

The POA BULLETIN

The Property Owners' Association of The Villages

Issue 33.10

Champion of Residents' Rights Since 1975

October 2007

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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.

Resident Advisory Council's First Meeting

The Resident Advisory Council (RAC) has just had its first meetings.

The full compliment of 10 supervisors met on September 17 and 19 in the side conference room in the District offices at 3201 Wedgewood Lane. There were no residents in the audience at the first meeting and only four at the second meeting. The September 17 meeting was announced in the Classified Announcements section of The Villages Daily Sun in the week before the meeting.

The RAC was created by the VCCDD to provide resident input, explore issues and provide advice and recommendations to the VCCDD on matters related to the operations of the District Amenity Division and relations between the members of the RAC. The RAC is an advisory board - final decisions are to be made by the VCCDD. But, the RAC should carry weight as the voice of residents on issues of importance in this community.

These supervisors were appointed by the four residential CDDs north of highway 466 and the town of Lady Lake in the VCCDD-administrative area

The RAC idea was conceived after the Straw Vote last November showed resident approval for a Resident Authority Board which would have had actual decision-making authority in the VCCDD area. However, several of the residential CDDs in the area declined to participate because a majority of their residents voted against the idea. A Resident Advisory Council, rather than a Resident Authority Board, was eventually embraced by all concerned.

There is at this time no comparable RAC for the residents living south of highway 466. This may come in the future as interest and conditions permit and the developer agrees.

The RAC will meet on the Wednesdays before the regularly scheduled board meetings of the numbered residential districts in the VCCDD administrative area. For the remainder of 2007, these meetings are scheduled for October 10, November 7, and December 12. The meeting for November and December will take place at 2:00 p.m. in the side conference room at 3201 Wedgewood Lane (unless otherwise announced in the Daily Sun's Classified Announcement section).

On the agenda for consideration at the October meeting is the issue of abuse of the golf tee time system. The RCA expects a heavy turn-out at the October 10 meeting due to the controversial nature of this problem and the potential penalties that will be discussed for abuse of the system. This meeting on October 10 will take place at the Laurel Manor Rec Center.

The Topics which the RAC will initially discuss include but are not limited to the

following:

- Abuses of the Golf Tee Time System
- Pool Usage and closing times
- The Amenities Budget
- Resident Council Guidelines
- Recreation and Pool Monitors
- Rental Rates for use of district facilities
- Maintenance of the Recreation Trails
- Areas of Maintenance Responsibility
- The Annual Resident's Survey
- Wireless Internet Service in the area
- Operating Policies for the Traffic Gates
- Neighborhood and Villages Watch

- Another topic for initial consideration is that of the closing times of the various swimming pools throughout The Villages. Some now close at dusk, some at 10 p.m. and some at 11 p.m.

District staff points out that pool usage is often meager in the last hour or two of operations and that savings could be worthwhile if a uniform closing time was established.

John Rohan, administrator for recreation activities, was asked to do a census over the next two or three months to identify usage at the various closing times. When this census is completed, the RAC will consider a uniform closing policy. Residents interested in this issue should plan on attending future meetings to voice their opinions.

Residents interested in any of these topics should plan on attending the RAC meetings. Some of these topics are scheduled for a particular meeting; others may come up at any time. So, if you are interested, please plan on attending.

The POA strongly supports the idea of residents having a say in district decisions on the amenity program. So, Villagers, this is your chance to have a strong voice in various Home Rule issues.

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Let's Give Some Credit to the VHA

The September issue of the VHA newsletter described the many positive activities that the VHA has sponsored in our community. The POA applauds the VHA for its many contributions to The Villages. The VHA plays an important role in our community and we are fortunate to have such an active and dedicated group of residents working for the benefit and well-being of all Villagers.

Residents should not interpret the comments in the POA newsletter last month as negative on these aspects of the VHA. As we said last month: "These activities are worthwhile."

However, we need to examine the VHA record in more detail to fully understand their contribution and role in our community.

In reviewing the list of thirteen accomplishments cited by the VHA, we can see no position taken on any controversial topic and no position taken on any issue contrary to the will or interests of the developer.

The POA feels that any property owners' association worth its salt will speak out on controversial issues and advocate actions in the best interests of residents, even if contrary to the will or interests of the developer.

The best recent example we can cite of the VHA failure to speak out is the issue relating to the \$165,000 repair cost of the sinkhole in a pond on the developer's Nancy Lopez golf course. The developer refused to pay the full bill, saying that residents got various benefits from the pond and should pay the repair bill.

The POA thought this was outrageous and said so. We called on the developer to pay the bill. The VHA said nothing. The VHA silence was certainly not what we would expect from a property owners' association claiming to do worthwhile things for the residents of this community.

The POA continues to believe that if the VHA had joined with the POA to take a united stand against the developer's position, we could have resolved this situation much sooner than was the case.

On another issue, the VHA never joined the POA in its call for the VCCDD to renovate the Paradise Center. The POA believes that the VHA didn't want to hassle the developer or his hand-picked supervisors on the VCCDD over this issue.

Also, the VHA never joined with the POA to condemn the infamous Activity Policy passed by the two Central Districts a few years ago which would have severely restricted our Constitutional Rights of Freedom of Speech and Freedom of Assembly. At the time the Policy was passed, the VHA showed support for the action by saying the Policy was a good idea. After the Policy was rescinded, the VHA said that was a good ideal also. Confused VHA? The POA think so.

Most recently, the VHA tried to mislead residents over the Vinyl Siding Issue by giving blind support to the developer without even understanding the issues or making an attempt to learn more. The VHA just praised the home-building activities of the developer and literally didn't know what it was talking about. The POA has spoken out strongly to support residents and to prod the developer to do the right thing and stand by its product. The VHA has said nothing constructive to support residents.

The VHA never faulted the developer, as the POA has done, for the inflated-value sales to the VCCDD of common property. These sales were approved by the developer's hand-picked supervisors who are often employees, friends, or business associates of the developer and obviously have a conflict of interest.

The VHA has never denounced the actions of the developer in hand-picking the supervisors on the Central District boards. The POA has been outspoken on this issue and has often called for home rule by residents through direct elections of these supervisors.

Summary - Let's be clear: the VHA does worthwhile and important things for this community. But, as the POA Bulletin pointed out last month, the VHA fails as a true property owners' association by its blind support of the developer on Residents' Rights issues where the best interests of Villagers should be the main VHA concern.

The POA feels that The Villages needs the VHA for the many worthwhile things that it does for residents.

But, when the Rights of Residents are concerned, The Villages needs the POA. And, if the POA were not here, who would speak up for Residents' Rights? Not the VHA, that's for sure....

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The October Meeting of the POA is Back to Laurel Manor Center

The POA will move its October 17 meeting back to the Laurel Manor Recreation Center at 7:00 p.m.

The speaker for the evening will be Mr. Len Hathaway, a local Villages resident who is knowledgeable about the CSST problem and the Lightning Protection systems often suggested as a fix for the CSST problem. Mr. Hathaway will speak about what to do now and take questions.

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 October 17. Coffee and donuts afterwards are a heck of a deal. And, the discussions and opportunity to meet fellow Villagers make for a thought-provoking and interesting evening.

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POA Hall of Fame Deadline is Getting Close

The purpose of the POA Hall of Fame is to honor those past POA members who have contributed significantly to this organization.

Any POA member, past or present, living or deceased, residing in The Villages or not, can be nominated for this honor. A waiting period of at least five (5) years must pass from the time of this person's most significant contributions before he or she can be nominated to the Hall.

The process starts with a nomination form that is available now at the POA's monthly meetings or from any POA official. Nominations can only be made by current POA members. The form will contain the nominee's name and current contact information, if available. At least five (5) co-nominating signatures will be required from the persons making the nomination. A space will be provided for an explanation of why this person deserves to be in the Hall of Fame. This explanation is very important.

Nominations each year must be received by the November POA General Membership meeting.

The POA Board of Directors will review all nominations and make a final decision. Two or three of the most worthy candidates each year will be selected for induction into the Hall of Fame at the annual POA Holiday Party in December. Candidates not selected for induction into the Hall in any given year can be re-nominated in another year.

Members of the Hall of Fame will be honored for their dedication and selfless contribution to the POA. Popularity will not be the deciding factor.

The POA is approaching the 32th anniversary of its founding on November 20, 1975. We have had many members over these 32 years from which to choose Hall of Fame nominees. Let's make this a wonderful celebration of your POA and some of the dedicated people who have served in these 32 years to make the POA the great organization that it continues to be today.

Frank Renner, a previous honoree in the Hall of Fame, is heading up the Hall of Fame Nominations committee. Contact him at 750-0306 for more information.

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POA Elections

The POA annual elections are coming up soon. All officer and director positions will be up for a vote by active members.

Nominations open at the October meeting. Elections are held at the November meeting. Officers and directors are sworn in at the December meeting. The term of offices starts in January.

Please take a moment to consider how you might participate in the activities of your POA. We need more people to take an active role in the management of the POA by running for these officer and director positions. You may find that the time commitment is less than you think and the rewards are truly satisfying on a personal basis.

So, please consider running for one of these positions and joining the other officers and directors in helping to make The Villages an even better place in which to live.

If you want more information, please call or talk to any other officer or director. Phone numbers are listed on page 15.

Vinyl Siding

We have heard some residents complaining that they are tired of hearing and reading about the vinyl siding problems in the POA Bulletin.

Perhaps these people live in a block home or feel that this issue doesn't affect them or anyone they care about. Perhaps their warranty has expired and they feel there's nothing they can do about it anyway, or their own repair issues have already been resolved. Or maybe they would just rather think about more pleasant things.

But, being quiet about the issue won't make the problem go away. What silence and apathy will do is empower the developer and the builders to take whatever shortcuts they want in the future. If no one objects, if no one notices, why not? The unacceptable becomes accepted. Poor workmanship becomes the standard.

Should excellence no longer be a goal in life, just because The Villages is a retirement community and it's a lot easier to ignore problems than to speak out and seek solutions?

And what about the new residents, moving in every day? The Vinyl Siding Committee members have found problems with new construction as well as existing homes, even the tendency to revert back from the progress that has been made in the quality of construction during this past year. Don't new residents have a right to learn about these shortcomings so that they can act on the information and have repairs made without delay?

What better way to inform homeowners than the POA Bulletin which is delivered to all the homes each month, published by an organization that stands in support of homeowners' rights, and is outspoken about residents' welfare. Should we withhold information about this continuing problem because it is unpleasant to read about, or seems redundant to those who have already had repairs, or for one reason or another, don't need any?

Oversight is what will keep the developer, the contractors and their subs on their toes. Knowing that someone will be checking the end product, and that their reputation depends upon the quality of that product and how they relate to Villages homeowners.

The builders and the developer need to know that we care about the quality of what we are buying, and we must insist upon good quality construction. If we don't care, if we don't stand up for ourselves, if we keep this issue hidden by our silence, then we deserve what we get.

And don't forget, the recurring siding issue is only one of many construction problems that have been found - it is just one of the easiest to see.

We are very disappointed that there are some residents who, rather than supporting

their neighbors in the quest for quality and accountability, seek to suppress information and limit discussion about the vinyl siding issue in this publication simply because they are tired of hearing about it.

The Vinyl Siding Committee

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Warranty Run-Around

Just what is the home warranty when it comes to vinyl siding?

Homeowners are still getting inconsistent responses.

A copy of the Home Buyers Warranty booklet, page 2, provided to one homeowner by a Home Warranty representative, makes reference to a defect as defined by "failure to meet 'construction quality standards.'" The Vinyl Siding Committee has found little quality to boast of in the siding installations, and standards according to siding manufacturers' manuals are still not being consistently met. So who is setting these "construction quality standards" and what do they consist of?

The manufacturer sets standards by publishing instructions for the application of the product it manufactures. This has been confirmed by the Chief Building Inspector of Sumter County, who has told homeowners that, in the absence of a state or county code, the manufacturers' instructions are the standard. So why are manufacturers' instructions still not being followed?

Why should buyers of homes here in The Villages suffer with this poor workmanship? Why should we have to fight and argue with Home Warranty and/or the contractors and subcontractors to get what we paid for: a properly constructed home? Why are the repairs having to be done again and again before they get it even close to right? And why are some repairs being flatly denied by certain contractors?

The job should have been done correctly in the first place.

A Home Warranty representative has told one homeowner, and made a written note, of 5-year warranty coverage for siding failures. What is a failure and who determines whether a failure qualifies for repair?

We think bad workmanship is a failure in itself. Failure to do a correct installation. Failure to meet the building inspector's requirement that installation instructions be followed. Failure to make a commitment to quality construction here in The Villages.

In a recent example, the subcontractor, F&R, refused to go back and repair a home in Tall Trees. Home Warranty told the owner they would "get to the bottom of this," but then just gave F&R's number and told the owner to deal with them herself. The job was done incorrectly in the first place! Don't you think the siding outfit, F&R, would have the

integrity to go back and repair their own shoddy work? Warranty, why don't you help this owner get her house repaired? Remember, from what your rep told another homeowner, there's supposed to be 5-year coverage for failures in materials or workmanship.

The Vinyl Siding Committee

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Welcome to New Residents

Watch Out for Vinyl Siding.

Welcome. The Villages is a beautiful place in which to live.

For those of you who have purchased vinyl-sided homes, you may not yet be aware of the siding problems that exist due to poor workmanship in construction. It has been a year since these problems were first brought to light and the Vinyl Siding Committee was formed in order to help residents become more knowledgeable about proper siding installation so that they could have their homes repaired correctly.

The Vinyl Siding Committee members are volunteers, your neighbors, with backgrounds in the construction industry, who are willing to look at your home and make observations about the siding installation that was performed. In addition, we keep an eye on the new homes being built, to see if the contractors are following through - whether they are now using correct techniques on the new installations - or not.

Due to our efforts over the past year there have been some improvements made by the builders. However, we are not out of the woods yet.

We had hoped that after all this time the contractors would have learned by having to re-do their work over and over and over. For some, such as Carter Construction, there has been a sincere effort to change bad habits and improve quality.

However, certain other builders seem to be unconcerned about the quality of what they sell us, and do only the bare minimum of repairs once flaws are pointed out, often not correcting the underlying cause of the siding problems. They appear to simply be waiting for all the fuss to die down and go away. This has even been stated to some of our committee members. They probably want to go back to the old way of doing things.

What we have recently seen in the Holly Hill and the Crestwood Patio Villas is not encouraging. Just driving through we have observed many instances of bows, bellies and wavy siding. What will a closer look reveal?

There have been some comments lately that people are tired of hearing about siding. Should we stop looking and making observations about the situation you want to know

if your home, a major investment, is affected? Wouldn't you want to take steps to have corrections made as soon as possible? The POA calls upon its members, old and new, as well as non-member readers, to stand up and insist upon quality of workmanship and integrity.

We're tired of all this, too. It would be great if all the builders would give us a break and just follow the siding installation manuals so we could get back to being retired and they could get back to building new houses instead of fixing the ones they just built.

The Vinyl Siding Committee

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Letter to the Editor: Vinyl Siding Sloppy Work

Mr. McDowell of McDowell Construction Company surprised us yesterday morning without notification that he had a crew outside and wanted to "properly" repair the vinyl siding. Believing that he was finally going to do the right repair by removing the vinyl siding and properly fasten it with galvanized nails, I gave him permission to proceed.

Instead of removing the siding properly to re-nail, they forced the vinyl out at least 8" to drive the nails. The result is deformed vinyl which cosmetically looks worse.

The comment from his workers was that the vinyl siding should have been completely removed and new vinyl siding installed.

This is the third botched attempt to repair a terrible installation and we are at a loss to explain the actions of the warranty department or the contractors doing the work.

Unless there is good intention to replace the siding, we do not want McDowell Construction Company on our property.

Matthew and Lois Klein

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Florida Insurance

This is a reprint of an editorial in the Wall Street Journal on September 21, 2007:

Florida Governor Charlie Crist didn't appreciate our coverage of his plan to socialize his state's disaster insurance market and put taxpayers on the hook for billions. Now his populist lunge has won him a more formidable foe in the Sunshine State: his predecessor as Governor, Jeb Bush.

The highly popular Mr. Bush doesn't make a habit of violating Ronald Reagan's Eleventh Commandment ("Thou Shalt Not Criticize Fellow Republicans"), but he's making an exception here. BestWeek, a trade publication of insurance rating firm A.M. Best, quotes Mr. Bush criticizing states that are crafting disaster insurance plans "that are as bad as the natural disasters themselves." Which states? "My beloved state of Florida has taken steps along that path." Ouch.

In January, Mr. Crist enthusiastically signed into law a measure to reduce the cost of hurricane insurance by largely abandoning the insurance market in favor of a guarantee that, whatever happens, Florida taxpayers will cover the tab. And what a tab it will be. Citizens Property and Casualty Insurance Corporation, a state-owned insurance company, has more than \$434 billion of exposure and only \$2 billion of reserves to pay claims, according to state Representative Dennis Ross, one of the cooler heads who didn't prevail in the legislative debate.

Mr. Ross outlines the financial downside in the Journal of the James Madison Institute. "As a result of the 2004-2005 storm seasons, private insurance companies paid out \$39 billion to rebuild Florida. Now, if we encounter another storm cycle reminiscent of 2004 and 2005, it is our consumers and taxpayers who are left to pay these claims," writes Mr. Ross. "The total debt of the State is \$22 billion. This debt accumulated during the course of Florida's more than 100-year history as a state and could, literally, double overnight with one storm." Will the state really be able to squeeze enough cash out of taxpayers and lenders when disaster strikes? We'll know soon enough. Florida International University's International Hurricane Research Center publishes a list of the U.S. areas most vulnerable to hurricanes and, no surprise, three of the top five are in Florida. Rather than spreading the financial risk across the world-wide private insurance market, Mr. Crist's plan seeks to concentrate the risk within the state of Florida, triggering enormous costs at the moment when Floridians may be least able to pay. Says former Governor Bush, "When the government assumes the risk of these catastrophic events, they are putting at risk the livelihoods and quality of life of the taxpayers and citizens they serve."

That's a storm warning Mr. Crist would do well to heed.

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Florida Hometown Democracy

Greetings FHD Supporters:

We have only 14 weeks until the end of the year. Florida Hometown Democracy has now collected close to 500,000 petitions. Not all of them have been verified by the various counties. We still need a total of 611,000 valid signatures to qualify.

Please do your share to make this happen! Organize a petition drive and spend a weekend morning collecting petitions. Go to football games, art festivals, your public library, public hearings (where our "representative government" is busy representing the developers). Get your neighbors and friends involved. If you can't collect petitions, then send money. One or the other, heck both if you really care!

Time is not on our side, and we can't do it alone. With your help, we can get the numbers we need to get to the ballot.

Best,
Lesley Blackner
Founder and President
Florida Hometown Democracy

Florida Hometown Democracy continues to be in the news every day. To stay current with the many news clips, visit the "news" link at this internet website:
www.floridahometowndemocracy.com.

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 at this internet website:
<http://www.FloridaHometownDemocracy.com>

PO Box 636, New Smyrna Beach, FL 32170-0636.

WE NEED YOUR HELP...NOW...

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Fourth Annual POA Resident Survey

Below is the Fourth POA Residents' Survey. All residents are asked to spend a few minutes filling out this form, but, please, just do it once.

Please rate each question with your opinion on a scale of 1 to 10 where 10 would be your highest, best, or most satisfactory rating - all the way down to 1 which would be your lowest, worst, or least satisfying rating. A rating of 5 would be an average, or middle-of-the-road, answer. If you have no opinion or no information about a question, or it does not apply to you, please put in "NR" (No Rating) for that question.

Then, either bring this form to the next POA membership meeting or you can mail it to: The POA Survey, P.O.Box 1657, Lady Lake, FL 32158.

Thanks in advance for your help in completing this survey. Results and commentary will be published in a future issue of the POA Bulletin

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POA Survey Form

Click [here](#) for a printable version of this form.

Rating

1. _____ Entertainment Programs on the Town Squares
2. _____ Overall Safety and Security in The Villages
3. _____ Traffic in The Villages
4. _____ The Cleanliness of Villages Streets and Common Areas
5. _____ Landscaping in Common Areas throughout The Villages
6. _____ The Neighborhood/Villages Watch Services
7. _____ The Driving Situation on the Traffic Round-About Circles
8. _____ Emergency Fire Services
9. _____ Emergency Medical Services (EMS)
10. _____ The Monthly Amenity Fee
11. _____ The Villages Regional Hospital
12. _____ The Lifelong Learning Center
13. _____ Courtesy and Helpfulness of the Recreation Department Staff
14. _____ The Daily Sun Newspaper, in General
15. _____ The Daily Sun Newspaper, Objectivity of Reporting
16. _____ The Villages TV Station, in General
17. _____ The Villages Radio Station, in General
18. _____ The Reporter Newspaper
19. _____ The Property Owners' Association (POA), in General
20. _____ The POA Newsletter, The Bulletin
21. _____ The Villages Homeowners' Association (VHA), in General
22. _____ The VHA Newspaper, The Villages Voice
23. _____ The Developer of The Villages, Messrs. Gary or Mark Morse
24. _____ The SLCDD District Administrator, Mr. Pete Wahl
25. _____ The SLCDD Assistant District Administrator, Ms. Monica Andersen
26. _____ The VCCDD District Administrator, Ms. Janet Tutt
27. _____ The VCCDD Assistant District Administrator, Mr. John Rohan
28. _____ The Deed Compliance Director, Mr. Nick Xenos
29. _____ Suitability and Reasonableness of the Covenants and Restrictions
30. _____ If you live north of Highway 466, your VCCDD Government

31. _____ If you live south of Highway 466, your SLCDD Government
32. _____ The Local CDD or Government Unit in Which You Live
33. _____ If you live in Sumter County, Your Board of Commissioners
34. _____ If you live in Marion County, Your Board of Commissioners
35. _____ If you live in Lake County, Your Board of Commissioners
36. _____ If you live in the Town of Lady Lake, Your Board of Commrs.
37. _____ Condition and Administration of the Executive Golf Courses
38. _____ Condition and Administration of the Championship Golf Courses
39. _____ Greens Fees on the Championship Golf Courses
40. _____ The Priority Golf Program
41. _____ The Golf Tee Time System
42. _____ Ambassadors on the Executive Courses
43. _____ Ambassadors on the Championship Golf Courses
44. _____ Executive Golf Tee Times Reserved for the Sales Department
45. _____ Disclosure Information Given When You Bought Your House Here
46. _____ Performance and Service of the Home Warranty Department
47. _____ Use of Villages Facilities by the Charter Schools
48. _____ Resident Control of Decision-Making in your Central District
49. _____ Use of Radar to ticket Regular Golf Carts traveling over 20 mph
50. _____ Your Contributions for a state-of-the-art Performing Arts Center

General Comments: _____

Please Return this Completed Form to: The POA Survey
P.O. Box 1657
Lady Lake, FL 32158-1657

Thank You ! Please, vote just once.

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Why Do Another Survey of Residents?

Some residents have asked why the POA does its periodic POA Survey when The

Villages already does an annual survey and publishes partial results in the Daily Sun.

A related question is why even do a survey when most residents are perfectly happy with The Villages and wouldn't have moved here unless they were happy with what they saw.

On the first question, the POA has been disappointed with the annual survey done by The Villages. It just seems like that survey misses the opportunity to address some of the hard issues of concern to residents. We have often said that the survey seems to sidestep the important issues and whitewash the results of what is surveyed.

The POA has come to view The Villages' survey as much too general, incomplete, and lacking in enough details that can be measured on a continuing annual basis.

Hopefully, this POA Survey addresses some of these concerns. Take a look at some of the questions listed on the right. Don't you think that we should be asking these questions, getting the answers, and doing something about any problems uncovered?

On the second question, we agree that most people are happy living here. But, that doesn't mean that no issues exist that could be addressed and, if solved, would make our community an even better place in which to live.

So, let's do this POA Survey and see what we find. Let's not whitewash issues. And, let's be honest about what is good and what is not-so-good about The Villages. Maybe we can make this place better for all of us.

There are 50 questions. To complete the entire questionnaire, on two sides, should not take longer than a few minutes. Thanks in advance for helping on this survey.

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Past POA Surveys

The POA has conducted three previous Surveys. The first was conducted in late 2002 and reported on in the February, 2003, issue of the Bulletin. The second was conducted in April and May, 2004, and reported on in June, 2004. The third was conducted in October, November, and December, 2005, and reported on in January, 2006. All three of these are available for review on the POA website in the archived Bulletin section.

As we report on this 2007/2008 POA Survey in a few months, we will show comparison to the earlier Surveys where appropriate.

Rather than go into details right now on previous Surveys, and perhaps influence this year's results, let's just do these general comments listed below:

The earlier Surveys showed favorable opinions of The Villages on the general questions and various resident services.

The Villages Media Group generally showed good marks for the radio and TV station. The Daily Sun, however, didn't fare as well and was marked down for objectivity.

The golf program got so-so marks, but the executive golf program fared better.

The POA scored better than the VHA as an organization and for its newspaper.

The lowest scores in both surveys were recorded by various elements of our local governments.

Overall, the POA was pleased with the past results. But, we have been disappointed that the Central Districts didn't act on the several troubling scores or pick up the format for the annual survey done by The Villages. That is a shame because we feel The Villages' survey could benefit from the stronger format and more pointed questions used in the POA Survey.

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CSST Tubing and Gas Leaks

Lightning-induced failure in corrugated stainless steel tubing (CSST) has been implicated in the cause of an alarming number of fires in the recent past. To understand why, let us first look at the history and nature of this relatively new product, and then review a probable scenario.

For at least 100 years, "black" pipe (originally wrought iron, and now steel) has been the mainstay for supplying fuel gas to appliances in structures. Copper pipe has also been used, to a lesser degree.

In the late 1970s, the Japanese developed what is now called corrugated stainless steel tubing, or CSST, for short. Because of its reported substantial installation cost savings compared with black pipe, CSST caught the imagination of many in the construction field.

By the year 2000, CSST accounted for 10% of all residential gas piping work. CSST is compliant with most local, state and national model building codes, and may be installed in most areas as an alternative to rigid black iron pipe.

Advantages claimed for CSST include: (1) lack of pipe threading; (2) fewer fittings required; (3) ease of snaking it through walls like electrical conduit in remodeling situations; (4) lack of problems from structural shifts and vibration in buildings; and (5) labor savings for both new construction and rehab work.

A disadvantage of CSST has been its higher material cost-per-foot. However, the cost of CSST has come down significantly since it was introduced. Covered by American National Standards Institute (ANSI) standard LC-1 - 1997, CSST comprises stainless steel corrugated tubing covered by a yellow polymer coating, with brass fittings for coupling.

Installation of CSST is done by installers who undergo training by manufacturers, as required by ANSI LC-1. (This means that CSST should remain unavailable at home improvement centers.)

CSST was recognized by NFPA 54 (the Fuel Gas Code) in 1988. The International Association of Plumbing and Mechanical Officials (IAPMO, which develops both the Uniform Mechanical Code-UMC, and the Uniform Plumbing Code-UPC) finally approved CSST in 2003, after having rejected it in 2000 for "reasons of safety." At present, all of the CSST brands, with the exception of Omegaflex's CounterStrike, are believed to have the same basic design and physical attributes. (CounterStrike is marketed as having a proprietary black jacket material with energy-dissipating properties to help protect the metal components if the line becomes energized by lightning.)

CSST also differs from black pipe in that natural gas entering a house in a CSST system is routed to a manifold, which then distributes the gas to each separate appliance by individual CSST lines, known in the trade as "home runs," one line for each appliance. Enough tubing for each run is cut at the job site from spools containing from 50 feet to 1000 feet of CSST. Diameters of CSST are currently available in sizes up to 2"; however, the actual inside diameters of tubing provided by different manufacturers may vary, and fittings are not interchangeable from one brand to another.

With black pipe, on the other hand, a single pipe at the point of entry into a building will have numerous "Ts" branching from it, connecting to rigid pipes leading to various appliances.

Enter lightning!

Unpredictable and extremely powerful, lightning has such high levels of voltage that paths to ground with high resistance can be overcome. Therefore, the current induced by lightning does not take the path of least resistance, but rather takes all paths of resistance to ground.

Lightning can enter a building either by a direct strike or by a nearby strike, where the energy of the lightning is transmitted to the building through ground current transfer or through metallic supply or communications equipment.

When lightning strikes at or near a structure, the energy can travel through any type of conductor to ground. Proper grounding and bonding of electrical systems, and bonding of metal piping systems, as required by the National Electrical Code and Fuel Gas Code, are essential for safety, but will not necessarily prevent arcing between metallic components under these highly energized conditions.

Lightning affects black pipe and CSST to different degrees.

When lightning strikes black pipe, which is relatively thick walled, damage usually takes the form of microscopic pits in the iron/steel. These pits do not penetrate the pipe, and do not leak gas.

CSST, on the other hand, is very thin, with walls about 10 mils thick or less. This low mass is intended to make the tubing more flexible, thereby affording easier routing.

However, this thin, low mass configuration also makes CSST tubing susceptible to perforation by electricity. As a general rule, the amount of electrical energy needed to melt standard ½" black pipe is around 15 times as much as would be required to melt CSST tubing.

One commonly cited lightning-induced fire scenario involving CSST has lightning attracted to a metal-walled chimney flue and cap. The current from the lightning travels down the metal chimney flue, through the metal fireplace insert, and into the CSST line connected to a valve used for gas logs in the fireplace. Arcing between the CSST and a bonded metal object causes the CSST to become perforated, allowing gas to escape and ignition to occur by: (1) an adjacent open flame; (2) auto-ignition; or (3) metallic byproducts of the arcing process.

Investigating a fire suspected of having been abetted by CSST necessitates a systematic process. All possible causes must be addressed and eliminated until there remains only one which cannot be eliminated.

For example, stainless steel (used in CSST) is not prone to melt during a fire because of its high melting point. So, if an arced hole is found in a CSST line after a fire, which was preceded by lightning (as verified by positive lightning reports), and the arcing was not caused by an energized wire contacting the CSST, then the process of elimination leaves lightning as the probable culprit. Of course, the location of the perforation(s) in the CSST line and subsequent fire development must conform with the area of fire origin to substantiate the culpability of the CSST. So the next time you have a fire following a lightning strike or near strike, and CSST could be implicated, professional engineers are ready and able to help analyze the problem.

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Ollie's Donates to The Villages Charter School

Ollie's Frozen Custard, located in The Spanish Plains Shopping Center, has come up with a unique way to make money for The Villages Charter Elementary School. Ollie's, in conjunction with Box Top for Education (A General Mills Company), is offering 10 cents off any of Ollie's products, in exchange for every Box Top their customers bring into Ollie's.

Each Box Top is worth 10 cents to The Villages Charter Elementary School, according to Nancy Borkoski, the new Villages Charter Elementary School Box Top Parent Volunteer. Nancy's daughter Carly, has been attending the Charter School for over 5 years and has been clipping Box Tops and giving them to her school. Over the last 5 years the Villages Charter Elementary School has received over \$5,000 from the Box Top Program.

Nancy's husband Bob, who runs Ollie's Frozen Custard, became interested in the program and designed a Box Top promotion for Ollie's. Bob said "All you have to do is clip the Box Tops from your morning cereal box or other products you use every day. When you collect 5 Box Tops, bring them to Ollie's and we'll give you 50 cents off any of Ollie's product." Ollie's will then give the Box Tops to Nancy at The Villages Charter Elementary School and she will then send them in to General Mills. Twice a year General Mills will send The Villages Charter Elementary School a check for the amount of Box Tops submitted to them.

If you own a computer and have email, please register online to become a New Box

Tops member at the website: www.boxtops4education.com/clubbonus. Choose The Villages Charter Elementary School as your school. The school will receive 10 Bonus Box Tops/\$1.00 for your effort. Please register before the deadline of 10/31/2007.

Since this program started over 10 years ago, General Mills has sent checks out to over 90,000 schools totaling over \$200 million. For more information on the Ollie's Box Top Promotion please stop by their store or go www.boxtops4education.com.

For more information - contact Bob Borkoski at (352) 259-3568.

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Letter to the Editor: The Charter Schools

Concern about rising school taxes prompted me to attend the Sumter County School board meeting on 9/18/2007.

I was under the impression the developer built the Charter school for The Village employees' children and the parents paid for its operation. NOT SO. This year The Sumter School board paid \$2.7 million to lease the charter school from the developer and approx. \$1.5 million for capital improvements at the school. Also 25% of all school tax dollars collected in Sumter County go to The Village Charter School.

My concern is what percentage of the students attending the Charter School live in Sumter County, and at the current expansion rate of the Charter School, will the residents on fixed incomes be able to afford their retirement homes. The above facts can be found in the Sumter County School Budget 2007-2008

William Reynolds

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Environmental Expo

Don't miss the first annual Environmental Expo to be held in The Villages. All you ever wanted to know about the latest products on the market that relate to living the "GREEN LIFE."

There will be displays of solar panels, hot water heaters, solar golf carts, three hybrid car dealers, Gem electric cars, furniture and other home products made from recycled material.

There will be presentations on Florida Friendly Yards. The Save-R-Planet Kids will perform.

Bring your old no-longer-needed eye- glasses, cell phones, hearing aids -- we will help you recycle them.

Learn more about what YOU can do to save our planet. Join The Village Greens.

At the October 24 Village Greens meeting, Lesley Blackner, founder and president of Hometown Democracy, will be the guest speaker. She will bring us up to date with what is going on with the Hometown Democracy issue. Hometown Democracy directly relates to preservation of land and the environment. Hometown Democracy speaks to the importance of "the voice of the people."

Call Sue Michalson for more information at 259-1426.

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Michael Douglas, Actor

In the September 17, 2007, issue of Newsweek Magazine, the actor Michael Douglas talked about his wife Catherine Zeta-Jones and his 90 year-old father Kirk Douglas. Michael said:

"Not long ago, my father gave me some great advice. He loves giving advice now. He pointed toward Catherine and said, 'When it's all over, all you really have is your wife. You can dote on your kids all you want, but they're going to grow up and leave you someday. Then it will be just the two of you.'"

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Letter to the Editor: Light Bulbs

Many people are thinking green. A lot of people would like to reduce dependency on

foreign oil. Every little bit will help.

There are tens of thousands exterior post lamps in The Villages. Replacing the incandescent bulb in these lamps is one way to reduce electricity use and save money. The manufacturer represents that each compact fluorescent bulb will last up to five years and save \$38.00 in energy. Each 13 watt compact fluorescent bulb is equal to a 60 watt incandescent bulb. This is something that we Villagers can do without much effort.

William D. Stilwell

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From the POA Website Forum: Winter Residents

Sept 10: I would like to address the concerns of Mr. Easterling in the last edition of the POA paper concerning renters.

Let me start by saying that I am a full-time resident of The Villages. Yes, my husband and I both play golf. I have also done some homework before writing this.

Why would you or anyone else think that renters are here for a "free" vacation, including the renters? If they are renting a home here, they are paying what I would consider a substantial sum. The homeowner pays the amenities fees just like the rest of us, along with the taxes, etc. Unless he/she is a really, really generous person and does not want to at least break even, or is not too bright, those costs are being factored into the rental rate.

When they play golf, the renters have to pay the trail fee. As for the priority memberships, unless they rent 12 months out of the year, they can only buy 6 months at a time. Priority memberships are not available on a monthly basis and those renting through The Villages do not qualify if their rental time is limited to one month. Priority memberships are not transferable. All the membership does is give a slight break on championship course green fees and pays the trail fees, both executive and championship.

If everyone who owned property in The Villages lived here all the time and played golf, then there would be a real problem. The renters make up a small percentage of the people living here and are not the only ones playing golf.

Why lay all the blame on renters and snowbirds because you can't get the tee times and courses you want? They can't either. We have the priority membership and still don't always get our top choice request. We get turned down occasionally. So? Tee times are based on frequency of play, not status.

What about those residents, snowbirds and full-time, that do not play golf? They still

pay all the things you pointed out.

I don't swim or use the rec centers to play cards, etc., but I don't mind having to pay the amenities fees anyway. The amenities cover many things other than golf and rec centers. Golf seems to be the only sticking point.

Maybe renters who come never intending to move here have friends that just might check it out and make the move. That happens. People come with no intention of doing anything but play golf....they like it, go home, sell out, and move here. If you live long enough, you learn never to say never.

Sorry, but I don't have a problem with snowbirds or renters.

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Your CDD Meetings

Starting in October, The Villages CDDs meet at the Laurel Manor district offices:

Second Friday of the month:

SLCDD at 8:00 a.m.
CDD # 2 at 9:30 a.m.
CDD # 4 at 11:00 a.m.
CDD # 1 at 1:30 p.m.
CDD # 3 at 3:00 p.m.

Third Friday of the month:

VCCDD at 8:00 a.m.
CDD # 5 at 9:30 a.m.
CDD # 6 at 11:00 a.m.
CDD # 7 at 1:30 p.m.
CDD # 8 at 2:30 p.m.
CDD # 9 at 3:00 p.m.
CDD # 10 at 3:30 p.m.

Please watch the Daily Sun Announcements section, or the Our Place column on Thursdays, for notices of schedule changes. Holidays can alter the schedule, and special meetings may be held at other days and times.

These worthwhile meetings show our local governments in action. Residents wanting to know what's going on should attend, ask questions, and watch the proceedings.

Also, the District Administrator's office conducts a two-hour CDD Orientation twice a week at 10:00 a.m. on Monday and Thursday at either Laurel Manor or other recreation centers. Call 751-6700 for details.

CDD Orientation is informative and provides a good basic overview of how CDDs work and are organized. The POA recommends the program for all residents.

However, the POA also recommends that, after going to this, you come to a POA general membership meeting for the rest of the story. You will not get the whole story at CDD Orientation.

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Letter to the Editor: Use of the Swimming Pools in The Villages

I read with interest the letter concerning the Laurel Manor Sports Pool and how the Villages Charter Schools receive priority usage of this facility.

I would like to know why this is allowed to happen. According to the official Recreation Pool Guidelines as written in the Villages Phone Book on Page 18, "ALL VILLAGES SPORTS POOLS ARE FOR RESIDENTS ONLY (AGE 30 AND OLDER)." It also states that "Private Sport Pool Parties" may rent the pools on a Sunday afternoon for a fee. Accordingly this means only Residents may use the pool from Monday thru Saturday but it can be rented for a fee on a Sunday afternoon (by a Villages Resident).

All the facilities here in The Villages are built by the Developer and then sold to the residents for their use. If the schools need facilities such as pools, baseball fields, golf courses, or anything else, I am sure that the residents of The Villages would very generously be willing to assist with fund raisers, etc., in helping the schools to raise the funds to let them build their own facilities so that they can have full use of them without-inconveniencing our residents. In the meantime if the developer wants to let the schools use the properties that are owned and run by them then that is his decision.

The Villages is a 55+ community and all the facilities that are built and paid for by our residents are suppose to be for the benefit of same residents and their family and guests.

Again: "ALL VILLAGES SPORTS POOLS ARE FOR RESIDENTS ONLY (AGE 30 AND OLDER)." They are not even open to our guests. And they are definitely are not there for the children of the employee's who work here. I do not want to deny these children any of the privileges that go with attending the Charter Schools but there has to be a better way to accommodate them than to deny our residents their rights of usage.

M. Schaeffer

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Letter to the Editor: Insurance Costs

Is there any way to appeal the cost increases that have just been laid upon us by insurance companies? I thought we were to get cost CUTS in our homeowners insurance NOT HUGE increases.

Richard Minjack

Editor's Note: Yes, we were also disappointed by our insurance rate "reforms." Not much we can do now, except write our legislators -- but, you know how that works. Let's remember this for the next election....

In the mean time, please consider the Wind Mitigation evaluation being offered by independent contractors, like AmeriPro (see their phone number in their ad on page 6). Insurance companies are offering what could be substantial rate cuts if this evaluation shows required stabilization capable of withstanding high winds.

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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 this information also so check there 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.

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 (retail value \$9.99) with the purchase of \$25.00 or more at the 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 - Close to the Lowe's and Beall's stores. (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 individual 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.

Kilwin's Chocolate and Ice Cream - 1108 Main Street, Spanish Springs, 352-430-3600. Buy one, get 50% off on any ice cream menu item. One offer per family membership.

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

Quality Hearing Center - 16850 S. Hwy. 441, Suite 306, Baylee Plaza, Summerfield. Call (352) 307-7377 for an appointment. 10% discount for any product or service.

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.

Sunshine Hair & Nail Spa - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-307-0099. 10% off on retail products or nail services.

Tropical Accents - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-307-2100. Free gift with \$30.00 purchase.

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. Call (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.

Villages Paw Spa - Villages Largest Premier Country Club for Pets. Call 352-751-5711. 10% discount on grooming or boarding.

Wholesale Computer Components - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15.00 off on any computer repair by showing your current year POA membership card.

**For a full copy of the POA Bulletin via mail, please send
a check for \$12.00 for a one year subscription to:**

**The POA
PO BOX 1657
Lady Lake, FL 32158-1657**

Contact Information : POB 1657, Lady Lake, FL 32158
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