

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 35.03

Champions of Residents' Rights Since 1975

March, 2009

More Conflict Of Interest Revelations

We reported in the previous issue of the Bulletin about the Conflict of Interest situation with four employees of our Center Districts. Basically, Sam Wartinbee, John Rohan, and Monica Andersen, current District employees, and Pete Wahl, former District employee, have acquired ownership positions in water utilities owned by the developer.

The Developer was planning to sell the utilities to the SLCCDD and these employees would have realized a windfall profit payday because of their ownership positions.

Why would you, the reader, care about this? Because the POA thinks this looks like a classic Conflict of Interest situation. And, it is the residents who are disadvantaged.

The Conflict of Interest situation occurs when these individuals make decisions that could favor the developer at the expense of the residents to whom we think they have a fiduciary responsibility. Having accepted the ownership position from the developer, we are concerned that this could unduly influence the decision-making of these individuals, perhaps in favor of the developer.

To be sure, Chapter 190, the 1982 law that regulates CDDs, does authorize an exemption to the State of Florida Conflict of Interest regulations. However, the POA feels these actions represent an actual Conflict of Interest, whether exempt or not.

Now, we are reporting on the wider scope of this situation. The developer has given ownership positions in the water utility to 36 non-family individuals, 26 of whom are involved with decision-making as either employees or board members in various CDDs in The Villages (see the table on page 3).

We see no problem with equity awards to the developer's employees. These would be like stock options given to loyal employees. The problem we see is with these equity arrangements given to district employees or CDD officials responsible for dealing with the developer. The potential for misdeeds and favoritism is just too great.

As CDD supervisors or employees, these 26 individuals have what the POA feels is a fiduciary responsibility to current and future residents. Yet all of them have an ownership position from the developer in valuable properties and stand to make a considerable personal gain. With a sale of the utility, each would recognize a significant windfall based on their association with the developer.

The SLCCDD has just tabled the proposed purchase of the water utilities from the developer because of the current turmoil in the bond markets. The sale might be reconsidered at some time in the future.

Prior to deciding not to proceed, the water utilities were valued at up to \$200 million, and a proposed price of \$175 million was

mentioned. With an estimated utilities net worth of about \$25 million, the shareholders profit would have been about \$150 million.

Many CDD board functionaries would have enjoyed a significant windfall from the sale. Board members Tom Brooks, Gary Moyer, and John Wise, all employees of the developer, would have pocketed roughly \$4.1

(Continued on page 2)

Compromised CDD Decisions?

Below are some examples of decisions made by primarily developer-elected supervisors in various residential CDDs over the years.

CR 42 Landscaping Expense – The developer made an agreement with Marion County that he would improve CR42 between Hwy. 301 and Hwy. 441 rather than contribute comparable “impact fees” to the county. The road was widened, a median was installed and significant upgrades to the landscaping were made. Since the developer “elected” the CDD4 Board at that time and he hired the district staff employees through his control of the VCCDD, he then had the board and the staff work out an agreement to move the maintenance expense of the CR42

(Continued on page 3)

March 17, 2009

**THE NEXT POA
GENERAL MEMBERSHIP MEETING**

**Third Tuesday of the Month – 7:00 p.m.
Laurel Manor Recreation Center**

**Gary Borders, Sheriff of Lake County, will speak
on Crime in The Villages, the Recent Burglaries,
and How to Protect Yourself and Your Home**

Coffee and Donuts

**FOR ALL AFTER THE MEETING
ALL RESIDENTS WELCOME – COME AND JOIN US**

**It's Time to Renew your POA
Membership for 2009.**

**Use the Form at the Top
Right-Hand Corner
of Page 15.**

**If You are Not Yet a Member
of the POA, this is
a Good Time to Join.**

Conflict Revelations

(Continued from page 1)

million each from the sale.

Gary Lester, information czar for the developer, would have pocketed \$3.0 million; Phil Markward, head of the Villages media conglomerate (and the Daily Sun), would also have pocketed \$3.0 million.

Pete Wahl, formerly Center District Manager with responsibility for all CDDs, and now an employee of the developer, would also have pocketed \$3.0 million.

Current district employees, John Rohan (\$0.75 million), Monica Andersen (\$0.75 million), and Sam Wartinbee (\$1.5 million) would also have realized profitable paydays.

In total, 26 non-family individuals, who are now or were in the past on CDD boards or employees of the CDDs, were in line for an equity payout. Through their positions with the CDDs, we feel decision-making vis-à-vis the developer should be at arm's length. But, we feel that may not have been the case.

To illustrate the potential problem, consider the situation with CDD4. The accompanying article explains a variety of decisions made by CDD officials "elected" by the developer in the early days of the CDD's existence. Even early on, the supervisors elected by the developer should have practiced a fiduciary responsibility to the future residents of the district. But, we can see examples of the supervisors apparently disregarding their obligations to residents to make decisions appearing to favor the developer.

This is our concern – that supervisors

elected by the developer, knowing that a significant payday might occur at some time in the future, decide to make decisions that might favor the developer. It is the residents that are then disadvantaged by this situation.

With the suspension of the utilities sale at this time, many of these issues are moot. But, there are some follow-up actions that might be appropriate at this time, as follows:

- CDD board members should be advised that their decisions must recognize a fiduciary responsibility to the residents of their district, or more broadly, our entire community.

- CDD board members and employees should file an annual disclosure statement revealing any past or future financial gains from the developer or his controlled CDDs.

- Any current CDD employee, with a financial interest flowing from the developer, should either disavow the financial interest or transfer his/her employment to the developer to avoid any hint of a Conflict of Interest or acceptance of what may look like a bribe.

- Current CDD board members should carefully examine the decisions made early in the life of their CDDs by developer-elected boards to identify any decisions that compromised the fiduciary responsibilities to residents and may need to be changed.

- When a CDD board has a majority of supervisors elected by residents, the remaining developer-elected supervisors should resign and allow the resident-elected supervisors to select residents as replacements or have a resident election for new supervisors.

- Finally, we ask that residents talk to their elected state and county officials to ask for a change in the Conflict of Interest exemption that now condones this kind of behavior. A correction in the Chapter 190 law is overdue.

In summary, this is our community, a community for the benefit of residents – not the developer. We need to assert our legitimate interests and demand recognition of our Residents' Rights. □

POA Mission Statement

The Property Owners' Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local government is responsive to the needs and interests of residents.

Specific POA attention is focused on housing, community, neighborhood, and government issues. Special emphasis is directed at the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), and the Florida Chapter 190 law that regulates CDD operations here.

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

The POA also functions as a "watchdog" organization overseeing the actions of the developer and our local governments.

The POA has no ties or obligations to the developer of The Villages that might compromise the POA position or its advocacy of Residents' Rights.

The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the developer and our local government officials.
2. Have decision-making authority for important issues in our community.
3. Elect the top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict-of-interest issues.
6. Be charged honest monthly fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, un-slanted news reporting from local news sources.
10. Be informed beforehand by the developer on any major change in our community. □

The Next POA Meeting Is on Tues, March 17

The next POA General Membership Meeting will be on Tuesday, March 17, in the Laurel Manor Rec Center at 7:00 p.m.

Gary Borders, Sheriff of Lake County, who will speak on crime in The Villages, the recent burglaries, and how to protect yourself and your home

Please join us for this important meeting and coffee and donuts afterward. The discussion and opportunity to meet fellow Villagers add up to a thought-provoking and interesting evening regarding your community. Non-members of the POA are always welcome. □

13 Minutes

By R. Blaine Jorg

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Compromised?

(Continued from page 1)

landscaping from the developer to the residents of CDD4, even though about 75% of the highway frontage was his commercial property or VCCDD owned land. (Note: once residents were elected to the CDD4 board, they lobbied to get this changed and the developer is now paying a portion of this maintenance bill)

CDD4 Assessable Property - In creating the CDD4 development district to fund the construction and maintenance of the infrastructure for The Villages of Marion, the developer specifically carved out those parcels of land that he planned to continue to own or sell to the VCCDD (Nancy Lopez Country Club, Mulberry Grove Shopping Center, Citizens Bank property, Mulberry Rec Center, etc.).

At the same time, the developer “elected” CDD4 Board approved construction projects that included major expense to benefit these commercial entities (storm water management system, roads, etc.). For example, the storm water management system was designed and constructed to accommodate approximately 40% more capacity than required for the residential properties. Further, the ponds constructed cost twice as much as needed for residential runoff purposes, because the developer needed lined ponds to capture irrigation water for his golf courses.

In summary, the cozy relationship between the developer, the CDD4 board (his employees) and the district staff (hired by his employees) caused money to be spent to benefit the developer’s commercial properties at the same time his elected board was agreeing to an assessment methodology that excluded these commercial properties from paying their fair share of the construction and maintenance cost.

District Management Conflict of Interest

– Since the developer “elected” VCCDD does all the hiring of staff, it is no wonder that the staff has a problem remembering they work for the government (the residents) not the developer. The previous district manager frequently pushed items through the VCCDD that were not in the best interest of residents. In one instance, he told the VCCDD Board that CDD4 owed the VCCDD approximately \$166,000 for repairs to ponds on VCCDD golf courses. He claimed that he was representing the CDD4 board and had compiled the data to support this. Not only was he not authorized to represent CDD4 on this issue and not only had this issue never been brought to the CDD4

Board’s attention, but the facts ultimately showed that the VCCDD actually owed CDD4 approximately \$124,000 – a swing of almost \$300,000. Fortunately, the resident-elected CDD4 board caught this slight of hand and insisted on the replacement of the district manager with Ms. Janet Tutt, before any further damage could be done to the district.

Misuse of Amenity Fees – The VCCDD has a separate budget (Village of Spanish Springs - VOSS) that is used to provide services like the numbered CDDs do, for the Spanish Springs commercial property owners (roads, storm water management, landscaping, etc.). Like the numbered CDDs, the

(Continued on page 4)

Ownership in a Villages Water Utility (Central Sumter Utility Co., L.L.C.)

	Percent Ownership of Each Person	Profit On Sale in \$Millions	Past or Present Connections to Gary Morse Or to the Developer's Corp or to The Villages				
			Employee of Develpr	Vendor or Supplier	Home Builder	CDD Empl Or Supvsr	Family Member
1 Morse, H. Gary	14.25%	\$21.38	X			X	X
2 Mathews, Tracy	12.75%	\$19.13	X				X
3 Morse, Mark	12.75%	\$19.13	X			X	X
4 Parr, Jennifer	12.75%	\$19.13	X				X
5 Brooks, Tom	2.75%	\$4.13	X			X	
6 Moyer, Gary	2.75%	\$4.13	X			X	
7 Roy, Steve	2.75%	\$4.13		X			
8 Wise, John	2.75%	\$4.13	X			X	
9 Borrowman, Dale	2.50%	\$3.75	X			X	
10 Murray, Rick	2.50%	\$3.75	X			X	
11 Drake, Steve	2.00%	\$3.00	X			X	
12 Dzurro, Marty	2.00%	\$3.00	X	X			
13 Lester, Gary	2.00%	\$3.00	X				
14 Mark, Gary	2.00%	\$3.00	X				
15 Markward, Phil	2.00%	\$3.00	X				
16 McDonough, Tom	2.00%	\$3.00	X			X	
17 Wahl, Pete	2.00%	\$3.00	X			X	
18 Carter, Dean	1.00%	\$1.50	X		X	X	
19 Cichielo, Jim	1.00%	\$1.50	X		X		
20 Grant, John	1.00%	\$1.50	X	X			
21 Hess, Ron	1.00%	\$1.50	X		X	X	
22 Hoopfer Sr., Bob	1.00%	\$1.50	X			X	
23 Hughes, Joyce	1.00%	\$1.50				X	
24 McCabe, George	1.00%	\$1.50	X			X	
25 McDowell, Dodd	1.00%	\$1.50	X		X	X	
26 Resmondo, Sonny	1.00%	\$1.50	X			X	
27 Upton, Terry	1.00%	\$1.50	X			X	
28 Wartinbee, Sam	1.00%	\$1.50				X	
29 West, Mike	1.00%	\$1.50	X		X	X	
30 Anderson, Carl	0.50%	\$0.75	X			X	
31 Anderson, Monica	0.50%	\$0.75	X			X	
32 Arnett, Trey	0.50%	\$0.75		X		X	
33 Carroll, Justin	0.50%	\$0.75	X				
34 Creeley, Ken	0.50%	\$0.75	X			X	
35 Heald, Steve	0.50%	\$0.75	X				
36 Hoopfer Jr., Bob	0.50%	\$0.75	X			X	
37 Hoopfer, Coleen	0.50%	\$0.75	X				
38 Resmondo, Lori	0.50%	\$0.75				X	
39 Rohan, John	0.50%	\$0.75				X	
40 Thompson, Randy	0.50%	\$0.75				X	
TOTAL	100.00%	\$150.00	33	4	5	28	4

Note: 1. Transaction Price for Purchase assumed to be \$175 million
2. Net Book Value assumed to be apx. \$25 million (actual \$26.6 million @ 12/31/07)
3. Ownership Percentages based on the May 6, 2005, Letter from Rose, Sundstrom, et al.



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Compromised?

(Continued from page 3)

VOSS landowners (commercial property owners) are assessed to pay for this. About ten years ago it was decided that it would be desirable to provide an additional route to funnel traffic into the commercial district to encourage more shopping. To accomplish this, the La Hacienda Rec Center parking lot was rearranged and an automobile bridge was built over Lake Miramar, providing a straight run from Paige Place over Lake Miramar into Main Street. Instead of paying for this from VOSS assessments on the benefiting commercial properties (primarily the developer), the VCCDD and staff used Recreational Amenity Funds to pay the bill – APPROXIMATELY \$2 MILLION.

Tunnel under El Camino Real to Commercial Properties – In September 1998, an Interlocal Agreement stated that CDD1 and CDD2 wanted to construct certain Recreational Facilities outside of its geographic boundaries ... and the Center District (VCCDD) was agreeable to assume the maintenance obligations for the Recreational Facilities so constructed by CDD1 and CDD2. The “recreational facilities” were the golf cart tunnel under El Camino Real in front of what is now the Freedom Pointe development (which at the time was developer owned commercial property).

The document was approved by the three CDD boards, all of which were comprised of developer “elected” board members. Signing the document were Paul McDowell (CDD1), Michael West (CDD2) and Joseph Stewart (VCCDD), all business associates, friends, or employees of the developer.

So the developer “elected” board members caused CDD1 and CDD2 residents to pay for construction of a tunnel outside their districts, and the developer “elected” board members caused resident amenity funds from the VCCDD to maintain this tunnel.

Years later, Mr. Wahl insisted that recreation trails (i.e., golf cart trails) were not recreational amenities. But here he brokered a deal calling a tunnel for golf carts a recreational facility to be paid by amenity fees. And, residents were charged for all the construction costs when the primary beneficiaries were the commercial properties in the Spanish Plaines Shopping Center. □

IRS Investigation Of VCCDD Bonds

We have received numerous questions about the IRS investigation of the VCCDD and the tax-exempt bonds issued by it to finance the purchase of common property north of Hwy. 466 from the developer.

This was written up in a two-part commentary by Lauren Ritchie in the Orlando Sentinel in September, 2008. These Ritchie columns are still available on the internet.

Basically, the IRS questioned whether the bonds were issued properly, whether the valuations were correct, and whether the interest being paid qualified to be tax-exempt.

The IRS investigation has thus far resulted in a preliminary summary of findings which questions the details of the bond issue. The VCCDD has been asked to respond to the analysis. Thus, the whole matter is in the very early stages of review and it could be many months before we hear anything definitive.

Some of the inquiries to us questioned what effect an adverse ruling would have on us, on the developer, and on the bonds with the related interest. Again, it is just too early to give a definitive answer, much less even speculate on the outcome.

We feel that if there is any potential adverse effect for us, the developer will exercise the same good judgment and concern for the residents that he exhibited in the lawsuit settlement in early 2008 and do what he can to protect this community and its residents. We are hopeful that, if the worst case scenario occurs, the developer will do the right thing for the residents. And, we encourage residents to support the efforts of the developer and the VCCDD to resolve any issues.

As we hear more, we will report developments in future issues of the Bulletin. □

TVRH Misleads on Cardiac Plans and Covers Up Problems

We are happy to hear that the Villages Regional Hospital (TVRH) has an alliance with Leesburg Regional Medical Center (LRMC) to bring a higher and more comprehensive level of cardiac care to The Villages. We applaud this action as valuable for our community in which cardiac problems are a real concern. This looks like an important development for Villagers.

However, we feel that some of the claims surrounding this development are misleading.

The Daily Sun articles on this development stated that TVRH will soon be performing various in-house angioplasties and stenting procedures. Many of these cardiac procedures, in which patients had to be transferred to LRMC, will soon be done in TVRH. A quote was that “starting May 1, we [TVRH] will be able to do the procedures here.”

That sounds nice, but it is misleading.

If you need diagnostic cardiac catheterization, with the emphasis on the word “diagnostic,” then TVRH should be able to perform this procedure for you.

However, if you need placement of a stent in a coronary artery via the catheterization procedure, then it is dangerous to have this done in a facility like TVRH which has no open heart surgery capability. The reason is that if there is an accidental puncture of the coronary artery, then an immediate open heart procedure is necessary to repair the

(Continued on page 5)

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Kenny Patton
Representative

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TVRH Misleads

(Continued from page 4)

damage. Without this immediate surgery, survival is problematic.

TVRH does not now, and will not for the near future, have a full open heart surgery capability. Thus, patients are advised to have any coronary artery stent placement procedure performed in a facility with an open-heart surgery capability, like LRMC.

Now that this point has been made, the reader is asked to think about what you heard in the recent flurry of reporting and advertisements about the cardiac care developments in TVRH. Did you realize that coronary artery stent placement procedures are not a good idea at TVRH? Do you see now the POA's concern about misleading information coming from TVRH?

On another point, TVRH has said nothing about the negative marks it received from the national certification agency regarding its patient care in various cardiac and pneumonia situations. TVRH is covering up the issues in these seriously important areas. (See the previous issue of the POA Bulletin on our website, [poa4us.org](http://www.poa4us.org)).

So, TVRH misleads on the issue of cardiac procedures and covers up on the issue of negative marks regarding four different hospital care situations.

Do you see now why the POA is so disappointed with the integrity of the people running both LRMC and TVRH? And, disappointed with the information they provide? Villagers deserve better than this. At the very least, we deserve straight answers and better information from our hospitals. □

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AAC Meeting February 11, 2009

The February AAC meeting was a marathon session that lasted over five hours. A crowd of about 200 attended, with more than half the attendees solely interested in a remedy for the reported closing of the Villages Wellness Center indoor pool.

The Wellness Center is a private enterprise operated by The Villages developer, so the AAC has no ability to force it to remain in operation.

The residents who spoke for over an hour

requested the AAC use amenity funds to provide an alternative – lease the Wellness Center facilities, put a dome over one or more existing district pools, or build an indoor pool facility within the district.

The AAC directed the District staff to complete an analysis and cost estimate of these various options and report back to the committee. Once the staff report is available, the AAC will discuss the cost and appropriateness of providing such a facility with amenity funds.

Following the lengthy indoor pool discussion, the committee then proceeded with its planned agenda, summarized below:

(Continued on page 6)

ATTENTION SNOWBIRDS

Question for Snowbirds: What is worse than going through probate?

Answer: Going through TWO probates!

Did you know that if you own real estate in Florida, your estate may have to go through probate, even if you have a Will? Furthermore, if you own real estate up north as well, your estate may have to go through a *second* probate.

Andrew Curtis

Revocable Living Trusts



Villages Resident

Andrew Curtis' Qualifications

Over his career, Andrew Curtis has earned:

- An LLM in Taxation at NYU Law School 1986
- A JD at Georgetown University Law School 1983
- An MBA at the University of Michigan 1978
- A BS at Cornell University 1977

REASONS TO CONSIDER A REVOCABLE LIVING TRUST

- Why *Forbes Magazine* says the middle class may need a Revocable Living Trust
 - Why a Will may not avoid probate
 - How a Living Trust may avoid probate
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FREE SEMINARS:

Thursday, March 12, 2009

3:00 pm

Perkins Restaurant (Leesburg)

27811 US Rt. 27, Leesburg

Just north of intersection CR 48 & Rt. 27

Coffee & Muffins served.

RSVP required.

Friday, March 13, 2009

10:30 am

Comfort Suites

1202 Avenida Central, The Villages

Coffee served. RSVP required.

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask me to send you free written information about my qualifications and experience.

AAC Meeting

(Continued from page 5)

Old Business Topics Included:

- La Hacienda Catering Services Agreement – the committee requested staff provide an alternative description of “catered” versus “non-catered” that would allow other caterers to service the Mulberry and Savannah Rec Centers as long as they did not use the kitchens to prepare food. Staff will report back at the March meeting.

- RV Storage Lot Rental Rates – staff explained that RV storage lot rental fees are intended to cover the expense of the facilities. As part of the fiscal year 2009/2010 budget process, staff will analyze all expenses associated with the owning and operating of the RV storage facilities and assure that the District sets rates that cover these expenses, including the establishment of necessary reserves.

- Legal Opinions – Archie Lowery provided responses to the four requests for legal opinions:

- Administrative Fee for Guest IDs – an administrative fee can be charged to recover the actual cost for issuing guest IDs.

- Transfer of Rights or Use of Amenities – owner may transfer or assign rights for the use of the Amenities when the owner does not reside on the property and does not use the Amenities, provided that the assignee resides on the property.

- Amenity Fee Cap – per the Interlocal Agreement that established the AAC, the committee can establish a maximum Amenity fee such that increases ... will not result in an Amenity Fee for a particular home ...

having to pay in excess of such maximum amount (other than as limited by the bond covenants). Further legal review was requested and staff was directed to assess the budget impact of acceptable alternatives.

- ID Violations (Penalties for residents who duplicate/forged/falsify IDs for friends and relatives) – The district may assert the position that as a result of the complicity of the owner, the owner has caused damage to the District and to the other owners in the District. It would appear reasonable that based upon the owner's actions, a temporary forfeiture of certain services and facilities would be appropriate. The illegal use or forgery or falsification of IDs for services may be considered a criminal use of personal identification information.

New Business Topics Included:

- Approval of Fiscal Year 2009/2010 Budget Process and Review Dates

- Approval of the Purchasing Report

- Approval of Revised Investment Policy

Workshop – the regular meeting was followed by a workshop session to review the executive golf course operations including the tee time system and course maintenance plans.

Please go to www.districtgov.org, the district website, for the official minutes, agendas and meeting schedule.

Next AAC Meeting – March 11, at 1:30 PM at the Savannah Center. □

Thanks to Daily Sun

The POA would like to compliment the Daily Sun for publishing stories about the home break-ins in The Villages.

This is important community information and the Daily Sun does a great service for all of us by publishing this information.

So, fellow residents, be careful, lock up, and stay alert. And, if you see suspicious characters or behavior, call 911 immediately. With alert residents we can do a great deal to help the police catch these burglars.

We were also pleased to see the Daily Sun publish additional stories on the recent golf cart thefts and the boil-water alert for the neighborhoods south of Hwy. 466.

As the main source of local information in our community, the Daily Sun has an obligation to residents to alert us to potential problems that we need to know about so as to protect ourselves. □

Lake County Roads

Last month we inadvertently listed the wrong phone number for Bill Vance, Town Manager for Lady Lake, for information on local roads. The correct number is 751-1545.

We apologize to the folks at the incorrect number and thank them for their patience in re-directing the calls to Mr. Vance's correct phone number. □

Your Complete Guide to The Villages Lifestyle

We now have over 5000 pages of lifestyle information for you. New search capabilities find anything on our site in seconds. Thanks to Google's magic.

Are You Amongst The Missing

“The Villages” abounds with stories of people who have found childhood friends, sweethearts, military buddies, and others. We have a way for you to advertise that you are here in The Villages. Best of all, it is anonymous. You do not have to reveal your home or e-mail address.

Want To Give Something Back To Your Community

There is a section that lists places that are looking for Volunteers. Find something that you like to do and get involved with helping others. Villagers are known for their generosity, and helping others always makes you feel better.

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The Village Greens

This is in response to Mr. Güenther's Letter to the Editor on recycling in the previous edition of the POA Bulletin:

The recycling program in The Villages began last February. The state-of-the-art method used in Orlando is called "single stream recycling" where all recyclables are placed in one receptacle, then separated at the recycle plant: a very cost effective and efficient system.

When the program of recycling began, Waste Management Recycle America recommended to The Villages that bins be used to collect the recyclables. The Villages chose to go with recyclable plastic bags. I believe the decision was based on the theory that once a bag is picked up, nothing is left behind, no pails flying down the road in high winds; thus, our community is neater.

Contrary to what Mr. Guenther wrote, at the time the program was instituted, the plastic bags were NOT thrown into a dump, but were recycled. With the market crash last October, as with many other industries, the return on the sale of recyclables dropped markedly. As a result, Waste Management determined in October that the cost of recycling the Villages-designated bags had become prohibitive.

Even though the revenue derived from recycled material has dropped considerably, neither Waste Management nor The Villages has altered our cost.

I am working with Waste Management and the Villages now to solve the plastic bag problem. We are looking at other alternatives including using new biodegradable bags, an option that was not available when the program started last February.

The Village Greens
Sue Michalson, Chair
461-9373 □

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Fifth POA Resident Survey

Below is the Fifth POA Residents' Survey. **All** residents, whether a member of the POA or not, are asked to please take a few minutes to fill out this form. **PLEASE**, just do it once. We hope to see record participation and your help will be greatly appreciated. Thanks in advance.

Please rate each statement below with your opinion on a scale of 1 to 10. A rating of 10 would be your highest, best, or most positive response. A rating of 1 would be your lowest, worst, or least positive re-

sponse. A rating of 5 would be an average, or middle-of-the-road, answer. If you have no opinion or no information about a statement, or it does not apply to you, please put in "NR" (No Rating) for that statement.

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

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

Rating

1. _____ Entertainment Programs on the Town Squares
2. _____ Overall Safety & Security in The Villages
3. _____ Traffic in The Villages
4. _____ The Cleanliness of Villages Streets & Common Areas
5. _____ Landscaping in Common Areas throughout The Villages
6. _____ The Villages Regional Hospital, in general
7. _____ The Lifelong Learning Center
8. _____ The Driving Situation on the Traffic Roundabout Circles
9. _____ Initial Construction Quality of Villages homes
10. _____ Dance Clubs being Charged for Use of Amenity Facilities
11. _____ The Overall Level of Security at Entrance Gates
12. _____ The Emergency Room at the Villages Regional Hospital
13. _____ Need for a Bowling Alley Somewhere In Sumter Landing area
14. _____ The Community Watch Services
15. _____ Emergency Fire Services (EFS)
16. _____ Emergency Medical Services (EMS)
17. _____ The Trash Recycling Program in the Villages
18. _____ Fairness of the Guest Pass System
19. _____ Food Quality and Service of the Hacienda Catering Service
20. _____ Urgent Care Medical Facilities in our community
21. _____ Guest passes (1 or 2) for single guests from adjacent counties
22. _____ The Daily Sun Newspaper, in General
23. _____ The Daily Sun Newspaper, Objectivity of Reporting
24. _____ The Villages TV Station, in General
25. _____ The Villages Radio Station, in General

See Other Side for More Questions

*******Annual Survey Continued*******

- 26. _____ The Property Owners' Association (POA), in General
- 27. _____ The POA Newsletter, The Bulletin
- 28. _____ The Villages Homeowners' Association (VHA), in General
- 29. _____ The VHA Newspaper, The Villages Voice
- 30. _____ Performance of the AAC (Amenity Authority Committee)
- 31. _____ The Customer Service Center
- 32. _____ The VCCDD District Manager, Ms. Janet Tutt
- 33. _____ The VCCDD Assistant District Manager, Mr. John Rohan
- 34. _____ Overall Executive Golf Program
- 35. _____ Overall Championship Golf Program
- 36. _____ The Operation of the Golf Tee Time System
- 37. _____ Suitability and Reasonableness of the Covenants and Restrictions
- 38. _____ Maintenance & Cleanliness of Recreation Facilities & Centers
- 39. _____ Entertainment Department Productions at the Savannah Center
- 40. _____ Need for Katie Belle’s type Dance Facility in Lake Sumter Square
- 41. _____ Bring back the Buffalo **IF** safe-viewing areas can be established
- 42. _____ The Developer of The Villages, Messrs. Gary or Mark Morse
- 43. _____ The Monthly Amenity Fee
- 44. _____ Allowing Old Fronds on Common Area Palms to go Untrimmed
- 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. _____ The Need for an Indoor, All-Weather Swimming Pool
- 49. _____ Use of Radar to Ticket **Regular** Golf Carts Traveling over 20 mph
- 50. _____ Resident Control of Decision Making in Our Community

The next 4 questions are about the background of participants. These can be answered by a “check mark” or an “X” for a “yes” response. Please leave blank for a “no” response:

- 51. ____ Are you a POA Member? 52. ____ Are you a VHA Member?
- 53. ____ Are you a Renter? 54. ____ Are you a Full time Resident?

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.

The Sex Offender Database at Meeting

The POA is updating the Sexual Offender Database 3-ring binder that we have had in the past for review at our monthly meetings. If you have not been able to review this recently, it may be worthwhile for you to do so at the March 17 meeting.

The updated binder will show sections for The Villages, Lady Lake, Oxford, and Summerfield. When we first published this information about two years ago, there were 20 individuals listed with addresses in The Villages.

This material was taken from the official State of Florida website at: <http://www.fdle.state.fl.us/mcicsearch/sexpreds.asp> on the internet.

Another website shows a map of any area in the U.S. and pictures of these sexual offenders by location. This website is at: <http://www.familywatchdog.us/> and is a good interactive view of sexual offenders in our community.

If you have friends or family visiting you who may not be familiar with our area, it is important for you to review this material so that you can take any appropriate actions to advise and protect your family members.

So, come to the next POA meeting and take a moment to review the binder. □

Secretary For the POA

The POA has an opening on the Board for the Secretary’s position.

The duties include attendance at the monthly regular and Board meetings, taking the minutes, typing these up after the meeting, reading the regular minutes at the monthly membership meeting, keeping the files of past minutes, and being available for a special project during the year. The Secretary has an opportunity to participate in the Board discussions and help decide the direction of the POA. The time requirement is less than you might think. And, the opportunity to contribute to the workings of the POA and the related rewards are truly worthwhile. As the POA Secretary, you would be an officer of the POA.

If you are interested, please contact Joe Gorman at 259-0999 for more information. □

The Wellness Center and the Indoor Pool

The Wellness Center announced its move to another location. The manner in which this decision was made and communicated created a stir. This provoked a petition that was submitted by a number of residents who need the indoor pool for health reasons.

The decision to close the indoor pool shows the developer's lack of respect for residents and his rejection of open and fair dealings. The negative reaction of Villagers should have been anticipated.

To be sure, business is business and we assume that the decision to move was to reduce expenses and increase profits and capacity. But good business also means meeting obligations and satisfying customer needs. Many of the Center's customer base are Villagers who need an indoor pool.

Apparently the Wellness Center came to recognize the problem and is conducting another survey of the issues surrounding the indoor pool. We hope that there is a satisfactory result for all.

The only publication in The Villages to mention residents concern was the POA Bulletin. The POA president further spoke at the February AAC meeting and offered POA help in either publicizing the facts, informing residents, or advocating solutions.

So why didn't we read about this controversy in the Daily Sun? More importantly, why wasn't it reported in the VHA newsletter, the Village Voice? Why wasn't there an immediate comment from the VHA leadership to identify a solution for residents?

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These questions illustrate the fundamental and important distinction between the POA and the VHA. The POA speaks out for Residents' Rights. The VHA never speaks out for what might embarrass the developer.

Which leads to an interesting consideration: "Belly aching" is done out of boredom and just for the sake of hearing yourself talk. Is there anyone reading this article who really believes that the POA's stance on speaking out for residents on this issue is belly aching? Besides the Daily Sun and the VHA? □

Villages Burglaries

There is a band of burglars working in our area. They hit four houses in Virginia Trace alone one night. They work after dark and keep an eye out for cars and carts leaving the garage.

They go in through the lanai -- if it's locked, they cut the screen and reach in. Then take a crowbar and pry open the slider. They even have a powerful magnet that if you have a metal bar to lock the slider, they can lift it. A wood dowel is good.

The police have traced their path with bloodhounds -- from the houses to the Virginia Trace gate. They were on foot. They are taking money and jewelry. These are professionals. You know how dark the backs of our houses are.

The police have asked residents to keep a

(Continued on page 10)

iGive.com is a Valuable POA Revenue Source

The POA has established a relationship with the iGive.com group that makes donations to organizations like the POA whenever you shop on line. All you have to do is register for your account, name the POA as the recipient of your donated funds, and purchase items on line from merchants who in turn will donate a percentage of the price of the items you buy to your favorite organization. The iGive.com organization does all the work. The POA will then receive a check for the donated proceeds periodically.

This will cost you nothing -- the participating sellers make the donation in your name to the POA. This is a great way to donate to the POA. You just have to register and then buy items from the special retailers and stores.

Just go online to the website at: www.iGive.com/POATV and fill out your account information. It is easy.

Order your item and an e-mail notice will arrive stating that the POA has been credited for a donation check in your name.

See the ad below for more information on how this works. Thanks in advance for your consideration in setting this up for the benefit of your POA. The funds donated to the POA by the iGive.com organization will be a big help to the POA in paying our operating expenses. □

Free Donations for Property Owners Association Guilt-Free Shopping for You, Join for free at: www.iGive.com/POATV

Most of us feel guilty when we shop. We buy a trendy new golf club and then it goes out of style. We spend too much money on handbags, shoes or a super-fast computer, and end up feeling bad. At iGive.com®, you can buy the items you've always wanted -- like that gigantic flat-panel TV you've had your eyes on, only without the guilt.



Turn your "selfish" acts into generosity by becoming a member of iGive.com. It is completely FREE, no invisible costs or tricky obligations. Shop online for everyday items at 700+ participating stores like Barnes & Noble, Neiman Marcus, Lands' End, eBay, Expedia, Sears, Best Buy, and PETSMART. Up to 26% of each purchase is donated to Property Owners Association of The Villages.

Who hasn't uttered the word, "wish there was something I could do to help." Now you can.

Start Shopping!

www.iGive.com/POATV For a limited time: get a \$5 bonus donation with your 1st purchase at any iGive.com store!*

Burglaries

(Continued from page 9)

watchful eye out for anyone suspicious and call them immediately!

It is a good idea to program the following numbers in your cell and home phones.

- Community Watch - 352-753-0550
- Lady Lake Police - 352-751-1565
- Lake Co. Sheriff - 352-343-2101
- Marion Cty. Sheriff - 352-732-9111
- Sumter Cty. Sheriff - 352-728-6909

In our daily rides about The Villages we go through each of these areas. Call the police when you see something suspicious. Be alert and do this now!!! You don't know when a break-in will hit your street. We can all be alert and help the law officers to catch these criminals. Alert citizens are the best protection for all of us.

We should warn our neighbors, because the usual scenario lately is that once a house has been hit by burglars, they usually hit several more in the same neighborhood within a short period of time.

In several cases here in The Villages, an attractive woman around 26 years old, has been seen slowly walking down the street, or standing a couple of houses away from the house being robbed, talking on her cell phone (probably to the person in the house as a lookout).

The police want anyone who sees ANYTHING suspicious or out of place to call 911 so they can come investigate. They said these burglaries are a top priority to get solved.. So even a very small thing is worth calling them for.

Let's keep our eyes open!! □

Letter to the Editor:

Indoor Pool is Factor On Move to Villages

Recently, I learned that the Wellness Center will be moved but there are no plans to have an indoor pool in the center. I am very disturbed to learn this; it will certainly impact our decision as where to relocate when we leave our present home. Health concerns are of primary importance as our bodies age and I would hope that you will give heavy consideration to having an indoor pool as part of your Wellness Center so that everyone can have many options toward staying healthy.

Wilma Rumble
Silver Spring, MD □

From the POA Website Forum:

Indoor Pool a Deciding Factor on Move Here

Feb 11: with the recent decision of the Wellness Center to close their indoor pool, many residents will be left without access to necessary year-around water exercise and therapy. as the existence of the Wellness Center's indoor pool was a deciding factor in many of our decisions to move to The Villages, it is my hope that the Amenity Authority Committee will take necessary action to explore ways in which this important aspect of our Villages lifestyle can be continued. □

**A Swim in a Pool a Day
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Wed, Sat, Sun: 9am - 5pm

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11950 County Rd 101; (352)-391-5200
Mon - Sat: 8am - 6pm □

Vinyl Siding Repair Firms

We have found that the following companies have done acceptable if not good work for residents in the repair of their vinyl siding problems, etc.

We cannot guarantee their work, but we have heard from residents that they are pleased with the results.

So, if you need vinyl siding repairs, consider these companies. And, please let us know how they performed for you.

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352-516-0505 cell
www.BrixandStixFraming.com

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Ocala, FL 34470
352-867-0044, 877-296-0898 □

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Bill Garner
Financial Advisor

Our Monthly Gardening Column:

Spring Fever in The Villages

by Anne Lambrecht
Master Gardener

We foreigners come to Florida and think there are two seasons: hot and hotter. Look closely to see we have Spring in north central Florida. Notice the crisp, brown leaves on the live oaks. They sprinkle down as in fall and right behind them are the light verdant shades of green on new growth. See the red buds on the swamp maples, the light green buds on the willows and cypress, the pink and white phlox on the medians. Our grass is coming alive again, the birds are chirping and increased insect activity is all around us.

Spring has sprung in The Villages. The sunrises and sunsets are spectacular. It's not humid yet and it hasn't begun to rain. Spring is a great time; I think our prettiest season.

To see if a plant has died from the winter, find some green on it. Scrape the bark with your fingernail and if it's green, then it might be worth saving. If the center leader on your palms is green, then you should be OK. "Tropicals" do get messed up with the cold. I don't mind trimming and shaping them up for the spring. Now is the time to do this.

A plant that has died from our devastating freeze can be an opportunity. Remove it and you have a ready-made hole for something else. I never spend more than \$15 on a plant. If the plant dies, it hurts for a while but not for long. Plants grow so quickly here that it doesn't make sense to spend a lot on them.

Here's what you should do in March:

Fertilize – Use a basic all-purpose, slow release fertilizer, preferably with minor elements including manganese, copper, zinc, iron. Try to get it with a low middle number, phosphorus, of which our soil has plenty.

Fertilize citrus now using a citrus special.

Fertilize palms now using a palm special. Lawn fertilizer is not good for palms: too much nitrogen. Try to get a fertilizer with the numbers 8-2-12.

The Recreation Centers and the Customer Service Center have the Roundabout Brochure available. This shows how to drive through those often confusing Roundabouts in The Villages. You can pick up your copy now.

General Clean up – Weed, rake, check the soil underneath: if the soil is packed, spade or till it about 7-8" deep and turn the soil over to give it some air. Amend with compost, manure, humus and/or top soil (especially if you have sandy soil. Clean tools and pots, rake up oak leaves and mix them in with your garden soil or use them as mulch. Clean up wilted foliage from shrubs and tender plants.

Prune/weed – Trim back dead or leggy growth from winter freezes after flowering has occurred and cut ¼" above a node at an angle on the "green." If you didn't trim crape myrtles in February, now is the time to do this before they bud out. Remove weeds that didn't die in the freeze (which is all of them).

Plant/repot your containers/refresh soil – Use a good basic potting mix such as Fafard 3B, Jungle Growth or Miracle Grow or make your own: mix equal parts peat moss, organic humus, cow manure, sand and your current native soil. Use this mix to plant seeds and repot volunteer plants.

Refresh mulch – Pine needles, Melaleuca mulch, pine bark add acid back into the soil and are environmentally sound. These spare the cypress and uses up an invasive non-native species. Plus it is also known to deter termites. You can buy Melaleuca mulch at the Ag Center in Ocala, 352-671-8400.

Watch for insects – Aphids show up on new growth. Power spray them off with a hose and use insecticidal soap. Horticultural

oil spray "Safer" brand can be found in stores like Lowe's or Porter's or make your own: in a water filled spray bottle put one tablespoon liquid soap detergent that is not anti-grease and one tablespoon vegetable oil. Mix and spray both tops and bottoms of the leaves and into the ground. Repeat every week until you've got the critter's lifecycle in check. Remember, if you want butterflies and birds to visit, do not use harmful insecticides or other chemicals in your garden.

Here are some wonderful events to attend and stock up on some plants for spring:

March 14-15, Master Gardener Spring Festival. Marion County Extension, 2232 NE Jacksonville Rd, Ocala 352-671-8400

March 18-May 31, Epcot Flower & Garden Festival. "Going Green". Lake Buena Vista 407-934-7639. www.disneyworld.com/flower

March 21-22 9-5, Spring Plant Sale. Harry Leu Gardens Orlando. 1920 N. Forest Ave, Orlando 407-246-2620. www.leugardens.org

March 21-22 10-5, Spring Garden Festival Kanapaha Botanical Gardens 4700 SE 58th Dr, Gainesville 352-372-4981. www.kanapaha.org/

This spring I've got my work cut out for me. For Christmas, the husband – hopeless romantic that he is – got me a ton and a half of Tennessee river rock. (One year I got a wheelbarrow). I'm going to build a little wall. He mistakenly thinks I'll be too busy to go to the plant festivals. □



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POA Accepting Hospital Stories

The POA is still accepting your stories about your experiences in the Emergency Room of The Villages Regional Hospital. Whether these are good, bad, or indifferent, we urge you to tell us your experiences.

Thus far we have received over 150 stories from residents detailing their experiences. We have summarized these experiences for review by the key regulatory and licensing agencies. We hope that the documented shortcomings of the ER will ultimately result in improved hospital services.

We have talked to several people who say that they don't want to get further involved. We can understand this sentiment. However, if you don't come forward to tell us your story and follow up on the complaint process, then whatever happened to you might potentially happen to one of your family members or neighbors. We as a community have to pursue this process to force improvements in the hospital so that others will not experience whatever bad experiences you had.

So, we need your help. All Villagers need your help. Please contact us for the details about how you can make a difference for the better in your community hospital. Contact us at one of the numbers or addresses shown on page 15. □

Complaints About Medical Personnel

The Florida Department of Health is the agency to which complaints about medical professionals (doctors, nurses, dentists, etc.) should be filed. Each person with a grievance needs to fill out the three-page form available at this internet website address: http://www.doh.state.fl.us/mqa/enforcement/frm_general-meducf.pdf

This form covers the following areas:

- Quality of care
- Inappropriate prescribing
- Excessive tests or treatment
- Misdiagnosis of condition
- Failure to release patient records
- Insurance fraud
- Impairment/medical condition
- Advertising violation
- Mis-filled prescription
- Patient abandonment/neglect

The POA urges residents with any complaint about service at TVRH to file a formal complaint. By doing so, the hospital's staff will be put on notice that substandard care is unacceptable. Please file a complaint if you have had any bad experiences with TVRH. Otherwise, problems may continue.

If you want copies of the complaint form, please go online or call or email the POA. Just let us know ... we can help. □

Where to File Hospital Complaints

Please consider filing an official complaint if you have a bad experience with the care you receive in the Villages Hospital. Your complaint may make a difference in the quality of services provided by the hospital. Please follow-up on a timely basis.

• **For comments about The Villages Regional Hospital, contact:**

Mr. Tim Menton
Administrator of TVRH
1451 El Camino Real
The Villages, FL 34748
Phone: 352-751-8000
tmenton@cfhalliance.org

• **For comments on LRMC or to Mr. Menton's boss, contact:**

Mr. Lee Huntley, CEO
Central Fla. Hospital Alliance
600 E. Dixie Highway
Leesburg, FL 34748
Phone: 352-323-5762
lhuntley@leesburgregional.com

• **For comments about procedures, policies, staff, and medical care in general, contact the state agency:**

Holly Hunter, Secretary
Florida Agency For Healthcare Adm.
1717 Mahan Drive
Tallahassee, FL 32308
Phone: 1-888-419-3456
<http://ahca.myflorida.com>

• **For comments about procedures, policies, staff, and medical care in general, contact the federal agency:**

Mark Chassin, MD, President
The Joint Commission
One Renaissance Blvd.
Oakbrook Terrace, IL 60181
Phone: 630-792-5000
www.jointcommission.org

• **For comments about the actions of specific doctors and/or nurses, go to:**

Dr. Ana M. Viamonte Ros, Secretary
The Florida Department of Health
2585 Merchants Row Blvd.
Tallahassee, FL 32399
Phone: 850-245-4444
<http://www.doh.state.fl.us>

Please copy the POA on correspondence to coordinate our activities on these matters. □



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Your CDD Meetings

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 1:00 p.m.
CDD # 8 at 2:00 p.m. as needed
CDD # 9 at 2:30 p.m. as needed
CDD # 10 at 3:00 p.m. as needed

The AAC meets on the Wednesday before the second Friday of the month at 1:30 p.m., usually in the Savannah Center.

These meetings have been moving around to various locations, so watch the Daily Sun, the district governments' websites, or the Our Place column on Thursdays, for notices of date and place changes.

All Villagers are welcome at any of these worthwhile meetings which show our local governments in action. Residents wanting to know what's going on with their governments should attend, watch, listen, ask questions.

Also, the District Administrator's office conducts a two-hour CDD Orientation program once a week at 10:00 a.m. on Thursdays. Call 753-4508 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 attending the Orientation, 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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The Hospital Goofed Up! Now What?

ASK WHAT HAPPENED. In an ideal world, you'd get a prompt explanation. The reality, though, is that open discussion of a medical mistake, along with an apology, remains uncommon. Still, some hospitals -- like Johns Hopkins University School of Medicine in Baltimore -- are working toward more openness.

GET A COPY OF YOUR MEDICAL RECORDS. It's your right to see your file -- but you may not get your complete records, says Bruce G. Fagel, MD, an ER physician turned medical-malpractice lawyer in Beverly Hills, California. In a birth-injury case, for instance, one of the most crucial documents is the fetal-monitoring strip, but it won't be in your file unless you ask for it.

START KEEPING YOUR OWN NOTES. Write down everything, including dates, procedures, medications, and the names of health-care staffers who cared for you. If you opt to sue, your own record may be an effective tool against the usually vague notations in most patient's charts. "Doctors are constantly told what kinds of things not to put in medical records," Fagel says.

SPEAK TO A HIGHER-UP. If you don't get a satisfactory answer from the physician, talk to someone at a higher level. Also, ask to speak with an ombudsman and a patient advocate.

FILE A COMPLAINT. If you're still not satisfied, complain to your state or local health department, as well as to the Federal Hospital Joint Commission at the internet address: (www.jointcommission.org/GeneralPublic/Complaint). Patients who've experienced an error usually want to make sure the same mistake never happens to anyone else; lodging a complaint is one of the best ways to do that.

CONSULT A LAWYER. If you don't get an acceptable answer from the hospital, you may want to consult a lawyer. If you decide to sue, a good medical-malpractice attorney can help you navigate the Byzantine world of state and local laws.

Editor's Note: This was reprinted from Health Magazine, July/Aug '08, written by Lorie Parch. □

Bulletin Pick-Up

If the Bulletin is not delivered to your driveway within the first ten days of the month, you can get copies at the locations listed below. Please take the time to thank the manager or customer service staff for stocking the Bulletin for pick-up. This would be a big help to us.

Plaza Grande Shopping Center

Ace (Sweets) Hardware
Publix Supermarket
Winn-Dixie Supermarket

Spanish Plaines Shopping Center

Publix (formerly Albertsons)
Ollie's Frozen Custard Store
Walgreens Drug Store

Mulberry Grove Shopping Center

Publix Supermarket
Walgreens Drug Store

Southern Trace Shopping Center

CVS Drug Store
Publix Supermarket

Colony Plaza Shopping Plaza

Publix Supermarket □

Seniors Vs. Crime

If you have a problem related to financial losses due to scams by dishonest vendors, salespeople, or contractors consider contacting the Senior Sleuths for help:

Sumter and North Lake Counties

Sheriff's Annex -- Sumter County
8035 E. County Road 466
The Villages, FL 32162
352-753-2799, ext. 4253

Marion County

Sheriff's Annex
8230 SE 165th Street -- CR 42
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The POA Discount Partner Program

The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year 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.

Away From Home Pet Sitting Service in The Villages, 352-454-2623. 25% off first day service of pet sitting while you are away.

Bonne Chimie Custom Skin Care - 990 Alvarez Ave., Spanish Springs. 352-391-9600. 20% discount. Not valid with other promotions.

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 \$30.00 or more at the time of purchase. Offer not valid with any other offer or promotion. Sale items excluded. 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—730 Hwy 441, N. Rolling Acres Plaza, 352-430-0223. Value Size any meal and get a free chicken sandwich.

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

The Club Golf Cart Security System for Villagers, email at yunk38@comcast.net, 352-391-5077. \$3.00 discount (apx. 10%) for the Club Golf Cart Security device for POA members showing their membership card.

Colonial Medical Supplies - 724 S US Hwy 441, Plaza One north of Oakwood Grill, 352-391-5169. Your One Stop Medical Shop. 10% item discount with your POA membership card.

Comfort Suites - 1202 Avenida Central, 352-259-6578. 25% discount, November 2, 2008 through April 30, 2009. Not valid Leesburg Race Weekend. All reservations are based on availability. Must call hotel directly in advance for individual reservations.

Coral's Casual Patio and Fireplace Shoppe. U.S.Hwy 441/27, across from Wal-Mart, 352-307-8522. Free bottle of "Dew Not" with the purchase of \$300.00 or more. One per customer.

Cozco Handcrafts - 1121 Main St., Spanish

Springs, 352-430-0386. 10% off - excludes sale items.

Custom Apparel & Gifts - 920 Bichara Blvd, La Plaza Grande, 352-750-1600. 10% off any item in stock in store; 25% off custom framing.

Edible Arrangements - 11962 CR 101 - Palm Ridge Plaza, 352-391-1334. \$4.00 off purchases over \$25.00.

Enterprise Rent-A-Car - In The Villages at 1076 Lake Sumter Landing. 352-751-2417. Special rates for POA members. A pick-up service is available. One-way rentals to Orlando and Sanford airports are also available.

Flags & Flag Poles - 845 CR 25 across from Lady Lake Post Office. 352-751-1876. \$4.00 off flag pole order of \$119 or more for POA members showing their current year membership card. Discount on "check and cash orders" only.

Funeral Planners Inc. - For the POA, 10% off regularly priced funeral planning package or 15% off deceased identity theft protection service. Visit <http://www.FuneralPlannersInc.com>

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.

Haagen Dazs - 1001 Lake Shore Drive, Lake Sumter Landing, 352-751-0261. 10% discount for POA members.

Island Images - 1112 Main Street, Spanish Springs, 352-259-7623. 10% Discount on Mondays. Excludes sales items.

Johnny Rockets - 976 Old Mill Run, Lake Sumter Landing, 352-259-0051. 10% off your meal when you show your membership card.

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.

Marie's Home Hair Care - 352-223-8306. In the comfort of your own home, hair cuts, perms, colors, etc. \$5.00 off to POA members.

MOE'S Southwest Grill - US Hwy. 441 North, Rolling Acres Plaza, 352-430-3610. Buy 1 Get 1 Free every Saturday with the purchase of two medium drinks! Not valid with any other offer. One benefit offer per family membership.

Odd's & Errands by Paula. Your affordable Personal Assistant. 352-430-0764. 10% discount for POA members with current membership card.

Ollie's Frozen Custard - Next to Blockbuster in the Spanish Plains Shopping Center. Use the Ollie's Coupon in the Bulletin or get a 10% discount by showing your POA membership card.

Panda Express - 869 North Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% off, not

valid with coupons or specials.

Pizza Hut at Spruce Creek - 17860 SE 109th Avenue, Summerfield, 352-347-7019. 10% discount on every guest check. 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.

ScentSational Candles and Gifts - 994 Alvarez Avenue, Spanish Springs, 352-753-1604. 20% off any one non-sale item.

SmartSafe Tornado Shelters - One day installation in garage floor or carport. Call Pat Tripp at 352-702-6386. See actual installation. 5-10% off selected models for POA members.

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.

Stewart Lawn & Landscape Maintenance - 352-245-0214. 20% discount to POA members.

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.

Vic's Embers - 7940 US Hwy. 441, Leesburg, 352-728-8989. Complimentary after-dinner cocktail or dessert for each person in the party. Not valid with other special offers.

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.

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

Village Spa and Salon - 13940 Hwy 441, Suite 802, Oakland Hills Plaza, 352-205-7081. \$15 off Spa Pedicure.

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. □

Advertisers !!! Contact Joe Gorman at 259-0999 for a FREE listing as a POA Discount Partner

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P. O. Box 1657
Lady Lake, FL 32158-1657

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POA e-mail

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