

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 35.11

Champions of Residents' Rights Since 1975

November, 2009

Update on the Recreation Trail Improvement Work

Many questions are being raised as to what is happening with the recreation (transportation) trails North of CR 466 and when the improvement project will actually begin.

Last spring, the Amenity Authority Committee (AAC) basically committed to the concept that both El Camino Real and Buena Vista trails are in need of widening and resurfacing, at a minimum. Furthermore, amenity funds (primarily those provided from the developer in the class action law suit settlement agreement in March, 2008) would be used to refurbish and annually maintain the recreation trails on the south side of El Camino Real (2.05 miles) and the west side of Buena Vista Blvd. (4.56 miles).

The AAC also agreed to look at the total recreation trail system in the VCCDD territory to determine the condition of the other 2.48 miles of trails in the numbered districts and make future recommendations as to which trails, if any, should also receive amenity funding for refurbishment and/or annual maintenance.

Currently, the numbered CDD's are responsible for maintenance and repair of all of the recreation trails in their districts and the residents pay for it because that cost is included in their annual district maintenance assessment.

However, the amenity fees already pay to maintain the trails (1.99 miles) in the Lady Lake-Lake County portion of The Villages. (It is important to point out that the recreation trails involved in this project are those paths that have been separately constructed and do not include the on-street facilities which are line-designating golf cart lanes on

roadways, i.e., Morse Boulevard, Rio Grande, Enrique and Southern Trace, which are maintained by the County and not the Districts.)

How much the AAC will be able to do to improve safety and the user experience, and relieve residents in the numbered districts of this financial burden, will primarily be dependent upon the cost to reconstruct, straighten and widen the current trails.

General questions most frequently relate to the possibilities of totally removing the current paths and basically starting over, simply asphaltting over current paths, increasing the width of current paths, straightening curved pathways, etc.

Determining what costs will be is very involved because you cannot just apply a basic per mile cost once some of the determinations mentioned above have been made as the variables and considerations listed below will impact certain parts of the trails and not others.

- Currently, the trails along El Camino Real and Buena Vista Blvd. from the Marion County line south to CR 466 are 10 feet wide and the paths on Buena Vista Boulevard in Marion County are 12 feet wide, compared to a 16 foot width for the trails south of CR466. How wide should they be for safety of both recreational users and golf cart drivers and should they be widened in all locations where adequate right of way exists?

- Depending on widening/straightening, etc., which irrigation systems would need to be relocated or replaced? If improvements to the current irrigation system should be included, who should pay for the improvements if the resulting benefit is to individual

numbered districts.

- To what extent should the trails be straightened in order to increase safety and visibility?

- Right of Way issues are critical in determining whether median islands and landscape are eliminated, added or reduced in the redesign of the trails.

(Continued on page 2)

POA Reorganization

On October 6, 2009, the POA Board of Directors unanimously approved the proposed amendments to its 1997 revision of its Articles of Incorporation. As required by the POA By-laws, notice is hereby given to the POA members that a membership vote will be taken on the amendments described below at the POA General Meeting to be held on December 15, 2009.

For the POA Articles of Incorporation, the current statement and proposed amendments are:

Article I - Name

Proposed - Eliminate reference to the corporation's previous name (Orange Blossom Gardens Property Owners' Association Inc.).

Article II - Purpose and Powers

(Continued on page 3)

November 17, 2009

**THE NEXT POA
GENERAL MEMBERSHIP MEETING**

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

Len Hathaway, a Villager familiar with Lightning Protection Systems, and a rep from PROTECH Lightning Protection Systems will speak.

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

Update on the Recreation Trails Improvement

(Continued from page 1)

- The engineering analysis needs to consider how the widened paths will intersect with road crossings, tunnel egress and ingress and redesigns will need to be made to address changes to the existing utility vaults and other utility issues.

- Drainage and storm water run-off issues as well as walls and abutting properties will present possible constraints.

- Removal, replacement and relocation of landscaping and trees will be necessary when trails are widened, straightened, etc.

Kimley Horn & Associates, an engineering firm, was hired this past summer to solicit public involvement and AAC feedback as to design criteria, etc.; present preliminary findings to the AAC to determine direction and provide alternatives, time frames, constraints and opportunities; and provide project management services for the construction project.

The public involvement workshops were held in mid-October and many residents came to give input and ask questions. While no final answers on the issues were given, the engineering firm did present their current recommendations on a number of items. Examples included:

- Current cement trails should be demolished and replaced with asphalt trail with a rock base and stabilized sub-grade;

- Retrofitted trails should be 16 feet wide; as is now the case south of Hwy 466;

- Lower level, aesthetic landscape, can be moved, but movement of mature landscape, especially Oak trees, should be avoided;

- Tunnel signage needs to be enhanced as physical modifications will be limited;

- Trails will be straightened to the extent needed based upon safety at a nineteen miles-per-hour speed;

While the engineering firm has been in their data collection and analysis phase, District legal staff developed three different interlocal agreements to be used between the VCCDD and the numbered districts to provide trail infrastructure improvements and/or

maintenance.

- The VCCDD will be responsible for all construction costs and ongoing maintenance thereafter - i.e., El Camino Real and Buena Vista;

- The VCCDD will be responsible for all construction costs and the numbered district will be responsible for ongoing maintenance thereafter - (dependent upon available funds and safety concerns);

- The VCCDD will include the residential district requested improvement in the project in order to take advantage of economies of scale and advance the costs for improvements and the residential district will reimburse the VCCDD when the improvement is completed and will retain responsibility for all ongoing maintenance - (trail improvements primarily benefiting only residents of that numbered district).

At the November and December monthly meetings, the AAC will make the necessary determinations in the improvement project variables and then meet with each residential district board to determine each district's interest in working with the AAC for trail improvement under one or more of the above described interlocal agreements.

It is anticipated that actual construction will not begin until the summer of 2010 in order to avoid disrupting trail traffic during the months when the seasonal residents are here. However, between now and then work that can be accomplished without disruption of recreation trail usage such as adjustments to irrigation systems, landscape adjustments, etc., will begin once the interlocal agreements with the numbered districts are finalized. We hope to be utilizing the retrofitted trails this time next year.

We will continue to keep you informed. In between Bulletins, you can log onto the district web site (www.districtgov.org) and scroll down to "multi-modal path project" to see ongoing activity. □

13 Minutes
By R. Blaine Jorg
Loyal Cop Used as Sacrificial Lamb
Suspect's Family Received \$7.5 million
A True Story: One Suspect Dead
Two Cops Indicted
Three Families Changed Forever
Price of the Book is \$14.95
To Order Call 753-8856

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. □

POA Reorganization

(Continued from page 1)

Current - The general provisions for which the corporation is organized are to promote the welfare, safety, communication and enjoyment of and among the residents of "The Villages of Lake-Sumter", to engage in activities which are necessary, suitable, or convenient for the accomplishment of that purpose, or which are incidental thereto or connected therewith. In addition, the corporation is organized to preserve the value of the residents' property.

Proposed -

The general provisions for which the POA is organized are to:

1. Provide for the educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code;

2. Initiate and provide educational programs for residents of the residential community at large and at the local community known as The Villages in particular;

3. Educate the residential community including The Villages about the programs, activities, and actions of local developers, community development districts, and governmental entities;

4. Educate the residential community, including The Villages, about the POA's advocacy efforts on behalf of the residents of The Villages; and

5. Transact any and all lawful business for which corporations maybe incorporated under Chapter 617, Florida Statutes.

Article III - Qualifications of Members

Current - The members of the corporation shall consist only of bona fide owners of a home and lot located in the subdivisions formerly known as 'Orange Blossom Gardens', etc.

Proposed - Membership may be granted to any individual(s) who own(s) a home in the local community that includes The Villages, and who pays the annual dues as set by the Board of Directors. Notwithstanding the foregoing, only one resident in the home may vote per household.

Article VIII - Directors

Current - The Board of Directors of the corporation shall consist of no less than nine (9) directors as determined by the By-laws and each Director must be a member of the POA and is limited to two consecutive terms of office.

Proposed - All Directors shall be members of the POA. The Board of Directors of the POA shall consist of not more than thirteen (13) Directors. Six (6) Directors of the Board may be Officers of the POA. The Directors shall be elected at the annual meeting of the members in the manner set forth in the By-Laws. Each Director/Officer shall hold office for a term of one (1) year and may be elected for an unlimited number of consecutive terms. Vacancies on the Board of Directors

shall be filled in the manner set forth in the By-Laws.

Article XII - Dissolution

Current - No provision is made in the Article of Incorporation for the dissolution of the corporation and the disposal of any assets of the organization.

Proposed - Upon dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of Section 501(c)(3) of the United States Internal Revenue Code, or the corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not so disposed of shall be disposed of by a Court of Competent Jurisdiction of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes. □

ALL ABOUT CARTS, LLC

Electric or Gas Golf Carts
Service, Repairs, Parts, Accessories
All Work Done at Your Home
When You Want it Done Right



Call for Appointment

(352) 409-2702

Serving The Villages since 2004
Licensed and Insured



Angelotti's
Italian Restaurant
352-748-0446



EVERYDAY SPECIALS

- Italian Dinners
- Calzones
- Hand-Tossed Pizza
- Special Homemade Sauce

10% Discount
Free Delivery to Villagers
in Sumter County

Proudly Serving Sumter County for 23 Years!

Mon-Sat 10:30am-9:00pm

Fri 10:30am-10:00pm • Closed Sun

WILDWOOD SHOPPING CENTER
East Side OF Hwy 301, North OF Hwy 44

Membership is
NOW OPEN
to all
residents
of Lake,
Marion
& Sumter
counties!¹

Free Checking Account with
electronic monthly statements²

Better than Bank Rates on Deposits & Loans

Deposits insured up to \$350,000³

Free online banking with free bill pay

CAMPUS
USA
CREDIT UNION



¹ Credit approval and \$5 initial opening deposit required. Mention this ad and we'll waive the \$15 New Member Fee. ² There is no monthly fee for the free CAMPUS checking account when you sign up to receive free electronic monthly statements. ³ Deposits are insured to at least \$100,000 by the National Credit Union Administration, a US Government Agency, and privately up to \$250,000 by Excess Share Insurance. Excess Share Insurance Corporation is a subsidiary of American Share Insurance the nation's largest private insurer of credit unions.

AAC Meeting Report October 7, 2009

Old Business Topics:

The AAC reviewed the Guest ID Policy PowerPoint presentation created by the staff for use at the October 21st workshop meeting with the SLCDD board. Emphasis from the AAC will be on soliciting SLCDD support for issuance of ID cards for guests under 10 years of age. Also, the agenda will include a discussion on possible assessment of a small administrative charge to cover the cost of issuance of each guest ID card and a discussion on changing the In-Area guest cards from 365 days per year to 30 days with unlimited

renewals per year (like the out of area cards).

The Committee deferred implementation of the Belle Aire entry gate as an experimental site for a “loop” as a result of input received from the CDD3 board.

Approval was given for a joint workshop with Districts 1-4 and the AAC representing Lady Lake/Lake County Villagers, to be held on October 29, 2009 at 1:30 p.m., to discuss the proposed Deed Compliance process. (Note: this workshop has now been changed to a “meeting” in order that the boards can take action and move the process along). Staff was authorized to advertise for a Public Hearing on the matter.

The Committee discussed household hazardous waste disposal. It is cost prohibitive for the district to provide this service, so resi-

dents were reminded of the facilities in Marion and Lake Counties.

Staff provided an analysis of the cost benefit of using solar energy to heat recreation department pools. The Committee approved proceeding with the funding mechanism for installation of a solar energy system at the Chatham family pool as a first step.

Staff is still reviewing options for Savannah theater chair replacement.

AAC workshops have been scheduled:

- December 16th - Rental program administration feasibility
- December 16th - Entry gates policies
- January 13th - AAC Voting Alternatives
- January 13th - Executive Golf Advisory Committee policy
- February 17th - Rate Rule updates
- February 17th - Amenity Fee “cap” discussion
- March 17th - Resident Council guidelines update

New Business Topics:

Approval was given to the Reciprocal Use Agreement with The Villages Charter Schools, the RFP for aquatic weed and vegetation control for water retention areas, the pump station management contract and the office lease with La Hacienda Catering.

Staff Reports:

Staff reminded all that Government Day will be held on November 7, 2009 at the Laurel Manor Recreation Center from 10:00 a.m. to 1:00 p.m.

Please go to the website for the official minutes, agendas and meeting schedule.

The Next AAC Meeting:

Will be held November 10th, 1:30 p.m. at the Savannah Center. □



Edward Jones

Serving Individual Investors since 1871
Member SIPC

352-750-2800

10935 SE 177th. Place, Suite 204
Summerfield, FL 34491

Bill Garner
Financial Advisor



KIA of Leesburg

8644 US 441,
Leesburg, FL

888-349-3581

10 YEAR 100,000 MILE WARRANTY

- 10-year/100,000-mile limited powertrain warranty
- 5-year/60,000-mile limited basic warranty
- 5-year/100,000-mile limited anti-perforation warranty
- 5-year/60,000-mile 24-hour roadside assistance*

*24-hour Roadside Assistance service plan provided Kia Motors America, Inc.

**Announcing
GREAT SAVINGS
SPECIALS
especially for our
Villager customers.
Call us TODAY!**

**It's Never Too Late To Be
What You Could Have Been
G. Eliot**

L. Rae

Diamond Appraisal Services

Lynda Rae, NAJA
Certified Jewelry Appraiser

352-430-2991
Villages Resident



Insurance Appraisals
Verbal Appraisals
One Item or
Entire Estate
By Appointment Only

Lightning Matters

By Len Hathaway
Study Group on Lightning

For those residents who are considering installing a lightning protection system (LPS), i.e. rods, should note that the three counties (Marion, Lake, and Sumter) do not have in place a building permit process with a rigorous follow up on the completed installation. Until such time that your county regulates LPS installer's it is buyer beware. Your best option is to select an installer that is "listed" on the Lightning Protection Institutes (LPI) and/or Underwriters Laboratories (UL) web site.

Lightning Protection Institute's website is: <http://www.lightning.org/?page=members&subnav=installers#> then select "Florida"

Underwriters Laboratories: www.ul.com/lightning/ select "Additional Resources" then "Find Listed Installer" followed by "Refine Your Search" and select "Florida."

Here is a brief checklist of items you may wish to consider:

Is the prospective installer UL or LPI "listed"? Do not be misled by the prospective installer telling you that all components will be UL "listed." That is all well and good but NOT the same as the installer being recognized by UL or LPI as discussed above.

Get a written estimate on the firm's letter-

head with name, address, and telephone number.

The estimate should reference that the LPS installation will conform to National Fire Protection Association (NFPA)-780, Standard for the Installation of a Lightning Protection Systems, 2008 edition.

Request copies of the installers General Liability and Workers Compensation insurance certificates.

Do not pay in advance.

When you do pay at the completion of the installation make checks payable to the firm

and not an individual.

Keep a "paid" invoice for your files.

The Study Group on Lightning, a small group of volunteers in The Villages with no affiliation to any firm or organization related to the lightning industry, offers a 30-minute Power Point presentation, Lightning Tips for Villagers, to Village groups and organizations. The presentation covers direct and indirect lightning, surge protection for appliances and electronics, CSST gas pipe, and lightning myths. If interested contact lhatha@aol.com or STALIT1@aol.com. □

JOIN US FOR A FREE REVERSE MORTGAGE SEMINAR



MARK TIMMINGTON



SEMINARS ARE
OFFERED WEEKLY.
LEARN HOW MUCH EQUITY
IS AVAILABLE TO YOU.

SPACE IS LIMITED.
CALL TO RSVP
(352) 307-5590.

*AVAILABLE TO HOMEOWNERS AGE 62 OR BETTER.



Massage Therapy

Susan Cervo LMT MA53841

352-638-7649

At My Office or Your Home
Villages Resident & POA Member

Larry Blake Home Improvements

Interior and Exterior Painting
Driveways and Sidewalks
Pressure Washing and Metal Roof Coatings
Furniture Moving

352-446-0502

BEEF 'O' BRADY'S
Est. 1985
Family Sports Pubs

LEESBURG
24705 US Highway 27 Suite 109
728-3233
The VILLAGES
353 Colony Plaza Suite 100
750-5975
The VILLAGES
3539 Wedgewood Lane
751-7169

Coupon Required

Buy One

SANDWICH or SALAD

Get the 2nd One

HALF PRICE

With Purchase of Two Beverages.

Dine In Only.

Not valid with any other coupons or offers. EXPIRES 11/30/09

Vote For/Against Hometown Democracy

Voters in Florida will have to decide on what is called the “Hometown Democracy Amendment” on the November, 2010, ballot. You will start hearing more about this. We suspect there will be a blizzard of advertising for pros and cons starting soon.

This Amendment to the Florida Constitution, if approved by voters, would require any change to a local development plan to be approved by voters. Now, changes are generally approved by county boards of commissioners. Most changes are routinely approved under the general heading of “development.” The Amendment would stop this and require voter approval for any changes to the county’s development plan.

Proponents of the Amendment cite excessive and sometimes thoughtless development of real estate that puts a strain on roads, schools, water resources, taxes, and the quality of life of Florida residents who have to pay for and tolerate the inconvenience of rampant development. Proponents say that it is just developers who ultimately benefit financially from these activities at the expense of current residents who end up having to pay the extra costs. Proponents also cite the tens of thousands of available vacant homes, due to the recent real estate downturn, and criticize developers for just proposing more and

more development. County boards are criticized for approving any and all development projects in a quest for more taxes. Some boards are criticized for never seeing a development plan that they didn’t like.

Opponents of the Amendment say that this would stop development cold and with it economic activity in general. They say that voters are likely to vote down every change. Or, at least cause delays and additional costs as developers try to deal with the restrictions. Housing costs would ultimately increase by a substantial margin. The impact could be severe. Developers would likely challenge the situation in the courts leading to a general paralysis of development. Legal battles could rage for years and ultimately discourage developers who might exit the state.

This scenario has already happened in the St. Pete Beach area where a version of this Amendment was voted in several years ago. The result was a complete stoppage of development activity and one lawsuit after another. The general economy suffered as jobs, payroll, and spending evaporated.

So, voters will have to decide: will it be business as usual for development, jobs, payroll, etc? Or, will it be voter approval of projects with the resultant delays and uncertainties, but possible benefits on taxes, roads, schools, etc.?

Please read up on these issues and study the arguments as you hear more in the press and TV. The Bulletin will attempt to keep you informed on the issues as the debate unfolds. □

Now Accepting Patients

\$65.00

New Patient Exams/Cleanings

(Patients must qualify for basic x-rays and cleanings to get this rate)

A Complete Dental Care Center
590 S. Main Street -- Wildwood, FL 34785



352-748-1880

Call to Schedule Your Appointment

KMK CLEANING SERVICE

“White Glove Care”

Weekly—Bi-Weekly—Monthly

Serving The Villages Since 2003

352-406-9932

Home

Office



BAYLEE DENTAL

Agatha M. Cayia, D.M.D.
Anibal F. Castro, D.M.D.

Personalized Service in a Relaxed Atmosphere

**Non-Metal Ceramic Crowns
Made While You Watch**

No Impressions - No Temporary Crowns

CEREC: Single-Visit Dentistry

\$10 Gas	Receive a \$10 Gas Card* NEW PATIENTS ONLY	\$10 Gas
-------------	--	-------------

After your Exam (D0150) and X-Rays (D0210)
Or, bring in current X-Rays (D0210) from a previous office.

352-307-3006

*not redeemable for cash

16850 S. Hwy.441 Baylee Plaza Suite 301
Summerfield, Florida

www.bayleedental.com

A COMMON-SENSE APPROACH TO TV

GET OVER 120 TOP CHANNELS
INCLUDES LOCAL CHANNELS (where available)

\$24⁹⁹ mo

Reg. Price \$39.99/mo

FOR 12 MONTHS (with Agreement)

**LOCK IN
YOUR SAVINGS
FOR A YEAR**

**SPECIAL
LIMITED-TIME OFFER!**

FREE
HBO & SHOWTIME
8 CHANNELS 10 CHANNELS
FOR 3 MONTHS
(with Agreement)

FREE
DVR
UPGRADE
(\$0.99/mo DVR Service fee applies)

FREE
STANDARD
PROFESSIONAL
INSTALLATION
IN UP TO 4 ROOMS

WHY WOULD YOU EVER PAY MORE FOR TV?

TOBIN SATELLITE

Your Local Satellite Professional
Call: 352-288-4787

See us & our Live Signal HD DVR display Fri-Sat-Sun, 9-3
The Market of Marion, Center - Row G, Park in side lot



dish
NETWORK
AUTHORIZED RETAILER

Digital Home Advantage offer requires 24-month commitment to qualifying promotion and credit qualification. Customer receives credits for each of the first 12 months. If service is terminated before the end of 24 months, a cancellation fee of \$15 per month remaining will be charged. Additional monthly fees apply for each receiver added beyond the first. HBO/Showtime: After 3 months customer must call or use website to downgrade or then-current price will apply. Churnax: Requires Auto Pay with Paperless Billing. Offer ends 1/31/10; first-time DISH Network customers only. All prices, packages and programming subject to change without notice. Local channels are only available in certain areas. Other restrictions and fees may apply. HBO® and related channels and service marks are the property of Home Box Office, Inc. SHOWTIME and related marks are trademarks of Showtime Networks Inc., a CBS company.

SLICKS172503

Letter to the Editor:

Vinyl Repairs

I am very new to The Villages and bought a resale home. I read my first copy of the POA Bulletin yesterday and the article about vinyl siding installation problems. How can I arrange an inspection by the siding committee? I probably am not covered by any warranty but I still would like to know of any future potential problems.

Tom Werneking

Editor's Note: The first thing you might want to do is read up on the previous Bulletin's articles on the vinyl siding problem. Look at the Bulletins by month starting in February, 2007, in the Archives section of the POA website (www.poa4us.org). We had articles or letters almost every month until recently about how to identify these problems, the causes, the solutions, etc. You should be able to learn enough from these articles to identify major problems, if any, in your siding installation. There were several firms identified which could inspect or make repairs (still listed on our website). The siding committee has been disbanded, and, frankly, they were burned out trying to help

everybody.

Don't assume you have a problem; but, if you do, and it is a major issue, then get it repaired.

Letter to the Editor:

Entry Gates

Regarding a Villager's complaint about Entry Gate Delays, I disagree with his view of what's wrong with the system. The current system of coming to a full stop to swipe the entry card is critical to keeping from running

over golf carts crossing in front of the gates.

The suggestion of putting a system in that allows cars to roll through the gates without coming to a full stop would prove deadly for carts. The problem is not the delay in the automatic gates. The problem is the poor training of the attendants who wave cars and trucks through the visitor gates without coming to a full stop. On a busy winter day, only full stops allow sufficient space between vehicles for carts to safely cross over the path of oncoming traffic.

Tony Ferrullo □



Your Pain Stops Here Compton Chiropractic

<p>Treating</p> <ul style="list-style-type: none"> Sports Injuries Arthritis Pain Headaches/Migraines Back Pain Neck Pain Extremity Pain Numbness/Weakness Carpel Tunnel Muscle Pain/Spasm School Physicals \$25 	<p>Therapies</p> <ul style="list-style-type: none"> Physical Therapy Cold Laser Hydro Therapy Traction Electric Muscle Stim Interferential/Russian TENS Ultrasound Massage Therapy Lmt MM 20098
---	--

Chiropractic Physician Nutritionist

SPECIAL OFFER
First 1 Hr. Massage \$39.95

For Appointment Call 352-391-9467

Dr. Brett Compton D.C. is a Palmer graduate and is trained and skilled at many chiropractic techniques aimed at relieving pain and restoring function. Set up an appointment today to see if chiropractic care can help you with your pain.

"Sell Your Stuff"

VillagesBuySell.com

A FREE SERVICE FOR VILLAGES RESIDENTS

register@villagesbuysell.com



PARADISE FLOORING

**"GO VISIT THE REST...THEN COME AND SHOP THE BEST."
WE WILL NOT LOSE YOUR BUSINESS DUE TO PRICE!
VILLAGERS' #1 FAVORITE FLOORING STORE**

12 MONTHS SAME AS CASH

*See store for details

<p>VILLAGES BUFFALO RIDGE</p> <p>Next to Bone Fish 3612 Wedgewood Lane 352-674-9316</p> <p><small>Golf cart</small></p>	<p>LADY LAKE STORE</p> <p>740 S. US Hwy 441/27 Just North of Microtel 352-751-4752</p>
---	--



Store Hours:
Mon-Fri 9am-5pm
Saturday 9am-3pm

BRAND NAME ENGINEERED HARDWOODS
ITALIAN PORCELAIN TILE ~ CERAMIC TILE
4 COLORS LAMINATE BEVELED-EDGE
CARPET FRIEZE FRENZY
TEXTURED, MIRRORED, MATTE LAMINATE



3480 Wedgewood Lane
(In the Southern Trace Shopping Plaza (Publix))
The Villages
352-674-9064
Open 6:00 a.m. - 11:00 p.m.

 **IHOP Has Golf Cart Access!**



20% OFF ENTIRE CHECK

Present coupon when ordering. Good only at the Villages IHOP. Not good combined with other coupons/discounts. Exp. 11/15/09

*Have Your Next Meeting or Party at IHOP
Ask General Manager for Details*

Come hungry. IHOP Leave happy.™

POA Elections and The Hall of Fame

Nominations for the election of POA officers and directors are now open. Anyone wanting more information on serving on the POA Board should talk to any officer or director for more information. The term of office is one year. You might find the opportunity to serve to be rewarding and not as much time as you might imagine. Elections will be held at the November membership meeting and the swearing-in of officers and directors at the POA meeting in December.

Candidates thus far include:

President - Joe Gorman
 Vice President - Elaine Dreidame
 Treasurer - Dean Nicholson
 Secretary - Carolyn Reichel
 Director - Ken Copp
 Director - Bill Garner
 Director - Myron Henry
 Director - Ron Husted

Nominations for the POA Hall of Fame are also open. We have nomination forms available at meetings or from Joe at 259-0999. The Hall of Fame honor is for past or present POA members who have made a significant contribution to the POA over the years. This is not a popularity contest. It is a recognition of a few of the many members who have made a positive impact on the POA. You can see the list of previous Hall of Fame members on page 15 of every Bulletin.

The POA Board will decide on which candidates are formally inducted into the Hall of Fame at the December meeting. □

It Ain't The Cubs; But It's Baseball

The Florida Winter Baseball League is starting in Leesburg on November 3rd with a team known as the Lake County Black Bears. They ain't the Cubs, but, what the heck, it's baseball. And, it's local. For more detailed information such as schedule, costs, and directions go to the club's website: www.lakecountyblackbears.com. □

Letter to the Editor:

Street Addresses

Driving north of 466, I could not get over how many houses do not have the address prominently displayed, or covered up by bushes. Some houses had no address on them at all - not that I could find. If I had a hard time in daylight, imagine how hard it is after dark! This is so dangerous because emergency vehicles cannot find them quickly. ... this could be a safety issue....

Shelley Pfaff □

DIRT CHEAP

13265 SE 441 Summerfield
 Mulch ~ River Rock ~ Boulders
 Lime ~ Granites ~ Sand ~ Top Soil
 Rail Ties ~ Stone ~ Rocks
 Most Items in Several Colors & Sizes
 Call for *Dirt Cheap* Delivery

245-7900

Visa

MasterCard



Kiley & Sons Inc.

352-753-5301

In Lady Lake, Serving The Villages since 1985
 Advertiser in The POA Bulletin since 2004

Professional Plumbing Service Contractor
 Remodels/Alterations - Service & Repair
 Irrigation Systems Maintenance & Repair
 Showroom/Parts & Sales
 Prompt Courteous Service
 24 Hr Emergency Service - Never an
 Overtime Charge
 Licensed, Bonded & Insured
 License # CFC1426882

When your car needs
Body Work
 experience the
 difference this family
 run business can make!

Lifetime Warranty

on all Repairs

www.therecoveryroom.com

Free Detail with every repair (\$100 Value)

The Recovery Room of Central Florida, Inc

2325 E. Main Street (Hwy 441), Leesburg, FL 34748



AFTER

352-409-9000

Letter to the Editor:

Is the Villages Using Too Much Water?

RE: Use of water for keeping lawn green:

A -- Did a local farmer sue to slow down construction between 466 & 466A?

B -- How was The Villages able to get a favorable determination?

C -- How can The Villages use as much water everywhere and home owners are restricted, even after winning the case that there was more than enough water to build south of 466?

D -- Do you have any of the Arguments offered to the court that there was plenty of water for all the homes?

Also, I hear that there is a water bottling company in Wildwood that pumps out all the water they want and then sells it, and we cannot have the same access to FREE WATER to keep our lawns looking like we saw them at time of decision making to purchase and move here full time.

I enjoy your monthly updates. Thanks for all the time you put in to make the POA suc-

cessful. I hope you can cover the above in a future issue.

Bob Willett

Editor's Note: Yes, a local farmer by the name of Farnsworth got an injunction (about 7-9 years ago) claiming that the construction south of 466 would change the rural nature of the neighborhood and that the drain on water resources was excessive. The Villages countersued. After more than a year delay, a legal settlement between the parties removed all the legal challenges and the construction of the whole Sumter Landing area proceeded.

The water authorities seem to want to hold both existing residential usage and existing commercial usage to as little as possible. Thus, the water authorities decide what is permissible under the circumstances. Permits are issued for the targeted usage and new uses and new construction are encouraged.

It does seem like The Villages is using large quantities of water, but its usage is within the authorized limits, even though it might seem excessive to us bystanders.

The POA believes that developers benefit from the Florida push for more development,

and that the water resources used by The Villages are a strain on the underground aquifer. However, this kind of usage is consistent with the Florida's mantra of promoting development and favoring the developers. So, things are not going to change any time soon. Is this a short-sighted policy? You should decide.

Yes, the Wildwood bottler's business was designed to draw excessive amounts of water. Lake County is facing a similar situation now. Nobody with any kind of authoritative science has been able to prove that the bottler's draw is damaging the aquifer.

The general attitude seems to be: don't worry about it and let's have some fun. □

“We Do It All”

Cleaning Services

Inside/Outside

Reasonable Rates

Call For Estimates

10% Discount for POA Members

352-748-0108

THE VILLAGES

AVAILABLE FOR IN-HOME
CONSULTATION OR APPOINTMENTS
IN OUR VILLAGES OFFICE
LOCATED NEAR CR 466



**JOHN OLDHAM
GREGORY SMITH**

Serving Central Florida for Over 20 Years.

OFFICE: TAVARES

LOCAL REPRESENTATION

Convenient Villages Location

Call us for a **FREE CONSULTATION.**

**AUTOMOBILE, TRUCKING, MOTORCYCLE AND GOLF CAR ACCIDENTS
PERSONAL INJURY - WRONGFUL DEATH - TRIAL PRACTICE**

OLDHAM SMITH
ATTORNEYS AT LAW

TOLL-FREE
800-887-5895

Visit us online at www.OLDHAMSMITH.COM
Or call us at **352-ATTORNEY** (352-288-6763)

From the POA Website Forum:

IRS/Bond Investigation

Aug 6: Regarding the article in the August [and September] Bulletin on the IRS investigation: I think it is a fair representation of the facts but it didn't cover some of the Agent's concerns which I think are a strong indictment of the current situation and should be addressed in any remedy. [First,] that the

developer and the CDD are virtually indistinguishable under the current arrangement. [Second,] that the sale prices of the facilities was so inflated that residents should be up in arms. Additionally, I think that Florida law should be altered to provide prospective buyers with all the facts. If I had been told that the Villages were some \$700 million plus in debt before I bought in, I would have thought long and hard about coming here. Especially given the opinion of Agent Servadio that this figure should be at least half that if the trans-

actions were truly arms length. However, what is, is and we are all stuck with it. So let us unite and maintain our vigilance regardless.

Editor's Note - Let's wait and see how the investigation turns out. Then, we can decide what actions, if any, the POA needs to take on behalf of the residents. We expect the developer to do the right thing, so as to protect the residents, since he was the only one to benefit financially from the proceeds of the bond issue in question. □

- Comprehensive financial and retirement planning
- Estate planning services
- College planning
- Money management and asset consulting services
- Stocks, bonds and mutual funds
- Annuities



For all your financial needs

Morgan Keegan
Morgan Keegan & Company, Inc.
Member FINRA, SIPC
Not FDIC insured | May Lose Value | No Bank Guarantee
Not a Deposit | Not Insured by Any Government Agency

Patricia Conrad
Vice President, Financial Advisor
17820 SE 112th Court Road
Summerfield, Florida 34491
352.307.2281 • 800.309.5297

MOM & DAD'S

Italian Restaurant



Dine In & Take Out
Family Owned and Operated Since 1962
Tues - Fri
11:00 am - 9:00 pm
Sat 4:00 pm - 9:00 pm
Closed Sun & Mon

We Bake Our Own Bread

304 S. Hwy 27/441
Lady Lake
753-2722

MasterCard www.MomAndDads.Net VISA

Rx CARE PHARMACY

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ 13733 US Hwy. 441 Lady Lake, FL 32159
★ (Located close to Lowe's, Bealls and Takis Restaurant)
★ We Have Phone: 352-391-5533 Fax: 352-391-5531
★ Pet ★
★ Medications ★ Only Local Pharmacy with
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ FREE Prescription Pick Up and Delivery (Monday - Saturday)
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ Compounding Services - Medical Supplies Available

EMAIL: dev@therxcarepharmacy.com WEBSITE: www.therxcarepharmacy.com

**WE OFFER TO YOU:
THE LOWEST PRICE**
If not, We'll beat competitor's price
We take Most Insurance Companies
Including Medicare & Medicaid
FREE DELIVERY
NO WAIT GUARANTEED

CALL US OR VISIT:
www.therxcarepharmacy.com for:
\$3.50 for 30 days/ \$9.99 for 90 days SPECIALS &
\$5.00 for 30 days/ \$13.50 for 90 days PET MEDICATIONS
10% CASH BACK Gift Card



"America's most trusted handyman..."



Mr. Handyman
On time. Done right.®

352-435-4568
www.mrhandyman.com

- No Job To Small
- Licensed, Bonded and Insured
- We Guarantee Our Work
- We Arrive On Time and Ready to Do The Job

MasterCard VISA DISCOVER

Letter to the Editor:

Are 30 Days For Guest Passes Reasonable?

As an owner of property in The Villages with children under the age of 19, I'm offended that I am required to pay all taxes, all fees, and abide by all association rules yet I cannot stay in my own home with my children more than 4 weeks in any given year (e.g., one month in the summer and one week in the winter). Would Village residents rather have empty and foreclosed homes in their neighborhoods? I think not.

I do understand and agree with grandparents [who] made the "baby-sitter" concern, but these are my children and this is my home. There needs to be an amendment to this rule to allow "homeowners" an exception to at the very least petition additional time for our children to stay longer than 30-days.

As per the concern with young people driving golf carts, I believe that many of these children follow the driving rules, are more courteous, and frankly drive far better than a lot of seniors in carts. Note: I haven't read any stories in the Villages where children driving carts have hurt (or killed) people

by running over them with golf carts.

Michael Elinsky

Editor's Note - The 30-day limit for guest passes is not in effect and may not be approved by the SLCDD. That is different from deed restrictions which do not permit children under 19 years to reside in The Villages for more than 30 days per year. The current guest pass policy allows unlimited usage of amenities. A focus group of residents studied this issue for over six months and recommended the 30-day limit. State law requires golf cart drivers to be 14. □

Letter to the Editor:

Bulletin is Positive

I've read the Property Owners Association (POA) Bulletin since 2006. I don't believe the publication is negative. I believe you're attempting to report "the news." Your "reports" sometimes feel like editorials, but I'd like to see "the facts" speak for themselves. Editorials are fine and they're very important, but should be clearly distinguishable from the reporting.

Bob Weinert □

Blinds Plus Shutters
"QUALITY FOR LESS"
(352) 430-7200
GRABER
 EVERY HOME A GALLERY. EVERY WINDOW A CANVAS

Up to 20% Discount
On Custom
Plantation Shutters
and Window Treatments
 Villages Resident

Mosley Carpet Cleaning and Upholstery
 Owner/Operator since 1988

Integrity + Reliability = A+ Service

Carpet, Upholstery, Tile, Grout and Wool Rugs
 Odor Control and Stain Removal
 Residential and Commercial

Just ask for Mark
 Office: 352-314-2200
 Cell: 407-925-6912

"We Love Pets" 



Curves Works. So you can get more out of your summer.

At Curves, our 30-minute circuit works every major muscle group and you can burn up to 500 calories. All with a trainer to teach and motivate.

JOIN NOW, REST OF SUMMER ON US*

*Offer based on first visit enrollment, minimum 12 mo. c.d. program. Discount applies to monthly dues. Service Fee paid at time of enrollment. New members only. Not valid with any other offer. Valid only at participating locations through 06/29/09. © 2009 Curves International, Inc. HG 6811, HG 5251, HG 6130

curves.com **Curves**

OVER 10,000 LOCATIONS WORLDWIDE.

352-307-5877 10973 SE 175th Place-Hwy 441 Summerfield, FL 34491
 352-350-2946 974 Del Mar Dr. @ Sp. Springs Sq. The Villages, FL 32159
 352-205-8693 1072 Lake Sumter Landing The Villages, FL 32162



Visit Your Hometown Wendy's at:

Lady Lake -- 1011 Bichara Blvd.

Belleview -- 10410 SE Hwy. 441

<p>FREE 1/4 lb. Single Hamburger</p> <p><small>With the purchase of a 1/4 lb. Single Hamburger</small> Coupon Expires Nov. 30, 2009</p>	<p>1/4 lb. Single Hamburger Combo \$2.99</p> <p>Coupon Expires Nov. 30, 2009</p>	<p>Chicken Sandwich Combo \$4.99</p> <p>Coupon Expires Nov. 30, 2009</p>
--	--	--

Gas Pipes in Your Attic

If you have gas supply lines running through your attic, and you are considering a lightning protection system (external lightning rods), the POA has scheduled as the guest speaker in November, one of the commercial installers of these systems to explain and answer your questions. We will also have a Villager, Len Hathaway, who has spoken recently at our meetings and is knowledgeable about these systems. □

We Need Your Help

If you are a snowbird or seasonal resident, please let us know the months you are gone, and we will stop delivery of the Bulletin during that time. Just email our distribution manager at delivery@poa4us.org with your name, village, address, and the months you will be away, and we will add you to our “No Throw” list for that time. If we inadvertently deliver to an unoccupied house, thanks in advance if you can pick up the Bulletin and either keep or discard it. □

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 new or renewal membership forms, we haven’t been able to personalize the “thank you” because of the large number of memberships received. Nevertheless, we 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 and also as we prepare for what could be a costly effort regarding the IRS/Bond investigation. □

SHOWER SALE

NOVEMBER SPECIAL

Visit our
10,000 sq.ft. showroom!

OPEN 7 DAYS A WEEK

\$500 OFF

On Any Jetta Stone Shower Walls and Shower Pan Combo
TIRED OF CLEANING GROUT LINES?

- NO grout lines
- Durable one-piece construction
- Sanitary, non-porous surface
- Affordable

WILDWOOD KITCHEN & BATHS
(352) 539-0220

368 Shopping Center Drive, Wildwood Shopping Plaza
4.5 Miles South of CR 466 on Hwy 301
MWF 9-5 • Tu & Th 9-7 • Sat 9-4 • Sun 10-2

ALL TRADES PARTNERS
www.AskJWA.com



- * Roof Cleaning (7 yr Warranty)
- * Painting (Interior and Exterior)
- * Roof Thermal Coatings
- * Seamless 6" Alum. Gutters
- * Handyman Specialties
- * Deck & Patio Cleaning
- * Mold and Mildew Removal
- * Pool Deck & Cage Cleaning
- * Screen Rooms New & Repair
- * Hot & Cold Pressure Washing

Fall
Specials

SERVING ALL THE VILLAGES
POA Discount Partner for Add'l 10% Off
352-628-4391

Energy Stimulus Program



**Air Conditioning/Heating Service,
Energy and Predictive Maintenance Plan**

Participating members enjoy:

- Energy Savings
- Increased longevity of equipment
- **NO Hidden Costs**
- Priority scheduling over non-participating members
- REDUCED rates on emergency calls
- DISCOUNTED PARTS on emergency calls
- DISCOUNT on equipment upgrade or changeout
- ONE YEAR WARRANTY on parts and labor on service calls
- AUTOMATIC filter change notification



**CLIMATE CONTROL
MECHANICAL SERVICES, INC.**
OCALA, FLORIDA

Call today and ask how you can get FREE FILTERS

(352) 291-0185
Serving Central Florida

Central Florida's Premier
LENNOX Dealer

Providing families with comfortable homes for over 30 years.

- Quality trained technicians
- Licensed and Insured
- Computerized Dispatching
- GPS tracked technicians

Driveway Coatings

Color-Guard “Granite Look” Coating Specialist
Many Colors, Patterns, Designs

Clear Coat Finish!

Restores and Rejuvenates
Pavers and Coated Driveways

\$290.00 Special

(based on 800 Sq Ft)

352-307-1482
352-391-2672

Prompt Courteous Service - Ray Calnen

The Sexual Offender Database Binder

The POA now has the updated Sexual Offender Database 3-ring binder available for review at our monthly meetings.

The updated binder shows sections for The Villages (20 individuals), Lady Lake (21), Oxford (5), and Summerfield (40).

This material was taken from a website (<http://offender.fdle.state.fl.us/>) 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. □

Discount Partners Continued from Page 16

(Continued from page 16)

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. 5-10% off selected models.

Sonic Drive-In - 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 352-347-3792. 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 retail products or nail services.

Tip Top Tree Experts - All tree work, landscaping, paving, pressure wash, auto body & paint. 10% discount. Call 352-516-8820.

Tri-County Landscaping - 25% off first 2 months of lawn care, 10% all other services, 352-693-3202.

Ultimate Handyman Svcs. - Drywall, trim/crowns, paint/remodel. Insured. 10% POA discount. John Sainiak, 352-516-2976.

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 reg. price of silver or gold wash.

Villages 24/7 Kart Aide - Triple A Rescue Service for golf carts. 10% discount on yearly membership. Call 352-409-5853 for details.

Villagers Home Watch - call us at 352-753-6545. 10% discount off reg. price of \$40 for first three months of service for POA members.

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

Weed Getter Landscaping & Lawn Maintenance. Trim Hedges, Mulch, Planting, Etc. 10% Discount for New POA Members 352-361-2854.

Wholesale Computer Components - The Terrace Shoppes of Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15.00 off on any computer

Now is the time to replace your carpet and SAVE!!!

HARDWOOD & LAMINATE

Tarkett

8mm LAMINATE

\$3.99 S/F

INSTALLED

NOVEMBER SPECIALS

\$100 OFF

ANY PURCHASE

Labor & Material 300 S/F Minimum
November Only, With This Ad

Anderson

Handscraped HARDWOOD

\$7.99 S/F

INSTALLED

PERGO Armstrong Bruce QUICK-STEP ARKISO Shaw Tarkett Scandian BR-III

HARDWOOD & LAMINATE FLOORING SPECIALISTS

FREE ESTIMATES 352-307-9995 FREE ESTIMATES

EAST COAST FLOORING

East Coast Flooring Installers are Professionally Trained and Certified by The National Wood Flooring Association (Ask the Competition!)

We will not be UNDERSOLD! Guaranteed to beat any other store's written estimate by at least 5%!

Visit our showroom at 9180 US Hwy. 441 or shop at home!

What a great experience! Thomas and his team are very professional and extremely knowledgeable about their products. Their showroom is one of a kind and has a huge selection of floors but, you can also have samples brought to your home free of charge. Ultimately we found the perfect hardwood to meet our needs and budget. Darrell, our certified installer was extremely skilled, organized, and clean! The craftsmanship is flawless. The best part, we paid considerably less than the other quotes we received.

Tom Mansdoerfer
Briar Meadow South, The Villages

ATTENTION BOARD MEMBERS

Would You Like to Have Your Next Monthly, Quarterly or Annual Board Meeting EVENT Sponsored?

GFA Wealth Design Offers YOU a Choice of either a Complimentary:

- ◆ Catered Breakfast or Lunch
- ◆ Wine & Cheese Night
- ◆ Donation to your Community or Charity
- ◆ Your Choice of Entertainment

Spice up Your Meeting and INCREASE Membership!

These Events will be held at Your Meeting Facility or Clubhouse

GFA Wealth Design
COMPREHENSIVE WEALTH MANAGEMENT

Call for More Information
Toll Free (877) 346-5250

Village Paw Spa

352-751-5711

A Country Club For Pets

Villages Largest Premier Facility:
Grooming/Boarding/Daycare
Private Suites/Infant Beds
Stereo and T.V.s
40 yrs. Experience

Master Groomer and Vet Tech

Our Monthly Gardening Column:

Preparing the Garden For Winter

by Anne Lambrecht
Master Gardener

Fall begins this month at my place. Days are shorter; shadows are longer. The cooler autumnal equinox is in full swing. The rainy season is over and growth is slowing. The husband has stopped his infernal whining: he finally can see out of the windows. Mother Nature is preparing to rest but we've got miles to go before we sleep. If we prepare for the Big Chill now, we've got a free month in December to party. And I love a good party!

It's time to slow your fertilizing way, way down except for the acid loving winter bloomers like azaleas, camellias and gardenias. The fertilizer to use for other plants in the garden should be time release fertilizer such as Osmocote or Dynamite which should last over the winter (3-6 months). It will be released slowly and will not cause a burst of growth when the weather cools.

Remove dead or spent summer blooms that have completed their life cycle to make room for cool season annuals. Organic material (leaves, manure, grass clippings) should be added to the soil to aid in healthy growth. Plant petunias, chrysanthemums, snapdragons, carnations (dianthus), alyssum-only when it is truly cool. Divide day lilies and bulbs. They will enjoy their rest. Gingers and other rhizomes will die back at Jack Frost's sword. It's OK to prune them back.

What else to plant: roses, trees and shrubs. They like to be cool. Most trees and shrubs do well when planted in the fall. This gives them a chance to establish their root system before the cool weather slows them down and before the fast spring growth and summer heat.

Herbs like cool weather and most do well:

thyme, rosemary, parsley, cilantro, sage. Herbs like rich soil and do well in containers.

Check your irrigation system: test the cycle to check operation and adjustment of your system. Check for heads being blocked by dirt or turf. Check for proper electrical operation, especially after those summer lightening storms.

Don't forget to mulch. It'll make the yard look nice over the winter. Use organic mulches such as pine needles, pine bark, or Melaleuca.

Decide which tender potted plants you wish to protect this winter and bring them closer to the door. Plan to bring them in before we get any frost. Check for "hitch hikers." Hose off any critters—white flies, aphids, mealy bugs. Trim leggy growth, clean debris from the top of soil, reduce watering and repot if needed in clean pots.

Water citrus weekly. If citrus trees dry out, they soak up an excess amount of water too quickly and when rain does come, it will cause the fruit to split. Have you noticed some squiggly markings on your citrus leaves? That is a leaf miner insect (actually it is the larva of a fly digging around the leaf looking for food). They will not harm your citrus fruit--they just make the tree look awful.

Once I get all my chores done I will be able to wind down for the winter. Then it's time to rest, time to play, time to party.

Good sport that he is, the husband gets

dragged along to ecological excursions and environmental field trips with nary a complaint. Recently we took a trip sponsored by SWFWMD (Southwest Florida Water Management District) to the Rainbow River spring and basin. What a fantastic place this was! You've got to check out Rainbow Springs State Park and/or KP Hole County Park, both in Dunnellon. It is so pretty, the crystal clear-to-the-bottom Rainbow River is only five miles long and runs into the Withlacoochie River. Fish and wildlife are everywhere. The springs are turquoise and gorgeous and the park is peaceful, shady and easily walkable. There's a snack bar and facilities for your picnic. You can rent canoes, kayaks or tubes. It was a wonderful day, at least for me. The husband is quite popular in his world but became a little put out when people in my world referred to him as Anne Lambrecht's husband.

www.floridastateparks.org/rainbowsprings/

http://www.marioncountyfl.org/parks/pr_parks/PR_park_11.htm

Good book sources:

Sydney Park Brown and Rick K. Schoellhorn, "Your Florida Guide to Perennials"

R.D. Wallace, "Fruit and Flowering Trees for Florida"

Jim Ferguson, "Your Florida Dooryard Citrus Guide"

Edward F. Gilman and Robert J. Blake, "Your Florida Guide to Shrubs." □

ACCURSO
AUTOMOBILE REPAIR
COMPLETE PERSONAL AUTO SERVICE

ASE
AUTOCARE CENTER

11615 CR 108 • Oxford, FL 34484
(located behind Bargains and Treasures)
Phone: (352) 748-9004 • Fax: (352) 748-9005
www.accursoauto.com

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

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

Villages Resident

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
- Why you may have multiple probates if you own real estate in more than one state
- How a Trust may protect your child's inheritance from divorce
- How a Trust may help to keep your child's inheritance from sons or daughters-in-law

\$399 for a single person
\$499 for a married couple
Plus incidental costs.

Main Office (near 466-A) **352-315-0333**
3261 US Hwy 441 Unit D-2, Fruitland Park, FL 34731

FREE SEMINAR:
Wednesday, November 18, 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.

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	350-2397

Directors

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

POA Volunteers

Sgt At Arms	Chuck Lorenz	750-2098
Environment	Sue Michalson	259-1426
Hall of Fame	Frank Renner	750-0306
Advertising	Joe Gorman	259-0999
Shine	Harold Barnes	753-8810
Discount Partners	Nancy Spreng	391-5700
Bulletin Editor	Joe Gorman	259-0999
Bulletin Delivery	Shelley Pfaff	259-3611
Webmaster	John Donahe	750-3093
Membership	Pat & Earle Moore	750-4768
Membership	Shirley Turgeon	205-7581
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
2008	Ray and Lori Micucci Win Shook

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.

Irrigation Maintenance & Repair

352-409-3163

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

\$35.00

(Before Discount)

25% discount to POA members (Including fixing problems).

Get the most for your irrigation dollar and help preserve our water resources.

**Advertisers
Your Ad Here
Call Joe Gorman
for Details
259-0999**

BABY BUNDLES ON THE GO

Renting all your baby needs
Fully Sanitized Quality Equipment
Cribs - Strollers - High Chairs
Car Seats and More



Call: Belinda
Villages Resident

352-406-4754



www.babybundlesonthego.com

**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.

peepers

EYE CARE AND VISION CENTER

301 Colony Plaza, The Villages • 259-1621

Comprehensive Eye Exams
Treatment & Management of Eye Disease
Full Service Optical w/ On-Site 1 Hour Lab

\$50 EYEGLASS OFF FRAMES Coupon Required
with purchase of complete pair of glasses.



Ollie's Frozen Custard

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

**\$1.79 Cones/Cups
Limit 2 With Coupon
Offer Expires 11/30/09**

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)

AAA Golf Carts Inc. - Your "Mobile" Golf Cart Guy, we do repairs, 10% POA discount, Larry 352-572-3090 or 288-1192.

All Things Fine - 1171 Main St., Spanish Springs, 352-257-7384. 10% off all regularly priced merchandise. Excludes sale items. Not valid with other offer.

All Trades Partners - 352-628-4391 - Additional 10% discount after bid on any jobs our contractors perform for you.

* **Alpha & Omega Insurance Group** - Auto, home, health, life, mobile homes. Any POA policy written receives a \$25 gift card. Anna, 352-245-0267.

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 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.

Beauty Consultant, Mary Kay - Cosmetics & Skin Care. Free Delivery. Any Size Order & 10% discount to POA members. 570-947-9017.

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. 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 POA discount (apx. 10%) for Club Golf Cart Security device.

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 based on availability. Must call directly in advance for individual reservations.

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

Coral's Casual Patio & Fireplace - Across from Sam's Club. Free bottle of "Dew Not" with \$300 purchase or more. One per customer. 352-430-0115.

Cozco Handcrafts - 1121 Main St., Spanish Springs, 352-430-0386. 10% off non-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.

Custom Screens - All Repairs-10% Discount, POA Members, Kenny 352-680-1836.

East Coast Flooring - 9180 S. Hwy 441, 352-307-9995, free gift w/ purchase. \$100 credit for any referral (Purchaser must state referral by a POA member).

Easy-Go Painting & Maintenance - Interior and Exterior; and Power Washing, 10% discount starting at \$50, 352-753-6877.

Edible Arrangements-11962 CR101, Palm Ridge Plaza, 352-391-1334. \$4.00 off sale 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. Discount on "check and cash orders" only.

* **Friar Tax Preparation Service** - Barney Madden - 10% POA Discount. 1544 Hillcrest Dr. Villages resident. 352-751-4435.

Funeral Planners Inc. - 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.

* **Grandma's Crafts & Treasures** - Personalized gifts & custom embroidery, specializing in baby gifts. 10% POA discount, myshopping14@comcast.net, Rosemary, 352-350-7124.

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% POA 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 352-350-4746.

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.

J & S Fitness - Full gym/group classes on demand, Senior Discount & 10% POA Discount, 301 Rainey Trail, 352-748-4154.

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

Minami Granite Designs Inc., 1806 N.E. 2nd Avenue, Ocala FL. Free stainless steel sink with kitchen counter do-over. 352-671-9800.

Mobility Express of Fruitland Park - US Hwy. 441/27, Fruitland Park Plaza. 352-365-2055. Walkers, wheelchairs, lift chairs, etc. 12% discount to POA.

MOE'S Southwest Grill - Rolling Acres Plaza, 352-430-3610. Buy 1 get 1 free every Saturday with 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 Plains 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 retail price; all watch batteries \$3.00.

* **Premier Tower, Inc.** - Electric contractor, quality safe installation. Free estimates. 10% POA discount. Michael. 352-978-7015.

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

(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