - not a siding failure or workmanship issues after the first year. At that point, residents are directed to the original sub-contractor (if still in business) for repairs at a charge to the homeowner.

The VHA's reference to an extended five-year warranty, is plain false, misleading, and a dis-service to Villagers.

The POA calls on the VHA to set the record straight with a formal correction in the next issue of the VHA newspaper. It is bad enough for the VHA to repeat erroneous information without doing proper investigation. It is even more objectionable for the VHA to ignore the facts and let erroneous information stay out there without a correction for the obvious error. Please, do the right thing.

[Top](#)

Legislative Session 2007 Some Necessary Comments

Opinion By Jan Bergemann President,
Cyber Citizens For Justice, Inc.

When we look at the past legislative session of the Florida Legislature from the viewpoint of a homeowner, it can only leave us with one conclusion: "We still have the best legislature money can buy!"

Special interests were running the show again. And, only a few breadcrumbs were left for Joe Citizen to pick up in the end.

It all started with the usual big hoopla of our local legislators who claimed to be ready to remedy all the big issues causing problems for Florida's homeowners:

Property Tax Reform -- As we all know, nothing but grandstanding happened during the session. Not even a simple rollback, anything else has to be decided by voters anyway! Now the legislators are spending more taxpayers' money on a special session.

Property Insurance Reform -- A consumer-friendly bill was enacted (HB 1267/SB 2498) that extended the rate freeze of Citizens Insurance for another year. This empowered Citizens Insurance to be competitive in the private insurance market and prohibited the formation of new "pup" companies for the transaction of residential property insurance (A "pup" company is a subsidiary insurance company owned by a larger company that allow insurers to funnel profits to parent companies while shielding ratepayer funded reserves from claims, thus allowing rate increases based on erroneous information).

But this bill nearly failed, because legislators in the Senate lead by local Senator Carey Baker (S 2366) pushed hard to add a provision to the bill that would have created the Citizens Property Insurance Corporation Liquidation Task Force - with many members from the private insurance industry - at a **cost for taxpayers in the amount of \$600,000! Everything to make special interests happy!**

Community Association Reform - ZERO, ZIP, NADA! The two local legislators, Representative Hugh Gibson and Senator Carey Baker, were not only unwilling to sponsor the Community Development District Disclosure Reform Bill, stating lame excuses, they even failed to co-sponsor the bill that contained the POA-sponsored Disclosure Reform Bill after it was officially sponsored in both the House and the Senate. Clearly this showed their attitude toward consumer protection!

Any honest citizens must ask the question: What is wrong with DISCLOSURE REFORM to make it so difficult to pass such a bill? Shouldn't that be the law without even saying? People have the right to know what they are getting into when buying into a community development district! This is not a surprise party where everybody is having fun. Many families already had to move out of their homes because they couldn't afford any longer to live there - due to the many hidden costs that were not disclosed at purchase. Just remember that you were "told" that you buy into a "gated community"! But Representative Gibson and Senator Baker didn't want to touch the bill. It took two consumer-protection oriented legislators from Miami, Senator Villalobos and Representative Robaina, to sponsor the bill. But even that didn't help because the Speaker of the House Marco Rubio -- more interested in grandstanding than in getting any work done -- was to blame for most consumer-friendly bills dying in committee! With a Speaker like Rubio, who rather creates headlines that help his recognition factor for his future "planned" run for governor, consumer interest falls way short! I guess consumers normally don't fill the campaign coffers?

The legislators sure left all of us homeowners in a big hole, with most of the important issues unfinished or not even touched. Legislators were obviously more interested in helping special interests, like insurance companies, developers and attorneys. And they sure made a mess out of the issues presented to them. It's pretty obvious that many of these legislators still haven't gotten the message that they are elected to represent us, the citizens of this state! Some of them act like they are hired by special interests to defend their growing income instead of looking into reducing the ever-growing cost of living that forces many of our neighbors to move back up North. Families are plainly priced out of their homes!

But since Florida law doesn't allow us citizens to recall our legislators - some of them really wouldn't deserve better - we have to wait until the next election in November 2008. Actually, Representative Gibson is out because of term limits! Homeowners in The Villages can only hope that there will be candidates on the ballot willing to represent the interests of the owners, not the special interests! Let's just face it: If our legislators were still going to school -- for some it might be a good idea -- their performance in the regular legislative session 2007 would have been graded "F" -- for FAILED!

Editor's Note: The POA is most disappointed with the performance of Senator Baker and Representative Gibson on the Disclosure Reform bill. Especially

Senator Baker who often talks about the need for consumer protection.

The POA talked to both legislators several times about the Disclosure Reform bill and the related problems in The Villages.

The Disclosure Reform bill was designed to help remedy the abuses of disclosure that happen every day when developers sell property in Community Development Districts (CDDs) like The Villages.

How could the Senator and the Representative be so adverse to this basic consumer protection reform and insensitive to their constituents living in CDDs??

Let's remember that on the next election day.

[Top](#)

The POA Has a New Select Sponsor

The POA is proud to announce Partnership Realty as the new Select Sponsor.

Partnership Realty is a real estate brokerage firm located in Summerfield, just north of The Villages. The company offers a discounted way to sell homes in which sellers are provided guidance on doing some of the selling activities on their own.

Our previous Select Sponsors, Debbie and Frank O. at Realty Executives, have committed to publishing a new real estate magazine. They feel the new venture requires their full attention and advertising budget. So, although a difficult decision, they decided to drop out as Select Sponsor. We will miss their support, but we part as friends and wish them the best for continued future success.

In looking to replace Realty Executives, the POA noted the keen interest on the part of our membership in real estate questions and issues. We noticed that members wanted the frank advice and periodic updates on the local situation that Realty Executives had given us in the past. Thus, we decided to find another real estate company to continue the flow of pertinent information.

Please join us in welcoming Partnership Realty as our Select Sponsor. Come to our meetings for the insights they offer and the chance to ask your particular questions.

[Top](#)

The Village Greens

The Village Greens' next meeting will be on July 25th (the fourth Wed. of the month) at 6:30 PM in Laurel Manor.

The guest presenters will be from Lowe's. The topic will be: Saving Energy. They will be bringing a number of products with them that are on the market. These products can assist homeowners in saving energy through right choices in appliances, lighting, insulation and more. We will have on display a Solar Powered Golf Cart, and the Solar Guys will discuss installation of solar tubes.

Every light bulb you change to a fluorescent bulb is a step in the right direction toward curbing global warming. Every drop of water you save is less of a drain on our aquifer.

The Village Greens have been working tirelessly in addressing the problem of the lack of RECYCLING here in THE VILLAGES. We have reason to believe that our efforts have been instrumental in finally getting the ball rolling. We are happy to be able to tell you that the developer is conferring with Waste Management in an effort to find a way to bring recycling and a more efficient way of handling waste to The Villages.

So cross your fingers and keep up the letters to the editors.

Please come and join the Village Greens club; \$5.00 per person and you get a fluorescent light bulb! Call Sue at 259-1426 for more details.

[Top](#)

Cheers and Jeers

Cheers - To the landscapers in The Villages for planting the flower beds using a multi-colored assortment of annual flowers. Boy, they look good.

Cheers - To Citizens Bank for starting to pay interest, approximately 3%, on checking account balances over \$1,000. Thanks -- every little bit helps. And, it is simple to sign up for the program.

Jeers - To Senator Baker and Representative Gibson for turning their noses up at the POA's Disclosure Reform bill in this year's Florida Legislature.

Cheers - To the developer of The Villages for finally opening up Buena Vista Blvd. and Morse Blvd. all the way to highway 466A. The access to Wildwood really opens up our transportation roadways. Let's now hope that we do not

develop short-cut-traffic problems as we have at the Belvedere Gate.

Jeers - To the maintenance department for letting the island in Paradise Lake off 441/27 overgrow and look like a messy jungle. While the water level is down, why not take the opportunity to prune, cultivate, spruce up, re-design, and re-plant?

Cheers - For the traffic light at the Rio Grand and Morse Blvd. intersection. Now we need a left-hand turn lane for Morse Blvd. turns onto Rio Grande coming from the north. The idea of only one of the three lanes moving at a time is aggravating. By the way, the San Marino/Morse Blvd. intersection is still a problem and is best avoided.

Jeers - To the golf division for the poor condition of the sand traps on the executive golf courses. Many of the traps are hard-packed dirt, not well-groomed sand. The maintenance company should be ashamed of these lousy conditions.

Cheers - To Golden Corral -- it's about time you got here. You already need another location in The Villages.

Jeers - To the developer of The Villages for installing those defective lighted electrical switches, that he must have learned were defective. Then he did not stand behind the needed warranty replacement work and is forcing residents to fend for themselves. When you pay the high prices we pay for houses in The Villages, you would expect the developer to have some integrity and stand behind his work. He still should conduct a full recall and replacement, even if the initial warranty period has passed. So, Mr. Developer, what do you value more: Integrity or profits??

Jeers - Same question as above regarding the vinyl siding? Mr. Developer: Why not quit being evasive and fix all the vinyl siding problems? What do you value more, Mr. Developer: Integrity or profits??

[Top](#)

The POA Hall of Fame

A Hall of Fame nominating committee is being formed. Any member of the POA is eligible to serve on the committee. The only requirement is to be willing to spend a few hours between now and the end of October nominating and reviewing the qualifications of the candidates considered for the honor. We plan to conduct the nomination process by mail, so the time involvement will be minimal.

For more information on the committee, please contact Frank Renner, Chairman of the Hall of Fame Committee, at 750-0306.

The honor is for any past or present POA member, living or passed, who has

made a significant contribution to the POA in past years.

Thus far, we have honored nine individuals in the Hall of Fame. See this listing on page 15 of this issue of the POA Bulletin.

[Top](#)

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.

[Top](#)

Letter to the Editor: Traffic Cameras

Let us research a speed camera for say: Avenida Central Avenue (to photograph speeders and red-light runners and issue a ticket-by-mail).

This road is in Lake County, so your investigation would not have to include the authorities of Marion or Sumter Counties.

You would not have to have law enforcement personnel.

It would be advertised. Charging \$1.00 for every mile over the posted limit would very soon take care of proposed tax increases.

It would save gasoline and possibly lives. The "Daily Sun" wrote: "The efficient gasoline consumption is between 25-35 mpg.

The punishment for failing to pay would be forfeiture of a driver's license.

I would gladly pay rather than lose my license!

Mrs. Danny F. Paul

Editor's note: Red-light running and speeding are serious problems in all of Florida. Law enforcement needs to do more to solve this problem before more of us get killed.

[Top](#)

Letter to the Editor: Golf Course Issues

Will someone help me understand why there are deplorable conditions at many of our executive golf courses?

Why is it for several years now we can't have adequate amount of sand in our Sand Traps? It seems that most of the sand is around the edges, with less than one half inch of sand on the bottom of many of the sand traps.

Also, why does our newest-opened Turtle Mound executive golf course have greens in such shameful condition? Sand Hill which opened next to Turtle Mound at the same time is in much better condition.

There are two executive courses (just to name a few) on the north side of highway 466 with these problems. The Chula Vista tee areas and the Saddlebrook greens are a joke.

Who takes care of them, if at all?

Who is responsible and held accountable?

How terrible is The Villages going to let these course look before something constructive is done to correct these deplorable conditions?

We the residents, whether we play executive golf or not, are paying big bucks to maintain these courses through our amenities fees. Not to mention the golfers who pay \$141 a year for trail fees. How are these funds allocated? Golfers, do you feel you are really getting your moneys worth? Remember, nothing is really free in this life. Someone has to pay for it and it is us.

John C. Mercier

[Top](#)

Letter to the Editor: Villages Vacations

I would like to respond to the letter from Donna Barnhart, published in your April edition, who is unhappy with the "vacationers who come to The Villages. Is she really upset that she couldn't get into Katie Belle's one night because it was crowded or she did not get the tee time she wanted? Wouldn't we all like to be able to walk into any restaurant and get seated immediately or participate in any recreational activity without having to wait our turn?

She can't blame it all on "the vacationers." I live here full time and find I too have to wait. Many Village homeowners (who by the way pay full-time amenity charges and taxes for part-time services) are here in the peak season so just about everywhere you go, waiting is part of the process. I wish there were five Katie Belle's and dozen more golf courses so no one would have to wait. The "vacationers" she refers to pay their fair share for use of the amenities and services. Why shouldn't they be able to enjoy The Villages too since they are paying a premium to be here?

Does Ms. Barnhart realize the value "vacationers" bring? They help to keep our local economy healthy by spending money on the things they do and buy. They also help out with our sales tax revenues.

Rather than being unhappy about the "vacationers," she should welcome them because in addition to all the financial help they provide, they may become her permanent neighbors one day. I know, because I was a "vacationer" before I bought and moved into a great home in The Villages! Ms. Barnhart wants to know "what can be done about the "vacationers." The answer is simple: Be friendly and welcoming!

Jim Wood

[Top](#)

Letter to the Editor: Lightening Rods #1

Here's my understanding regarding info on the CSST Class Action Suit and the apparent "push" for lightening rods. This general information was obtained from the Sumter Co Fire Dept.

- All fire departments throughout the state of Fla. get immediate emergency notifications when a potential fire hazard / safety issue is made known. No such

warning has gone out about CSST anywhere in the state.

- Most all homes in Sumter are built with their own rather "natural" lightening rod system built in; i.e., homes in The Villages are built on solid concrete slabs directly on top of subsurface soil & the earth. Steel connecting rods, plumbing, etc. that pass from the soil thru the concrete and into the structure provide a natural path for grounding.

- Homes don't have a history of attracting lightening. In the agency's history, only three homes have ever gotten a direct strike, the latest of which just put a 1" hole in the roof.

- The individual I spoke with does not have nor does he plan to install a lightening rod on his own house -- and his house has a metal roof with lots of tall trees around it which would attract lightening. (That's not an endorsement for or against lightening rods.)

- The best protection against the possibility of fire from lightening damage would be to get your appliances protected from getting "fried" by installing a whole house surge protector. The electric company will install one at your meter at a nominal monthly charge. (Mine cost \$5.50 a month and insures my appliances, TV, sound system, etc.)

As for the class action suit and being able to get \$\$\$ back for installing a lightening rod, I find it hard to believe district court rulings in one state would apply in another state. I would think only federal court rulings would apply nation wide. And I find adding another product (lightening rods) to solve the problem of a defective or substandard product to be quite unusual. Product recalls are the norm, and from what I've been able to find out, a recall for Village-related CSST's does not exist. To check for yourself, go to the www.cpssc.gov website.

Julie Harris

[Top](#)

Letter to the Editor: Lightening Rods #2

Last fall I made the decision to protect my home from lightening after investigating the lightning potential in Central Florida and state-of-the-art lightening protection systems. It came as no surprise that this is a lightening prone area as determined by anecdotal evidence and several national studies.

History also shows that there is well over a century of experience demonstrating that lightening protection systems are effective in mitigating the potential disastrous effects of lightening provided that they are designed, installed, and maintained in accordance with the national standard on

lightening.

I would like to thank the Property Owners Association for publishing an article in the December issue of The POA Bulletin that alerted me to the Corrugated Stainless Steel Tubing (CSST) gas pipe class action lawsuit. As a homeowner with CSST, I qualified for a \$1,000 voucher and saved about 50% on the cost of a code compliant lightening protection system.

A letter to the editor in the June POA Bulletin offered the opinion that the CSST lawsuit is a "scam." The only scam I have found are those installers who are offering low ball prices and installing systems that do not meet National Fire Protection Association (NFPA)-780, Standard for the Installation of Lightning Protection Systems, 2004 edition. Homeowners can help protect themselves from this scam by selecting qualified firms who will install a NFPA-780 code compliant systems as "listed" by Underwriters Laboratories (UL). These firms can be found on the UL web site.

Len Hathaway

[Top](#)

Letter to the Editor: Dismayed and Disillusioned

Dismayed? Disillusioned? Disgusted? Disturbed? Angry?

My wife and I would describe our emotions as a combination of all of the above. When we purchased our Duval Courtyard Villa last August, the idea of writing this type of letter seemed inconceivable. Unfortunately, this letter should be considered required reading for all new residents. Please do not arbitrarily dismiss this letter as an isolated complaint from a new resident. We as residents, especially new ones, must share our experiences so that the overall quality of life is improved.

Hidden beneath the well publicized marketing slogan of Florida's Friendliest Hometown is that fact there is absolutely no quality control program applied to the building of new houses. Following the closing, my wife and I met in January with the builder's representative who reviewed the process of documenting any problems we discovered. The representative walked around our house highlighting minor issues such as pencil writing on the siding. After the rep left we subsequently walked through the house and documented some cosmetic flaws such as a stained drawer and missing appliance screws.

Last week during our 2-week Villages vacation, a chance encounter at the pool with a number of Duval residents revealed that the majority of their homes contained improperly installed vinyl siding. Since my wife and I are former white collar workers, we had absolutely no experience or ability to judge the quality of

this work. A new neighbors, a retired General Contractor, agreed to evaluate the siding and offer comments.

Walking the house perimeter with a skilled expert was certainly an eye opener. The most amazing finding was missing nails. The vinyl siding on our entire home (that's all 4 sides, not just isolated sections) was missing nails. The siding was being held in some sections by nails spaced more than 5-feet apart instead of the manufacturers' recommended 16-inch interval. The survival of the siding during a Florida hurricane or tornado would be a long shot at best. We also noted the following defects:

1. Gaps in the siding.
2. Short siding.
3. Stepping with distances less than 2-feet.
4. No undersill/finish trim.
5. Improperly lapped J-channels.
6. Poor miter work.
7. Missing corner nails.
8. Missing painted nail in gable peak.
9. Raised roof ridge vent.

How is it possible that the Villages failed to implement a Quality Control Program to identify and address shoddy construction? When we purchased our home we trusted the Villages by paying market value for a new home. While we certainly understand that there may be some construction mistakes, the magnitude of problems with our home borders on gross negligence.

We will document all deficiencies and submit a claim to the Warranty Department. Our expectation is that all of the problems will be addressed before we fully relocate to the Villages later this year. We require the Villages to step-up and deliver the quality home that we thought we purchased. We fulfilled our part of the agreement by paying our money; it's now time for the Villages to honor their obligation. We will keep the POA informed of the situation.

In closing we would like to extend our heartfelt appreciation to the volunteers who are committed to helping their fellow neighbors by sharing their expertise. I'm sure playing golf or swimming would be a preferred activity to inspecting shoddily installed vinyl siding. My rhetorical question is what about those home owners who are oblivious to the problem? Their blind trust in the Villages Management Team could lead to costly repairs that may or may not be covered by insurance.

Our decision to retire to the Villages is certainly validated by the support of our neighbors. It remains an extremely people friendly community. However, our faith in the Villages Management Team has suffered a significant credibility blow that hopefully will be restored by correcting the documented structural flaws.

Anna Mae and Jim Carter

[Top](#)

Letter to the Editor: Water Fines??

I have heard that the neighborhood watch has told some home owners they will be fined \$500 for watering their lawns on the wrong days. Can this be true?

Jim French

Editor's note: Neighborhood watch has no legal authority to fine people for anything. Neither do the two official water authorities governing our areas have authority to enforce the requirements with a \$500 fine.

If our water shortages continue, it might be that the state legislature votes in more stringent requirements and related fines. But, thus far it hasn't.

The POA thinks that even with the absence of fines and more stringent requirements, all Villagers should support the current requirements and do whatever they can to reduce water consumption.

[Top](#)

Letter to the Editor: Freedom Pointe

I agree with the article in the POA Bulletin regarding the extension of Amenities to the future residents of Freedom Pointe.

This area is not located specifically on land that is within the Villages boundaries.

It seems that the VCCDD supervisors only consider what the developer wants. There is no consideration given to the existing home owners that live within the boundaries of the Villages.

I would like to know what we can do about this situation.

We all bought our property in good faith, from the Village Realty Department. But now it seems that a developer can open up an area wherever he wants to, and the supervisors will approve it. Then they will allow the residents to use the Villages amenities.

I think that a clause should be added to the documents that are provided to a potential buyer, so that they will be made aware of this situation before they purchase. I'm sure the Villages Realty Department is interested in preserving their integrity and would not be a part of this.

I would like to know if there is some legal way that this can be handled to stop this from going through.

POA, keep up the good work, we need your service, which is done for the interest of the home owners in the Villages.

Thank you for what you are doing.

Eugene P. Jung

[Top](#)

From the POA Forum: Rules

Jun 3: A neighbor of ours was notified of "an infraction" by someone representing some committee here. Told of "new guidelines." Are the covenants and deed restrictions different for different areas of The Villages? Any plans to standardize covenants and deed restrictions, or if updating, would be nice if owners had an updated copy of what we cannot do. At the top of the list, I'd strongly rule in favor of our men folks not being allowed to go off their property without a shirt on. Old men shirtless! Yuck-o! Now, back to these new rules....

Jun 3: As far as I know there are no "guidelines." There are definite covenants and restrictions and they are pretty clear. We all signed on to abide by them at closing. Having lived in neighborhoods with no restrictions or where they were not enforced, I was delighted to see The Villages take their restrictions seriously. Covenants and restrictions differ from district to district. I assume this was due to the developer learning as he went along. Just visit some of the older neighborhoods that do not restrict lawn ornaments and you will see some pretty tacky lawns. If left uncontrolled there would be a serious effect on property values. Updating deed restrictions and covenants would be impossible for all intents and purposes. One might say they are carved in stone. There may be a way so you may want to consult the district offices for more information. As to bare chested macho seniors, I couldn't agree more. However, once off their property they are probably on a public street and out of the jurisdiction of deed restrictions. One would think common sense, decency, courtesy, manners, etc. would dictate this is not a good thing to do.

From The POA Forum: Dogs

Jun 6: We don't need to go 'round the bend on this, but, really, we have such small lawn areas. Most do their very best to keep their lawns looking nice. Our plantings in public areas look so nice. Is it just too much to ask dog owners to be thoughtful of where their dogs do their businesses?

Jun 7: I think around the bend would be past comments of banning people with dogs from walking off their property or banning dogs all together. If anyone has been able to teach their dog to use the toilet, please let me know. If persons don't like dogs they should say so and dog owners will avoid them at all costs and at all times. Yes I agree that all dog owners should clean up as best they can after their dog. However, verbally beating dog owners into submission is not a good way to go.

Jun 13: Hey, the rules about dog owners: "curb your pets" and "pets should be kept on a leash outside of your home at all times" have to do with rules set forth by The Villages. Those rules were already in place before we moved here. When one buys a home, there is a sheet, that when signed, verifies the Covenants and Restrictions have been read. Gee, who doesn't like the cute pets? Go back and re-read previous entries on this subject. I've not read nor heard anyone say said they didn't like dogs. Also, how about re-reading the Covenants and Restrictions, p-l-e-a-s-e.

Jun 14: I understand the "rules and regulations" that were written years ago or yesterday for homogeneous living. We people of The Village have much too much time on our hands when we have nothing better to do then argue about how, when and where a dog goes to the bathroom.

Again, I say, let the dog lovers and walkers know you do not want them on any part of your world and they will avoid your lawn. To all dog owners -- please clean up after your dogs.

They tell me unfortunately, those plastic bags used in clean-up will be in the landfills for millions of years. The run off from those perfect lawns will be in our drinking water and ground water forever. Go Figure. I do hope the dog people do not let any of their fine friends take a time out on your world. Have a great day; and I'll be signing off this topic until common sense comes back.

Florida Hometown Democracy

What is the Florida Hometown Democracy movement?

It is a grassroots movement to put a state constitutional amendment on the November, 2008, ballot mandating that all comprehensive plan amendments approved by a city or county commission for additional local development must be submitted to the electorate for final approval or rejection.

This will give voters the final say in deciding what kinds of developments are approved in their neighborhood.

All too often now county officials routinely approve whatever developers want to do in their counties. Although the results are developments that some would say are good for the area, all too often it puts a strain on roads, water, natural areas, schools, police forces, county government facilities, etc.

The questions now asked is why? Why all of this development that strains our lives, our neighborhoods, our personal finances, our roads, etc.?

Florida Hometown Democracy must collect 611,000 petitions from Florida voters by the end of this year to make the 2008 ballot. Download the petition at www.floridahometowndemocracy.com or call (866) 779-5513 for petitions.

Tell everyone you know about this historic reform. Do something positive for the Earth and for Florida's future: support the Florida Hometown Democracy petition.

Lesley Blackner, an attorney from Palm Beach, is president of Florida Hometown Democracy Inc. She recently was a guest speaker at a POA meeting last year.

Help save what's left of Florida. Let the people vote to control growth. Help put Hometown Democracy on the 2008 ballot.

Please download and sign the petition or write to us at PO Box 636, New Smyrna Beach, FL 32170-0636.

[Top](#)

The Ocala Star-Banner

Below is the text of a letter that the president of the POA recently wrote to the publisher of the Ocala Star-Banner about the Star-Banner's decision to

terminate home delivery of the paper in The Villages:

I am writing about the recent letter I received informing me that the Star-Banner would no longer be home-delivered in the area of The Villages south of Ocala.

I am president of the Property Owners' Association of The Villages. We have over 4,000 members. This letter expresses the thoughts of many of our members.

We think that your action to discontinue delivery here is ill-advised and we would urge you to reconsider.

As you know, The Villages has a population now of about 65,000 with over 100,000 anticipated at build-out within 4-5 years. This is a huge market just 25 miles south of the Ocala downtown. The pace of development here is rapid. And, we are starting to see ancillary development in the 301 corridor north of The Villages. Within a short time, we should see almost continuous commercial and residential development between The Villages and Ocala. We think you are making a mistake by turning your back on this rapid development.

Furthermore, you mentioned in your letter that home delivery in this area is not worthwhile. However, I have to admit that I haven't seen a focused and thorough marketing effort on your part to develop subscription business here. Subscriptions don't just happen -- you have to merchandise your paper and develop your subscriber base.

And, where is the detailed coverage of The Villages within your pages? The Reporter does a good job of covering the news here. But, where is a focused Villages section in the Star-Banner comparable to the Lakes Edition of the Orlando Sentinel? You really haven't made the effort.

In summary: we will have a population of over 100,000 in a short time. You cannot afford to turn your back on this important market. Please reconsider.

Editor's Note: As of press time in late June, no answer or any acknowledgement had been received from the Star-Banner. And, we're not getting a paper either.

[Top](#)

Letter to the Editor: Dryer Vents

I am curious if anyone has complained about the dryer vents that are vented up

through the roof. I bought a new washer and dryer and as time went on I started complaining that the dryer was taking forever to dry a load of clothes . I had a Whirlpool Rep come out to check the dryer. He said the dryer was fine, the issue was the way it is vented. My husband went on the roof and removed the screen they put over the opening of the vent on the roof. You would not believe how much lint was clogging the screen. My dryer works so much better now. Our concern is that so many people do not realize this and it is a serious fire hazard.

Brenda Garrison

[Top](#)

Letter to the Editor: Gates

Not much riles me -- but when I start feeling second fiddle to non-residents I say something. The most frustrating gate for me has been the one at Morse going north across 466. I patiently wait my turn in the resident's lane as contractors and I assume residents that flash their card go streaming through.

Yesterday I was behind an oil-burning van at the 466 light going north on Morse. He went straight to the visitors lane and I went to the residents lane in hopes that I could get in front of the smelly vehicle. As I'm pulling up to flash my card the gate keeper opens the gate for the van and waves him through. The van operator didn't even have to stop; the gate was open for him, while as a resident I had to stop. Guess who got through first.

These are public roads but could the gate keepers, which I assume are supervised by The Villages, be trained to treat residents with courtesy. Another alternative would be to take the gates down. Since they are public roads anyone can enter anyway.

[Top](#)

The POA Discount Partner Program

The POA Discount Partner Program has been updated for 2007. Many new

Partners are listed here. We will be adding more in coming months. Our website will carry the most up-to-date information so check back often.

Just show your 2007 POA Membership card when ordering the product or service listed here. And, please say "thanks" to our Discount Partners for participating in this program and making it available to POA members.

The listing below is in effect right now. Additions to this list will be made as new Discount Partners sign up.

All Things Fine

- 1171 Main St. - Spanish Springs (352) 257-7384. 10% off all regularly priced merchandise. Excludes sale items. Not valid with any other offer.

Arden's Fine Jewelers

- 1060 Canal St. - Lake Sumter Landing (352) 751-6613. 50% off Jewelry appraisals.

Bravo Pizza

- 1080 Lake Sumter Landing (352) 430-2394. 10% off dine in & take out (whole meal). Not valid with any other discount offer.

Caribongo

- 1041 Canal St. - Lake Sumter Landing (352) 750-6147. Free color changing Tote Bag with the purchase of \$25.00 or more. (Retail value \$9.99.) at time of purchase. Offer not valid with any other offer or promotion. Limit - one Tote per family.

Carvel Ice Cream Store

- 674 US Hwy. 441 - Rolling Acres Plaza (352) 430-2588. Buy one cone/cup - get one free. Also 30% off on all other items. One benefit offer per family membership.

Chick-Fil-A of The Villages

- 7330 US Hwy. 441 - Rolling Acres Plaza (352) 430-0223. Buy a value size combo and get an original Chick-Fil-A sandwich free.

Cingular (Spectrum Global Network)

- 972 Del Mar Drive - Spanish Springs (352) 205-7513. 10% off all phones with activation.

Cold Stone Creamery

- 13769 US Hwy. 441 - Lady Lake (352) 430-2680. \$3.00 off any small or medium round ice cream cake.

Comfort Suites

- 1202 Avenida Central (352) 259-6578. Special Rates: \$97.95, May 1, 2007 to Oct. 31, 2007. \$107.99, November 2, 2007 through April 30, 2008. Not valid Leesburg Race Weekend. All reservations are based on availability. Must call hotel directly in advance for reservations.

Cozco Handcrafts

- 1121 Main St. - Spanish Springs (352) 430-0386. 10% off - excludes sale items.

Domino's Pizza

- 1558 Bella Cruz Dr. - Spanish Plains Center (352) 430-0800. Buy one large pizza at menu price - get one medium one-topping pizza free.

Enterprise Rent-A-Car

- Leesburg off Hwy. 441 on Mount Vernon Rd. Call (352) 787-1128. Special rates for POA members. A pick-up service is available.

Fort Knox Self Storage & Truck Rental

- 13634 US Hwy. 441 - Lady Lake (352) 750-4647. Rent a 5x5x10 standard unit, get the second month for \$1.00. Valid on new contracts only.

Gourmet Go Go

- A delivery service for dinner menus from local restaurants. POA members receive a \$1.00 discount off regular delivery fees. For details call (352) 205-0829.

Great Day on the Water Boat Tours

- Discounts of \$5.00, \$7.00 or \$10.00 per person on various boat tours. Call toll free at (866) 269-6584 for details and reservations.

Hertz Local Edition

- 900 Main Street, Spanish Springs (352) 430-1039. 20% Discount.

Island Images

- 1112 Main Street - Spanish Springs (352) 259-7623. 10% Discount on Mondays. Excludes sales items.

Main Street Bistro

- 1152 Main Street - Spanish Springs (352) 430-2814. 10% off regular menu. Not valid on Early Bird or Special Menus.

MOE'S Southwest Grill

- US Hwy. 441 North - Rolling Acres Plaza (352) 430-3610 Buy 1 Get 1 Free Every Sunday! Not valid with any other offer. One benefit offer per family membership.

Ollie's Frozen Custard

- Next to Blockbuster in the Spanish Plains Shopping Center. Either use the Ollie's Coupon in the POA Bulletin, or get a 10% off discount by showing your 2007 current year POA membership card.

Panda Express

- 869 North Hwy.27/441, Home Depot Plaza (352) 751-2507. 10% off, not valid with coupons or specials.

Plaza Jewelers

- 16770 S. US Hwy. 441, Summerfield (352) 307-3846. 20 to 40% saving off the already low retail price, & all watch batteries \$3.00.

Quiznos Sub

- 3509 Wedgewood Lane - Southern Trace (352) 751-5698. \$2.00 off any toasty combo meal. Includes sub or entrée salad, side item, and a 20 oz. fountain drink.

ScentSational Candles and Gifts

- 994 Alvarez Avenue - Spanish Springs (352) 753-1604. 20% off any one non-sale item.

Sonic Drive-In

- 11211 SE 178 Pl. - Wal-Mart Shopping Center (352) 347-2860. Tuesday Nights: 5 single patty burgers for \$5 after 5 PM. Add-on at extra charge. Wednesday Nights: 1/2 price single patty burgers; 99¢ single topping sundaes. Valid at the Summerfield location only.

Southern Image Photography

- 97 Del Mar Drive - Spanish Springs (352) 430-2056. 10% off the Special of the Month.

Vic's Embers

- 7940 US Hwy. 441, Leesburg (352) 728-8989. Complimentary after-dinner cocktail or dessert for each person in the party.

Victoria's Estate Jewelers

- 1106 Main Street, Spanish Springs (352) 751-3386. 50% off Jewelry Appraisals.

Villages Car Wash and Lube

- Bichara Blvd. - La Plaza Grande Center (352) 753-1306. \$1.00 off the regular price of a silver or gold wash package.

Villages 24/7 Kart Aide

- Triple A Rescue Service for golf carts. 10% discount on yearly membership. Call 352-409-5853 for details.

[Top](#)

From the POA Forum: Tee Times

May 13: After reading the latest edition of The POA Bulletin I am compelled to write. A gentleman stated difficulty in obtaining tee times at the Executive Golf Courses. I have lived here for 7 years and have only been blocked from a tee time once. On that occasion I merely made my window and courses a limiting factor. There are no problems getting tee times on the Executive courses even in the winter. Just be FLEXIBLE! You might not get the one course you wanted and you might not get the exact time you wanted, but you can get tee times. Follow the guidelines established for the system and you will be rewarded. Let's all stop whining about tee times in The Villages.

May 13: Well said. Hope all the whiners have a chance to read this.

May 14: I couldn't agree more. I have talked to people that complained and find

they are requesting a very narrow window and/or requesting the five most popular courses. I explain to them that they need a wide window and need to pick four courses and their fifth pick should be "Any other course." I think there is still a problem with people cheating to get tee times but the administration is filling loopholes as fast as they find them. The starters are no dummies either. They are wise to all of the tricks. I am no-body's cheerleader, but, if there is a better, fairer tee time system I would be very surprised. Also, I think the course management does a good job under the circumstances, those being lack of rain and high traffic. Now if we could get the players to do their share by repairing ball marks, raking sand traps and picking-up.

[Top](#)

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