

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 35.08

Champions of Residents' Rights Since 1975

August, 2009

How the IRS/Bond Inquiry Affects You

Past issues of the Bulletin have been keeping you up to date in regard to the IRS investigation. Although not reported in our Daily Sun, the New York Times has reported that the IRS has widened its investigation to cover an additional \$400 million of bonds. Because the facts are complicated and the investigation has been protracted, we thought that this would be a good time to try to explain our understanding of the situation. To comprehend the situation, one first needs to understand how tax-exempt bonds are used to pay the Developer for amenity facilities and amenity contracts.

Developer sells and/or assigns the amenity facilities and our amenity contracts to the two Center Districts.

The "Developer" (a corporation called "The Villages of Lake-Sumter, Inc.," which is owned by the Morse family) has contractually promised Villagers that the Developer will provide them with certain amenity facilities and services, including use of executive golf courses, pickleball courts, recreation centers, etc. We have all contractually promised the Developer that, in exchange for those amenities, we will pay the Developer a monthly amenity fee.

Periodically, the Developer sells and/or assigns the amenity facilities AND our amenity contracts, including the right to receive our monthly amenity fees in perpetuity, to two "Center Community Development Districts." These two Center Districts are The Villages Center Community Development District (VCCDD) and The Sumter Landing Community Development District (SLCDD). They encompass, respectively, the Spanish

Springs and Lake Sumter Landing town centers. The Center Districts have only commercial properties, and are not the "numbered districts" in which our homes are located. The Supervisors of the two Center Districts are elected by the Developer and its affiliates, which own the majority of properties in the Center Districts.

How do the Center Districts generate money to pay the Developer for the facilities and contracts? The Center Districts borrow the money by selling bonds to the general public which are financed by our monthly amenity fees. They covenant with the bond purchasers that the principle and interest payments on the bonds are a priority debt required to be paid by our amenities fees before anything else is paid. In selling the bonds, the Center Districts represent to the buyers of the bonds that the bonds are tax-exempt, that is, the bonds meet all the requirements of the Internal Revenue Code so that the interest thereon is exempt from Federal income tax. For this reason, those bonds pay a lower interest rate than equivalent taxable bonds would pay.

Two bites of the apple by the IRS. This system of selling tax exempt bonds "passed" an IRS audit initiated in 2001 on the 1999 Bond Series, although the final audit report stated that the closing of the case "should not be construed as an approval of your method of operations. We have concerns regarding: the amount of control the developer has over the issuer; the questions of value of the assets sold by the developer to the issuer as these are not arm's length transactions; the treatment of income and expenses; compliance

with state law." In January of 2008, the IRS initiated a second investigation of the same subject matter, only this time they looked at the 2003 Bond Series.

The current IRS investigating agent issued a 100-page report on the subject, wherein he identified three separate issues. This time, however, the IRS agent concluded that bonds sold by the Center Districts to the public are

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Final Comments on Resident Survey

The two previous issues of the POA Bulletin detailed the results of the recently completed POA Survey of Residents. Both issues contained many facts and figures from the numerical tabulation. This article is an attempt to summarize some of the more important findings.

Common Landscaping, Villages Cleanliness, the Emergency Medical Services, and the Villages Fire Services were the highest-rated issues according to residents. These speak very well of The Villages.

On the other hand, The Villages Hospital had unusually low marks and the Emergency Room scored the lowest ratings for any of the medical issues. This is disappointing for our community. We hope that the new manage-

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August 18, 2009

**THE NEXT POA
GENERAL MEMBERSHIP MEETING**

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

Joe Shoemaker, Attorney with Bogin, Munns, & Munns, Leesburg, will speak on When to go to Small Claims Court or Hire an Attorney

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

IRS/Bond Update

(Continued from page 1)

not tax exempt because, **in his view:**

1. The Center Districts do not qualify as a Political Subdivision or an “On Behalf of Issuer” of tax exempt bonds pursuant to the Internal Revenue Code;

2. The Series 2003 Facilities acquisition price did not reflect the fair market value of the assets, the bond issue was not properly sized to carry out the governmental purpose of the bonds, the payment of the sales price to the Developer by the District is the payment of gross proceeds of the bonds to a related party and therefore not a governmental use of those proceeds, using tax exempt bond proceeds to provide private golf courses not available for use to the general public on the same basis as the residents is not an essential government function; and

3. The Series Bonds were used to acquire facilities that meet the Internal Revenue Code definition of private business use and private security and payment tests. As a result these Bonds are Private Activity Bonds, interest on which is not excludable.

The VCCDD has hired attorneys and is contesting the position of the IRS Agent who conducted this investigation. A VCCDD attorney has been in telephone and written contact with the investigating agent’s supervisor. He identified and summarized the status of the three substantive issues that had been raised on the examination of the bond and requested an opportunity to discuss the legal questions with IRS Area Counsel and advised that the VCCDD would expect to request technical advice (the next step in the IRS procedures to contest a finding), if Area Counsel and the Supervisor concluded that the District is not a political subdivision for federal tax purposes and/or that the bond proceeds were not used for an essential government function. Lastly, he acknowledged that it was his understanding that the question as to valuation of the assets acquired had been referred to a technical specialist. The fees and expenses of those attorneys are currently being paid from the amenity fees received by the VCCDD from residents living in the VCCDD geographic territory.

The continuation of amenities may be at risk IF the IRS prevails AND IF this results in significant costs to the Center

Districts. The POA cannot predict whether or not the IRS can sustain its arguments, or whether the VCCDD will successfully defend what they and the Developer assert are legitimate business and governmental transactions in accordance with Florida laws and IRS regulations. Of course, if review by IRS Senior officials concur with the findings of the investigating agent, it is always possible that the IRS and the VCCDD will reach a compromise, the costs of which can be accommodated within the current budgets of the Center Districts Recreational Amenities Divisions. However, if the IRS prevails without compromise, or if a “compromise” is one-sided in favor of the IRS, then the taxes, penalties, and other expenses and liabilities could cost the Center Districts Recreational Amenities Divisions a large amount of money.

If the amount is large, then the question becomes, “Can the Center Districts Recreational Amenities Division budgets absorb those costs and continue to furnish the promised amenities to Villagers?” The uncertainties of where the money would come from and whether the costs would be so great that the continuation of the amenities to Villagers might be jeopardized are the primary reasons for Villagers to be concerned about this IRS investigation.

In a letter dated May 18, 2009, the IRS Agent offered to settle his investigation if the Center Districts would (a) repurchase about \$355 million in bonds; (b) pay about \$3 million (out of \$16.5 million that the IRS agent claims is due) in back taxes on the interest on the bonds; and (c) agree not to issue tax-exempt bonds in the future. If the settlement offer by the IRS Agent was not accepted, then the IRS suggested that it might expand its investigation into additional bonds that both Center Districts claimed were tax exempt.

Under the terms of the proposed settlement, the cost to Center Districts of repurchasing the bonds would include the additional interest that would have to be paid on taxable bonds sold to raise money to repurchase the original bonds, plus the costs of selling the new taxable bonds and any additional liability to the holders of the original bonds. Depending on the credit-rating of the taxable bonds, the prevailing interest rates

(Continued on page 3)

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 governments are responsive to the needs and interests of residents.

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 our developer and our local governments.

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

The POA has no ties or obligations to the developer of The Villages which 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 our 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 amenity 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. □

IRS/Bond Update

(Continued from page 2)

when they are issued, and the extent of any additional Center District Recreational Amenities Division liability to the holders of the original bonds, the costs could, in fact, be quite large. In addition, with the loss of the ability to utilize tax-exempt financing, it is unclear as to what might happen to the Developer's plans for developing the rest of The Villages.

As of this date, the VCCDD has not accepted the settlement offer, and the IRS Agent has, apparently as a consequence, expanded his investigation -- even in the face of the prior IRS decision regarding the Series 1999 Bonds, wherein the IRS established that the bonds DID meet the standards to have the interest thereon be exempt from federal income taxes.

Certainly the POA cannot predict how the controversy will finally conclude.

The POA'S Objective in this Matter. The POA is **not** taking a position, at this time, on the relative merits of the positions of the IRS and the VCCDD in this controversy, although we sincerely hope that the VCCDD is able to prevail. The POA has had, and continues to have, issues about some practices of the Developer -- thus our support of the recent class action lawsuit.

In regard to the current IRS investigation, the POA's primary objective is to try to protect the rights and interests of the residents of the Villages, who have made The Villages their retirement home. Most Villagers are not wealthy and have worked hard in order to now enjoy an active life style in The Villages. Any action that takes away what Villagers have worked so hard to gain is an action that the POA opposes.

In this regard, we are following closely

the developments in order to try to ensure that any resolution of the IRS investigation does not jeopardize the residents' amenities or result in the costs of an IRS victory being passed on to the residents. We have expressed our concerns to the IRS, and we are making every effort to keep the residents we represent informed through the POA Bulletin. In addition, the POA has now contacted legal counsel in order to help us do all we can to legally protect the rights and interests of Villagers.

We are doing all we can to help residents in this complex matter. We, in turn, do need your help. Please encourage your neighbors to join and support the POA. Also, if you can, please send a contribution, using the form in this Bulletin. We are all volunteers, and in these tough economic times we are currently struggling in our efforts to continue publishing the Bulletin, an important and independent vehicle, in which to convey essential information to Villagers.

The legal expenses just mentioned will put an additional strain on POA finances. But no matter what, the POA will make every effort to keep you informed on the IRS investigation and to represent the interests of residents of The Villages to the best of our collective abilities. □

**All That is Necessary
For the Triumph of Evil
Is For Good Men to
Do Nothing.
Edmund Burke**

Final Comments on The Resident Survey

(Continued from page 1)

ment recently installed in TVRH will be able to solve the problems reported on by the Bulletin over the past year.

Villagers were concerned about Security and Safety and gave lower ratings to such issues as: Overall Villages Safety, Entry Gate Security, Traffic in General, and Traffic in the Round-Abouts. These are serious red flags that need to be addressed by our District governments and the related counties.

On other topics, Villagers felt the untrimmed palm fronds were unsightly. The Recycling Program was poorly rated. The new Customer Service Center, however, received a good rating.

The Home Buying Experience received a mix of Good and Poor marks. This is disappointing and confirms some of the Bulletin observations of the past year regarding Vinyl Siding and generally sloppy workmanship on new homes.

The Golf program was rated in the good category.

The Radio Station and the Daily Sun in General were rated Good. The TV station and the Daily Sun Objectivity were rated in the Poor category.

One of the highest rated marks was given to the question of bringing back the buffalo in some safe manner which would allow viewing by residents and their families. We hope that the developer will take this obser-

(Continued on page 4)

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Bill Garner
Financial Advisor

Final Comments on The Resident Survey

(Continued from page 3)

vation to heart and find some way to bring back this popular attraction in The Villages for the enjoyment of all residents.

The Guest Pass system was given Good marks by residents; however, the idea of special Guest Pass arrangements for singles was downgraded with a Poor rating.

The recently-created Amenity Authority Committee (the AAC) was rated in the Poor category. We think residents need more time to study and understand the function of this resident-controlled decision-making body in charge of our amenity issues.

The POA rated in the Good category in general and for its monthly publication. The VHA rated in the Poor category for both issues.

Overall, we were pleased with the Survey and the participation of residents. We hope the Center Districts and the developer will review the Survey results carefully and address some of the shortcomings noted. The objective is to make The Villages an even better place in which to live. □

AAC MEETING July 8, 2009

Old Business Topics Included:

The AAC approved sending a letter to the Sumter Landing CDD requesting a joint meeting. The committee also requested staff provide input regarding the distribution of a one question survey to residents regarding lowering guest usage of facilities to 30 days of usage per year rather than the current unlimited policy.

Two additional budget workshops were scheduled for 1:30 PM August 19th and August 26th, at the Sumter Landing District Office Board Room.

Chief Tucker provided an overview of the current gate operations, policies, procedures and capabilities. The Committee was requested to review a gate arm length policy. Chief Tucker also requested that the Committee consider a policy to contact residents who leave their garage doors open during evening hours. These topics will be discussed at the August 26th workshop.

The AAC considered a proposal for a second dog park, this one in The Villages of

Marion, and approved a motion to proceed with the funding in the next fiscal year.

The AAC approved a recommendation to accept the revised Compensating Balance Agreement with Citizens First Bank. This will lower the required RAD balance by about 35% with the expectation that the balance will be further reduced once a finance department analysis is concluded regarding the allocation amongst all the CDDs.

The AAC approved the purchase of 11 new scanners to provide better tracking at recreation facilities. This brings the total number of scanners to 24.

The AAC agreed to schedule a workshop to review its relationship with the Lifelong Learning College and the fees charged for room usage.

New Business Topics Included:

The AAC approved the awarding of contracts for pine straw installation and window treatments for the La Hacienda Recreation Center and an amendment to the GMS agreement.

The AAC approved signage to encourage visitors to "push the button" for assistance at the Del Mar gate. Further signage will be considered once the Town of Lady Lake completes its review of the traffic issues at this busy intersection.

District Counsel Report:

Archie Lowry, VCCDD attorney, reported that the AAC does not have the ability to expend funds for legal representation on bond related issues and that the AAC does not have "standing" with regard to the IRS audit of the VCCDD bond issues. Staff will advise the VCCDD board that it will give communication received from the IRS to the AAC.

Next Meeting:

Please go to the www.districtgov.org website for the Official Minutes, Agendas and Meeting Schedule.

Next AAC Meeting – August 12th, 1:30 p.m. at the Savannah Center. □



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What do all Those Acronyms Mean?

The POA Bulletin often uses a variety of abbreviations and acronyms in the pages of the Bulletin and in conducting its monthly meetings. Here is a summary of the key terms with definitions:

CDD - This stands for Community Development District, which is a form of special purpose government in Florida. CDDs are somewhat similar to other forms of government such as towns, municipalities, and cities. In The Villages, there are ten residential CDDs and two Center CDDs which administer the functions of The Villages. Please read the Bulletin article entitled: "CDDs - The Good, The Bad, and The Ugly" in the CDD section of the POA website for additional information.

Chapter 190 - This is the Florida statute (law) passed in 1980 that authorized and continues to regulate Community Development Districts (CDDs). CDDs are very popular in Florida where over 600 have now been formed. CDDs perform many of the functions of towns and cities but do not have police or judicial powers. See the direct link to and the comments about Chapter 190 on the POA website in the CDD section. Be prepared for a long read -- Chapter 190 is over 40 pages long -- it is required reading if you

want to understand our government or how it functions.

VCCDD - This stands for the Village Center Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area north of highway 466. The VCCDD is a CDD and is often referred to as a Center CDD. The actual geographic boundaries of the VCCDD are roughly the downtown area around the Spanish Springs town square and encompasses most of the area bounded by Avenida Central and Hwy 441/27 with an extension for the area of the Target shopping center.

There are no residents in the VCCDD. Because of this, the developer of The Villages, being the primary landowner in this area, continues to elect all five supervisors, many of whom are business associates, employees, or friends of the developer, and often do not even live here.

The VCCDD administrative area includes residential CDDs #1-3, in Sumter County, CDD #4 in Marion County, and also the areas of The Villages in Lake County on either side of highway 441/27. The district manager of the VCCDD is Ms. Janet Tutt.

SLCDD - This stands for the Sumter Landing Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area south of highway 466. The SLCDD is also a Center CDD and basically encompasses the downtown commercial area of the Sumter Landing Square. Because there are no residents within the boundaries of the SLCDD, the developer continues to elect the supervisors of the SLCDD as he does for the VCCDD. The SLCDD administers services for residential CDDs #5-10 in Sumter County. Ms. Janet Tutt is also the district manager of the SLCDD.

AAC - This stands for the Amenity Authority Committee, which is a committee of the VCCDD authorized for the purpose of decision-making on all amenity issues for the VCCDD administrative area north of Hwy 466. This committee was established as a result of the Lawsuit Settlement with the developer in early 2008. This committee is comprised of six members: an elected resident from each of the four residential CDDs north of Hwy 466, an elected resident from

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Acronyms

(Continued from page 5)

the Lake County portion of The Villages, and an appointed representative from the VCCDD. The AAC meets monthly and the meetings are open to all residents. Another AAC may be a possibility for the area south of Hwy 466 at some time in the future.

The Villages - The residential community where we live is referred to as The Villages. The developer of The Villages is the corporation of the Morse family known as The Villages of Lake-Sumter, Inc. (VLS), which we often also call The Villages. Thus the confusion in how we often refer to either our community or the developer of our community.

The Developer - We often refer to Mr. Gary Morse as the developer of The Villages. Mr. Morse is the son of the founder of The Villages, Mr. Harold Schwartz, and continues to serve as the chief executive officer of The Villages of Lake-Sumter, Inc. His son, Mr. Mark Morse, is taking on more and more of the daily executive functions from Gary and could be named CEO in coming years as Gary Morse retires from day to day activities.

The POA - The POA (The Property Owners' Association of The Villages, Inc.) is the original property owners' association in The Villages, founded in 1975. The POA is an independent organization with no ties to the developer of The Villages which might compromise its ability to speak out for Residents' Rights and the best interests of all Villagers.

The VHA - The VHA (Villages Homeowners' Association) is the larger of the two property owners' associations in The Villages, founded in 1991 with the encourage-

ment and support of the developer of The Villages. The VHA is closely aligned with the developer and it is unlikely that the VHA will take an independent position different from that of the developer on any Residents' Rights issue. Thus, the VHA will often neglect or compromise the positions and interests of its membership and all Villagers.

TVRH - The Villages Regional Hospital, or "our" hospital. The owner of TVRH is the Central Florida Health Alliance (CFHA), which also owns LRMC (The Leesburg Regional Medical Center).

LRMC - The hospital located in Leesburg which is also owned by CFHA. It has more extensive facilities than TVRH and often receives patients referred from TVRH. □

Letter to the Editor:

Phone Book Disposal

It is time again for the annual telephone directories to be delivered to our homes and the old phone books are piling up again at the postal stations. I don't know what part of not dropping them off there and placing them in their own trash that the home owners don't understand. This has been addressed by the Daily Sun and the VHA newspaper. Maybe the POA Bulletin could be a good reminder!

The postal station at Calumet Grove looks like a garbage dump with the directories piling up daily!

Pat Holman □

From the POA Website Forum:

POA is Too Negative

Jul 7 - ... the POA Bulletin [is] all negative! The ... VHA contributed \$50,000 toward a severe weather early warning transmitter so residents would receive reliable transmissions during a weather emergency. ... why doesn't the POA concentrate on more positive issues? I would like to see a report on the contributions of the POA charitable wing over the past few years. You do have one, don't you?

Editor's Note: The POA does not have a charitable wing. Please read the Mission Statement of the POA listed on page 2 of this Bulletin. We are a property owners' and homeowners' association focused on the home ownership experience in The Villages. We represent residents and act as a watchdog of the actions of the developer and the local governments. The VHA has excess funds to contribute to charitable causes because it is favored by the developer for new members, printing and distribution of its monthly paper, and has a favorable operating climate. The POA has to pay about \$60,000 annually for the Bulletin and doesn't get the inside track on new residents for membership as does the VHA. By the way, we were instrumental in securing the developer's contribution of \$43 million into the amenity funds of the Center District. We view that as a huge positive for residents – we hope you agree. □



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BEFORE



AFTER

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Letter to the Editor:

How Should the VHA Represent Villagers?

To answer the question posted on the first page of the July '09 POA Bulletin, "How Should the VHA Represent Villagers?", I would propose the VHA continue doing what they are doing.

Your article seems to suggest the VHA change their mission and become a 2nd POA. What would the current POA do with a competing POA striving to achieve the same mission? It doesn't make much sense.

The VHA is doing its job well, i.e., representing the interest of the Developer and promoting good will. The mission of the VHA is a public relations vehicle for the Developer.

The POA is likewise doing its job well as an oversight vehicle providing a checks and balances for the Developer.

Each organization serves its mission well. Each organization does not duplicate the mission of the other.

However, wishing for the VHA to become a duplicate of the POA would really create an untenable situation if not one with a useless mission.

So, be careful what you wish for. We don't need two POA's.

Sym Terhune

Editor's Note: We agree that we don't need two POAs. However, if the VHA and the POA were to join forces and speak from a united front about the matters that a true homeowners' association should talk about, the combination could be more effective than would the POA speaking by itself. We cited the examples of the Nancy Lopez sinkhole and the renovation of the Paradise Center. The VHA said nothing on these issues of importance to residents because to have done so would be to speak out against the interests of

the developer or the Center District run by people elected by the developer. It was only the POA that spoke out about what should be done in the best interests of residents. Had the POA and the VHA spoken with a united voice, these matters would have been settled much sooner for the benefit of residents. So, should the VHA become more like the POA, or should the POA become more like the VHA? If the VHA were to become more like the POA, perhaps the two organizations could merge and consider representing residents as the number one priority of a unified homeowners' association. □

Letter to the Editor:

Bulletin On Line

The POA is doing a wonderful job and I read every page of the Bulletin. I enjoyed reading the results of the POA Survey. Since I am not in The Villages all year, I would like to suggest that all members be notified via email that the latest issue is available online. This would be a reminder ... to keep current on important issues and take action if necessary, even from another state, i.e., the ridge vent issue.

Carolyn Curtis

Editor's Note: Thanks for your kind comments. The Bulletin is posted monthly on our website (www.poa4us.org) by about the 5th day of the month. So, you can always read the Bulletin from anywhere in the world! □

Letter to the Editor:

Golf Cart Accident

This is directed to the man who caused my husband to have a golf cart accident on May 22. My husband was driving on Morse Blvd. toward Colony Cottage and you were coming out of the tunnel. You stopped briefly and then kept going. To avoid hitting you my husband swerved, slammed on the brakes, which locked, hit the curb and flipped, trapping my husband underneath it. My husband was seriously injured and has been in tremendous pain. Apparently, neither you nor your wife thought that you should apologize or inquire about my husband's condition. You just took off in your golf cart. You caused the accident because you ran a stop sign. If you have any remorse and wish to express it, we are in the phone book. My husband and I would like to express our thanks to the staff of the Havana starter shack for their kindness, caring and helpfulness. My husband would also like to thank Mike, a stranger, who stayed with him until the ambulance arrived and lent him his cell phone.

Carol Dunworth

Editor's Note: This is a serious issue. Drivers involved in an accident should call for help or assist the injured. It is illegal for an involved party to leave the scene of an accident. If you are involved in something like this, please act responsibly. Our hopes are for Mr. Dunworth's quick recovery. □

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What Are Those Blue Reflectors, Anyway?

Have you ever wondered what those five inch square blue reflectors are that are glued to our streets in various locations?

Well, wonder no more. Those blue reflectors are put there by The Villages Fire department to help firemen quickly locate fire hydrants at nighttime. Notice that the reflectors are always located close to fire hydrants and reflect blue light when illuminated, even from blocks away.

The problem is that the reflectors sometime are missing. Some have speculated that snowplows scrape off the reflectors. Sometimes reflectors just come loose with age and dislodge. Sometimes the ducks eat them. And, the feral cats have been known to play a feline version of field hockey with them.

A missing blue reflector needs to be replaced as a safety requisite.

Call the district office at 205-8280 to report the loss. Someone will come out and install a replacement. But, afterwards, be sure to watch out for the snowplows to make sure that you don't need another replacement or have a fire in the meantime. ☺

I.C.E.

You can make a paramedic's job much easier with a simple idea: ICE. ICE stands for "In Case of Emergency." If you add an entry in the contacts list in your cell phone under ICE, with the name and phone number of the person that the emergency services should call on your behalf, you can save them a lot of time and have your loved ones contacted quickly. It only takes a few moments of your time to do. Paramedics know what ICE means and they look for it immediately. This is also a good idea for medical information in an ICE bottle in your refrigerator. □

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Letter to the Editor:

Golf Cart Parking

First, let me thank you for your dedication to the Life Style we all want in our new hometown, The Villages. And thanks for publishing your efforts on our behalf.

Second, when we moved in 4 years ago we signed up for lifetime membership. Is this still valid?

Third, I really agree with your article last month about the \$8.00 fee that will be charged to all Comcast users for access to thevillages.net. That's a huge jump from \$0.00 to \$8.00. All I use it for is golf. Where is all that money going?

Fourth, can the parking around the squares and perhaps 100 feet down the feeder streets be reserved for golf carts? There are a number of great reasons, starting with safety. The cars, vans, SUV's are more prone to backing into pedestrians and driving too fast. It may be an older person who has difficulty turning his/her head. It may be a vehicle that does not have good rear visibility.

Then, too, golf cart parking increases the number of people who will be close to the square by a ratio of 3 to 1. Two occupants per golf cart times three carts fit in the same space as two occupants in one car.

With the widening of CR 466 to a four lane divided highway, there will be an increase of cars coming into the squares. If parking is for golf carts, the residents will get a little preferential treatment, as well we should since we pay for a lot of the amenities. There are more advantages to golf cart parking, like being "green friendly," but I don't have to bore you with my litany.



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Finally (and yes I am going to stop soon), I appreciate your efforts to have the outsiders pay more for the use of our rec facilities. Why should we pay and they get it free and then laugh at us for paying while they live outside.

Again you know all these stories and have had 'friends' tell you of your foolishness, without even saying Thanks.

Bill Doran.

Editor's Note: Thanks for you kind comments – we appreciate your recognition of the efforts of the POA on behalf of residents.

We do not have a lifetime membership in the POA. The VHA does have a lifetime membership, and if you signed up for one, it was with that organization.

Your comments on parking are good. We know that the Spanish Springs situation has been and is being studied by the Town of Lady Lake.

We haven't heard of any new developments on the access to thevillages.net for the golf reservation system. Our understanding is that the developer refuses to discuss it citing it as a "private business." □

Rides to POA Monthly Meetings

A ride-sharing effort to bring interested people to our monthly meetings in Laurel Manor Rec Center has been organized. If you live in Lake County, especially on the east side of Hwy 441/27, you can call the people listed below for a ride to and from the monthly POA meetings.

- Nancy Snyder at 753-8445
- Judy Fell at 470-6155

Also, if you would like to be one of the people offering to drive, please contact either Nancy or Judy to coordinate and we will list you in future Bulletins. □

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Letter to the Editor:

Dogs, Dogs, Dogs

The dog situation is getting worse with people letting their dogs bark, poop and pee in yards, and people are putting the poop down the storm sewers. This is against the law and it is going on in our neighborhoods.

There are people who have dogs in golf carts which are not restrained and they could jump out and I have seen this and get hurt or cause an accident. Are there some rules for this? I also have seen dogs that are put out and poop and pee on other peoples property. What can be done about this?

Also, are there any rules about dogs at the Square at night with all the people and other dogs? There is barking and dogs that do not like other dogs or other people! I do not believe the dogs should be around all these people at the Squares. It is asking for some big problems. Can anything be done ??

Jim Horning

Editor's Note: This has been brought up several times and nothing will happen until The Villages and the Center Districts decide to do something about the dog problem. □

From the POA Website Forum:

Service People Should Identify Themselves

I am concerned about why there is nothing on people who check water, electric, and gas meters. My wife and I were setting in the kitchen reading the newspaper when all of the sudden we see this guy running thru the neighborhood right across the grass and thru bushes, we did not know what he was doing. We are told to watch for strange things and we thought this was a little strange so I went out and tried to get his attention but he did not stop. I watched a little while longer and I believe but not sure he was some kind of meter reader.

Questions: 1) Why was he running thru everyone's grass and bushes? 2) How do we know who it is? I believe there should be something that he has on that tell us who it is.

Editor's Note: Service people are required to identify themselves when asked. If you see something really unusual, please don't confront the person -- just call Community Watch and report the situation. □

New POA Director

Ron Husted has been voted a member of the Board of Directors of the POA. Ron was originally from the Hudson Valley in New York. He and his wife (Kathleen) moved to The Villages about a year ago from Hutchinson Island in south Florida. Ron retired from IBM finance and marketing after 36 years. After his retirement he worked for a few years for both Benchmark Hospitality and Marriott Corp in their golf divisions. He then returned to IBM for about 8 years as a Financial consultant in a Corporate Development Division. Prior to relocating from Hutchinson Island Ron served as Treasurer and President of the 108 unit Condominium Association. Please congratulate Ron and wish him the best in his new position as a Director of the POA. □

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From the POA Website Forum:

Golf Carts & Kids

May 5 – If the removal of the buffalo was done to avoid litigation, what about a 14 year old unlicensed driver operating a golf cart on our streets? We cannot become a true gated community because some of our streets are maintained by [the county], so how is a 14 year old unlicensed driver allowed to drive in the street? Is it a lawsuit just waiting to happen if an accident occurs on Morse Blvd.? If the buffalo were removed, maybe it is time we amended the golf cart driver rule. To make it simple, only people with a valid driver's license should be able to drive a golf cart (just like when renting a cart).

May 6 – I am all for your suggestion. You must have a valid drivers license to drive a golf cart. With the population growing by leaps and bounds, more and more traffic, more golf cart accidents, it is a must that a change is needed. People who have their grandchildren on their lap, with the kids holding the steering wheel, should be given a ticket. You may think it is cute and the kid is happy but they are being foolish. I second the motion.

May 8 – Could not agree with you more. Isn't it strange, a 14 year old can operate a golf cart on the streets, however you must be 16 years old and have a valid drivers license to rent a cart on any golf course. □

From the POA Website Forum:

Morse Avenue Bridge

Jul 15 - [On the Morse Avenue bridge over Lake Sumter] ... I would not like to have a head-on crash at 10 mph or even 1 mph. Remove the sidewalk and widen the cart path. After all a person has to walk in the path anyway at one point. Mark the middle with a yellow stripe and reflectors. Now is the time as the county is planning to make some repairs to the sinking roadway. I have instructed to sue whomever if any of my carts is involved in a crash. Whoever is responsible for the bridge will be sued. I get a kick out of the men who stick their knee outside the cart while driving over the bridge. Nice way to loose a knee cap. Why was it designed so poorly. Don't get me wrong, I love the Villages and have for over 9 years. □

Duval Break-In

There has been a recent attempted break-in in our neighborhood of Duval. The perpetrator used something to penetrate the screen and unlocked the screen backdoor of the lanai, and then used something to pry open the locked sliding glass door into the house. Keep an eye out for anyone or anything that does not look like they belong here and please keep your doors and windows secured, your lights on when not home and garage doors closed. □

From the POA Website Forum:

Buffalo Ridge Carts

Jun 3: The Developer states the we should all be "Good Stewards." I think the Developer should be a "Good Steward" of our golf car paths and require Buffalo Ridge to help ALL of us maintain the paths. Maybe a small fee to do "their part." Is there anyone else out there that feels this is equitable?

Jun 4: I don't mean to beat a dead "buffalo," but did anyone see the Bison Valley Picture ad in the paper today? There is a golf cart in the driveway of one of the homes. They are advertising it as a golf cart community. How many others will be coming??

Jun 4: I noticed that cart also! I am fearful this is only the start. During the update along 466 east of Morse they have included a bike/walking/golf cart path along the road. The VHA stated it will never connect to our paths because they have to cross swamp, private land, etc. But, someone is projecting that years down the road access to the Villages will be expanded and it is cost effective to put it in now. I thought the Villages was for the Village residents? Until the residents in the Villages take over command from the builder after the 2014 build-out date everything is up for grabs.

Jun 13: It is interesting that folks are upset that the Buffalo Ridge neighborhood has access to The Villages by golf car. The first "Employee Neighborhood," Oak Meadows, had golf car access to The Villages since it was built in the early 90s. What seems unnoticed is the fact that there are folks in another adult community (Stonecrest) that have golf car access to The Villages via the Medical Gate to Orange Blossom Gardens (this gate has not functioned with a gate card in quite some time). Those residents routinely come by golf car to enjoy the entertainment at the Town Square (and who knows what else). □

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Golf Tee Time System After Comcast Cut-Off

The developer has followed through with his plan to cut off residents from the previously no-charge access to the golf tee-time system for Comcast subscribers who still pay an average of about \$50.00 per month for cable service. Villagers who previously enjoyed no-charge access to the golf system would now have to pay \$8.00 per month extra to use just the golf reservation system on the developer's internet access system, the Villages.net.

We don't begrudge the developer making a profit on his development of the system.

But, we object to the way this was handled for two basic reasons:

First, access to the system facilitated the entire golf experience here in The Villages. The developer likes to point out that The Villages is a golfing community. If this is so, why would he do something as blatant as this that antagonizes our community? If the developer wants to sell houses, and golf is one of the prime attractions here, why stick his finger in the eye of every golfer by making the golf experience more difficult for all of us? On the contrary, he should be doing smart things that enhance the golf experience and make it more enjoyable.

Second, if it was a money issue, why not do something reasonable? \$8.00 a month is

not reasonable just to use the golf system. We think that a large number of golfers who previously used the free system will not pay \$8.00 a month to continue using the internet reservations system that came as part of the Comcast monthly charge. If the charge was reasonable, say, \$10.00 per year, just to use the golf reservations system and nothing else, we think most of the golfers would consider that reasonable and pay the fee.

When the developer was approached about this by District administration, he summarily cut off discussion by claiming that it was a private business and no further discussion was allowed. This was not a reasonable way for a good businessman to react. We are disappointed at the way this was handled by the developer.

This is the way the developer sees fit to treat residents of our community. Instead of a reasonable reaction and discussions about what is possible and best for both parties, he just summarily cut off the discussion.

We would like to ask the developer to reconsider.

Why not allow access to the computerized system only for \$10.00 per year? This would probably be net incremental revenue to the current situation. And, the developer could demonstrate again his benevolent concern for the well-being of residents.

That's a win-win situation.

We hope the developer picks up on this and does what is right for the residents. □

Bulletin Transfers to the POA Website

You may have noticed that we have many new ads in the Bulletin. We need as much advertising as we can get to help pay the \$60,000 annual cost of printing and distributing the Bulletin. So, more ads are a big help to us.

However, the tradeoff is that we don't have as much space for all the stories and listings that we routinely carry. So, we are transferring some material to our website (www.poa4us.org).

The first items transferred and already operational are the following:

- Vinyl Siding Repair Companies
- Seniors vs. Crime Contact Information
- Urgent Care Facilities
- Bulletin Pick-Up Locations
- Medical Complaints
- CDD and AAC Meeting Dates & Times

Each of these has a separate button on the home page to click that will take you to that material. We hope that this change will not be a problem for you. And, with the added space we can supplement the material for that topic as needed.

Hopefully, the problem is now solved – you can read these features on the website. Hope you find this easier to use and also a nice way of getting familiar with the POA website and information displayed there.

In the near future, we will run out of room to list all of our Discount Partners. Then, this will also transfer and be displayed fully on the website. We will, however, print the new Discount Partners each month in the Bulletin.

We also plan to display on the website a summary of the many comments we received from residents when they filled out the Annual Resident Survey. These comments make for very interesting reading. □



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POA Says “Thanks” For Membership Renewals and Donations

We would like to say “thank you” to all the POA members who either just joined or who renewed their membership.

In processing the deluge of new or renewal membership forms, we haven't been able to personalize the “thank you” because of the large number of memberships we have received. We may not be able to personalize the “thank you,” but we nevertheless want to extend a sincere “thank you” to everybody who cares enough about this community to join the POA. Thanks for joining and, when you can, thanks for any additional donation you can make to the POA.

Your donations are important to us – now especially as we scramble to cover the \$60,000 annual cost of the Bulletin. But, also as we prepare for what could be a costly endeavor regarding the IRS/Bond investigation.

Thanks to all of you who have chosen to help us with these expenses. □

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G. Eliot**

From the POA Website Forum:

Sinkholes

Jun 29 - There seem to be many sinkholes in The Villages. I ask the POA to give some exposure to this issue since the Daily Sun will not. I was told by an affected resident in the Piedmont area that the area is and has been repeatedly affected and that the Lopez pond has leaked three times, each time shifting the sand in the area and creating more sinkholes in the home areas. The developer probably can't be blamed, but we need information of the problem of sinkholes.

Jun 30 - Check the following link for information regarding sinkholes in Florida. I've known about them since early 70's after moving to Central Florida and they are just a fact of life here. That's one reason Homeowners Insurance has coverage for sinkholes. Instead of POA involvement, search out your own information as the link below gives an excellent description and will also lead to more information. Or simply google "sinkholes." Incidentally, the Sun had recent coverage of the hole on Richmond St. and before that the Alhambra sinkholes. Seems as though they have given some coverage. Please check the link below that I mentioned. <http://aquat1.ifas.ufl.edu/guide/sinkholes.html>.

Editor's Note: Insurance policies in Florida are required to offer coverage for sinkholes. □

From the POA Website Forum:

OB Restaurant

Jul 5 - In 2008 we heard the Orange Blossom Gardens Country Club Restaurant was going to get a new look with new furniture.....nothing came of that rumor. This year it was announced the restaurant was closing June 15 to remodel. The pro shop and bathroom were upgraded but what happen to the restaurant? Rumor has it that the developer and Chip had a contract on the furniture, and the developer backed out. The restaurant is over 20 years old with the same tables and chairs. The carpet needs to be replaced. Just a little fresh-up would make the world of difference. I wouldn't mind paying more for my meals if I had a cleaner-looking atmosphere. The food is delicious, Chip is a wonderful guy. Should the residents contact Mark Morse? Does he want another empty building? What is the problem and hold up? □

From the POA Website Forum:

Flowers

Jul 15: I see that some areas are finally getting replacements of flowers and or shrubs. It also seems like the newer areas closer to 466a are getting better flowers etc. than those areas north of 466. Now could it be that someone wants to impress prospective house buyers with these nicer flower areas? I hope not. I have noticed that there are alot of areas that need new grass. What is happening? I am not as proud of the landscaping as I was when I first came here (1991). I love the Villages. No place like it. □



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Letter to the Editor:

Cell Phones

The use of cell phones in our pool areas needs some type of regulation since common courtesy and cell phone use don't go hand in hand. Increasing numbers of people carry on loud and disruptive conversations without any courtesy for those around them. In many cases you can hear the conversation no matter where you go in the pool area. It makes reading a book, listening to music with earphones or trying to have a quiet conversation with friends nearly impossible. My suggestion for improvement is, perhaps, like we have done with smoking: prohibit cell phone use INSIDE the pool areas.

Joyce Bull □

Letter to the Editor:

Dead Grass

There is a lot of dead grass on 466 & Buena Vista south of 466. Who will get stuck for the repairs? 466 especially needs to be charged back to the developer. They have their friends at Mike Maint. doing the grass cutting. The damage looks like it came from Chinch Bugs. Since 466 & Buena Vista are "show place" routes, the developer should pay for all damage to the turf.

Bob Rein

Editor's Note: We agree. The grass replacement is proceeding. □

Anne's Gardening Article Continued from Page 14

cape honeysuckle is not listed as an invasive but it was to me. It overwhelmed me and if it became a deterrent to selling the townhouse, I'd have some serious 'splaining to do. It killed me, but I cut it down and put Round-Up on the roots.

My very favorite wine (whine) is "I wanna go to Miami" and the husband finally said YES – as long as I plan the trip. He is so excited that we will be staying in South Beach where he thinks he will be able to enjoy the eye candy. What he doesn't know is that we are spending all our time at Fairchild Botanical Garden, the Morikami Japanese garden, The American Orchid Society, Cape Florida State Park and Lighthouse, the Fruit & Spice Park, Everglades National Park, Gardino's Nursery, and a boat ride in Lake Okeechobee. Poor baby – if we ever spend any time in South Beach it'll be so dark that his eye candy will have melted into cane syrup. □

**If a man is alone in the garden
and speaks,
and there is no woman
to hear him,
is he still wrong?**

☺ (Author unknown, but probably a woman) ☺

Discount Partners Continued from Page 15

(Continued from page 16)

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Southern Image Photography - 97 Del Mar Drive, Spanish Springs, 352-430-2056. 10% off the Special of the Month.

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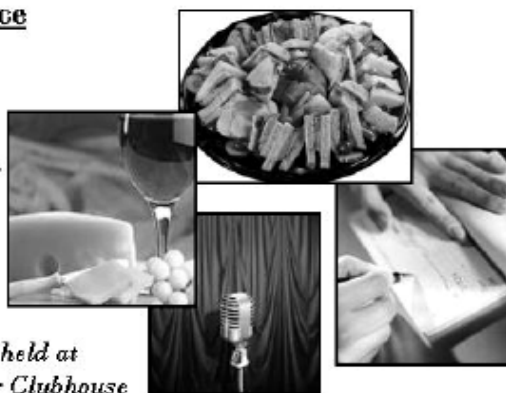
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Our Monthly Gardening Column:

Pretty Invasives

by Anne Lambrecht
Master Gardener

Hello. My name is Anne Lambrecht and I am a PLANT ADDICT. I admit it: I love the green things out there and I want one of every kind I can get my hands on. If I have an extra \$10 and I have a choice between a shirt and a plant, you can bet your boots I'll buy the plant. Once I buy a pretty plant, I want one in every color. It's kind of like buying shoes in every color (which the husband says I'm addicted to, also).

But sometimes the pretty stuff can get out of control. There are plants that have run amok in our beautiful Florida countryside. These are called "non-native invasives" by the US Department of Agriculture people who will rightfully tell you that these species have been brought here innocently to serve a specific purpose. Fodder for animals, ballast in ships, trees that will soak up the Everglades to make more land available, erosion control.

Usually a non-native invasive plant, if not here for a purpose, is actually gorgeous. Take Kudzu, for instance. Infamously known as "the vine that ate the South," Kudzu was introduced to the United States in 1876 at the Centennial Exposition in Philadelphia from the Japanese who constructed a beautiful garden filled with plants from their country. The large leaves and sweet-smelling blooms of Kudzu captured the imagination of American gardeners who used the plant for ornamental purposes. Then people discovered that animals liked to eat Kudzu. Then they discovered that they could use it for erosion control and farmers were paid as much as eight dollars an acre as incentive to plant fields of the vines in the 1940s.

The climate of the Southeastern U.S. is perfect for Kudzu. The vines grow as much as a foot per day during summer months, climbing trees, power poles, and anything else they contact. Under ideal conditions Kudzu vines can grow sixty feet each year. Southerners close their windows at night to keep the Kudzu out.

Some species have been brought here on purpose by plant addicts like me who just can't resist taking a cutting or a seed from some beautiful plant they see when traveling.

Those who try to sneak vegetation into our country have no idea what disease, critter or tendencies a plant has in a new environment. Case in point: a few years back I found our way to Amsterdam's Bulb Market. Colorful, beautiful, juicy bulbs were everywhere. Up front were these amazingly beautiful amaryllis bulbs the size of CANTALOPES!! They did not have a government sign. I lusted after their smooth, cool, round succulence. My mouth watered, my eyes went blurry, my hands shook. I had to have them. They are among my favorite flowers. The husband kept saying, "They're not legal. We'll get caught." All he could think about was the little beagle sitting by my suitcase and what the headlines would read if we were busted. Deep down, I know he was right.

Non-native invasive plants can outgrow, replace and destroy our native plants. Invasive non-native plants usually do not have their natural insect enemies, diseases and other environmental stresses that keep them in check in their native ranges.

Our natural biodiversity is destroyed. Our native plants can be eliminated. The animals that have evolved to use our native plants are not able to make use of non-native plants and leave the area or die. These plants can fill our waterways so that fish are driven from the area.

Florida Department of Agriculture formed an agency FLEPPC, Florida Exotic Pest Plant Council (<http://fleppc.org/>) which has

categorized invasives into three levels. If a plant is a "Category 1 invasive" it is very, very BAD. The US Department of Agriculture's Field Guide to Nonnative Invasive Plants of Southern Forests is free and can be obtained at your local extension service center.

There is some property for sale on the corner of Route 42 near St. Mark's church that I call "the invasive corner." You've got to check it out: a forest of Category 1 run-away bamboo, cogon grass, kudzu, potato vine, mimosa, camphor trees and I don't know what else.

Melaleuca, Chinese tallow, Brazilian peppergrass, castor bean--even Nandina--have become horrible invasives. It is good for us to become familiar with these plants. Fortunately, Florida nurserymen have become wise to invasive species and no reputable nursery would sell you any of these.

Now even though I have this addiction I thought I could keep myself in check, not with weekly meetings, but by self control and the willingness to trim and prune. Once in Tampa, before I knew too much about any plants, I planted a cape honeysuckle on the side of our townhouse. It was so pretty with its lush, dark green foliage, beautiful orange trumpet-like flowers and it grew like crazy. In one year that sucker reached the roof of our three story town house! It also sprouted volunteer plants all over the complex. Now

(Continued on page 13)

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\$499 Married Couple
(Plus Incidental Costs)

Friday, Aug. 7, 2009
3:00 pm
Perkins Restaurant (Leesburg)
27811 US Rt. 27
Leesburg
Just north of intersection CR48 & Rt. 27
Coffee & Muffins Served. RSVP Required

Attorney Andrew Curtis

• JD Georgetown (352) 315-0333 (RSVP Required)
• MBA University of Michigan

3261 US Hwy 441 • Suite D2
Fruitland Park, FL (Near 466-A)

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.

The Property Owners' Association
P. O. Box 1657
Lady Lake, FL 32158-1657

Officers

President	Joe Gorman	259-0999
VP	Elaine Dreidame	753-5069
Treasurer	Bill Garner	753-7494
Secretary	Dean Nicholson	350-2396

Directors

Frank Carr	751-4667
Ken Copp	751-0086
Myron Henry	205-8849
Ron Husted	350-6384

Sgt. At Arms

Chuck Lorenz	750-2098
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Hall of Fame	Frank Renner	750-0306
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Membership	Pat & Earle Moore	750-4768
50/50	Mike Kope	750-0394

POA e-mails

poa4us@gmail.com
poa@poa4us.org

Web Site

www.poa4us.org

Bulletin Delivery

delivery@poa4us.org

Membership

poamembership@thevillages.net

**Members of the
POA Hall of Fame**

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
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The POA Bulletin is published monthly by the Property Owners' Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor or Forum postings represent the opinions of the writers. Care is taken to insure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

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System tune-up. Check and adjust
Entire system and provide written
estimate to fix problems.

\$35.00

(Before Discount)

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(Including fixing problems).

Get the most for your irrigation
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water resources.

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Call Joe Gorman
for Details
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Cribs - Strollers - High Chairs
Car Seats and More
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Villages Resident

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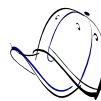
**Audrey Ann Originals
Embroidery • Heat Transfers**

Creative Logos for your Club, Village,
Business or Special Events

Golf Shirts Tee Shirts Hats Towels



Call Audrey Ann
352-259-0131



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.

**2009 MEMBERSHIP FORM
PROPERTY OWNERS' ASSOCIATION
P. O. Box 1657, Lady Lake, FL 32158**

NAME(S) _____

ADDRESS _____

VILLAGE _____

COUNTY _____ ZIP _____

PHONE _____

E-MAIL _____

NEW _____ RENEWAL _____ DATE _____

ANNUAL DUES: \$10.00 _____

EXTRA DONATION: \$ _____

Please return this form with your membership dues. Memberships are for households and run annually from Jan 1st to Dec 31st. Please include a stamped, self-addressed envelope for return of your membership card by mail. If an envelope is not included, your card will be held at our monthly meetings for you to pick-up. Thanks for your continuing financial support.

Tera Seal Painting Co.

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- Pressure Cleaning & Roof Painting
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- Free Estimates

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Licensed & Insured -- Since 1973

10% off with this Ad

Villagers -- Please tell an advertiser in the Bulletin that you saw their ad here. That will help us a lot at ad renewal time.



Ollie's Frozen Custard

"If you like Ice Cream-you'll love Ollie's"

**\$1.79 for a Single Cone
Limit 2 per Customer
Offer Expires 8/31/09**

Next to BLOCKBUSTER in The Spanish Plaines Center
Open Noon-10 pm Daily Phone 259-3568

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. (* = new this issue)

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.

* **Ameriprise Financial**, 3507 Wedgewood Lane, The Villages - 50% off on plans and 25% off on all fees 352-350-2397.

* **Andrew's Air Conditioning**, \$25 off reg. \$75 service call, Free estimates for 2nd opinions; 352-552-4174.

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 other discounts.

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.

Charley Bars By Jack - Secure your sliding glass door from break-ins. Install CHARLEY BAR W/Key. 10% Discount to POA. 259-7637.

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, email at yunk38@comcast.net, 352-391-5077. \$3.00 discount (apx. 10%) for the Club Golf Cart Security device for POA.

Colonial Medical Supplies - 724 S US Hwy 441, Plaza One north of Oakwood Grill, 352-391-5169. 10% item discount to the POA.

Comfort Suites - 1202 Avenida Central, 352-259-6578. 25% discount, May 1, 2009, through October 31, 2009. All reservations are based on availability. Must call hotel directly in advance for individual reservations.

Copy Depot- Color copies, fax service, social cards, 10% discount, call 352-561-4100.

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.

* **Crews Family Lawn Care & General Maintenance**, 10% discount; 352-502-7346 or 873-1628.

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 - 1076 Lake Sumter Landing. 352-751-2417. Special rates for POA members. A pick-up service and one-way rentals to Orlando and Sanford airports are 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>

Funtime Piano or Keyboard Lessons - Call Nancy. Beginners to Advanced; All Types of Music. POA Special \$12 per 1/2 hour weekly lesson (\$3 off regular \$15 price). 352-750-6475.

Golf Clubs & Bag Lock, Gator Jaws, \$30 each or 10% off for 2 or more, 352-750-0488.

Gourmet Go Go - A delivery service for dinner menus from local restaurants. \$1.00 discount off regular delivery fees. 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 866-269-6584 for details.

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

* **Henry's Golf Carts**, Rent, Buy or Sell, 20% discount; 352-750-0904 or 352-454-8515.

Home Power Washing, Villages resident, 10% off, call Bob at 352-391-1944.

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

* **I. Stern & Co.**, High Quality Golf Clothing, #200 Highway 484 Ocala FL 352- 307-4878 - 10% off on all purchases.

Johnny Rockets - 976 Old Mill Run, Lake Sumter Landing, 352-259-0051. 10% discount.

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.

LaFlamme, Steven & Gary - Flooring, Carpentry, Painting, Light Plumbing, Free Estimates, 10% discount, call 352-391-0424.

L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, By Appointment only, 10% discount, call 352-430-2991.

Massage Therapy - In your home or my office. 10% discount from normal \$50 per hour. Call Susan at 352-638-7649

* **Miami Granite Designs Inc.**, 1806 N.E. 2nd Avenue, Ocala FL. Free stainless steel sink with kitchen counter do-over.

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.

* **Ocala Lincoln Mercury**, 407 So. Magnolia Street, Ocala FL 34470 352-732-2866 -- 3% over dealer cost on all new cars.

Odd's & Errands by Paula. Your affordable Personal Assistant. 352-430-0764. 10% discount.

Ollie's Frozen Custard - Next to Blockbuster in the Spanish Plaines Shopping Center. Use the Ollie's Coupon in the Bulletin or get 10% off.

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.

Radech Home Improvement, remodeling & repair, 10% off, 563-271-1296.

ScentSational Candles and Gifts - 994 Alvarez Avenue, Spanish Springs, 352-753-1604.

(Continued on page 13)

POA Members !!!
When taking advantage of the POA Discount Partner program, please mention that you saw their listing here in the POA Bulletin.

Advertisers !!!
Contact Nancy Spreng
at 391-5700
for a FREE listing as a
POA Discount Partner