

The POA Bulletin

Free Copy

The Property Owners' Association of The Villages



Issue 36.02

Champions of Residents' Rights Since 1975

February, 2010

Recreation Trails and the Lawsuit Settlement Funds

A major milestone was achieved at the January 6 meeting of the Amenity Authority Committee (AAC).

The AAC voted to approve Individual Project Order Number 2 with Kimley-Horn and Associates for engineering, construction plans, and permitting for the reconstruction, widening, and other improvements to designated recreation trails north of CR466. That action, coupled with the approval of interlocal agreements with the numbered districts that are responsible for the trails in their districts, will make it possible to use funds from the lawsuit settlement with the developer in March, 2008, to refurbish the major recreation trails in the administrative area of the VCCDD north of CR466.

Kimley-Horn and Associates worked on the trails constructed south of CR466 and has been quick to respond to the board action regarding trails to the north. Surveying crews have already been working.

As the specific construction plans are created, the district boards and residents of each area will be able to review and make comments.

Trails in some areas (roadway entry/exit gates and golf cart tunnel entrances/exits, etc.) will need to be redesigned to provide safer interactions with other carts and automobiles. Key to the design will be to make the recreation trails safer and provide a more comfortable ride for those traveling from CR42 in the north to CR466 in the south as well as those going between Savannah Center and Spanish Springs.

In addition, construction planning will deal with improving trail safety on either end of the golf cart bridge over Hwy. 441, the Paradise Park trail on the east side of the bridge, and a Morse Circle "bypass" for carts going around the circle at the north end of Morse Blvd. traveling between Morse Blvd. and El Camino Real (west of the circle).

The expectation is that by year end we will have recreation trails similar in width and construction to those in the newer sections of The Villages south of CR466, making for a safer golf cart experience for all Villages' residents throughout the community.

The AAC, which is a part of the VCCDD and thus a government entity, has had to follow state statutes and district rules with regard to procuring services and spending amenity funds. Going forward, it will be necessary for the AAC to put out all aspects of the construction project for competitive bidding. This will take time as will the permitting process. Still, it is hoped that the construction can begin once the seasonal residents leave in May and be completed before year-end. A key participant in this process is Eva Rey who is the district's Director of Purchasing. Eva has expertly handled the purchasing phases of the project to date and will

need to continue her fine efforts for a successful and timely completion of the trail project.

Residents are advised to check the newly redesigned district government website (www.districtgov.org) for timely updates on the trail refurbishment project (Multi-Modal Path Project) and sign up at the website for e-notifications on the district government areas of interest to you. □

More On The Cancer Center

In the previous issue of the POA Bulletin, we discussed our delight at the prospect of a Central Florida Health Alliance cancer center being built in Leesburg ... and our disappointment at the possibility that it may not be built in or close to The Villages.

After that article appeared, Joe Gorman, president of the POA, wrote to the Chairman of the Central Florida Health Alliance and also to the Chief Executive Officer of the Moffitt Cancer Center in Tampa, the two partners in the proposed cancer center. Villagers can see the text of these two letters on the POA website (www.poa4us.org) by clicking the "Cancer Center" button on the home page.

Gorman restated the details of the Bulletin article and urged the two executives to reconsider the location of the cancer center.

He also mentioned the possibility of considering the 67,000 sq. ft. LRMC building on the east side of Hwy 441, across from the Sharon Morse building, that would be ideal for the center. This existing building might allow the center to get up and running a year or so earlier than if a new building was built in Leesburg.

Afterwards, Gorman received a phone call from an aide to the Moffitt CEO. The main

(Continued on page 2)

February 16, 2010

**THE NEXT POA
GENERAL MEMBERSHIP MEETING**

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

**Please read the Recreation Supplement to the
Daily Sun on the Thursday before our meeting
for information on this month's speaker.**

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More on The Cancer Center

(Continued from page 1)

message was that the deal between the Alliance and Moffitt was not yet finalized. Furthermore, the essence of the Gorman letter and the ideas expressed would be considered at subsequent meetings of the two partners.

Gorman's conclusion at the time was that the idea of locating the center close to The Villages was not out of the question.

Then, at the POA monthly meeting on January 19, we had a brief discussion about the cancer center in the Town Hall part of our meeting. Several Villagers commented that a recent symposium in The Villages about the proposed center featured speakers from the Alliance and LRMC who gave the impression that the two partners had reached agreement and that a deal was sealed between them for the proposed center.

Gorman then spoke again to the aide to the Moffitt CEO who said that the two partners had reached a tentative agreement indicating their interest in moving forward on the idea, but that the details, including location, were not yet finalized.

Thus, the idea of locating the cancer center in or close to The Villages has not yet been ruled out.

It would be helpful if Villagers who would like to see the center located in or

close to The Villages write to the two partners in this proposed deal and make their thoughts known.

They are:

William S. Dalton
CEO/Center Director
H. Lee Moffitt Cancer Center
12902 Magnolia Drive
Tampa, FL 33612

and:

David L. Sustarsic, M.D.
Chairman of the Board
Central Florida Health Alliance
600 East Dixie Avenue
Leesburg, FL 34748

Residents can restate portions of this article in their letter, or review again the article in the January issue of the Bulletin in the archives section of our website, or fashion their own comments in a letter.

We do not know whether a letter writing campaign would be successful, but we should try. Please, take the time to write that letter and send your ideas to these two decision-makers who will decide the final location of the cancer center.

And, for the many VHA members reading this, please talk to the VHA president and the other two VHA members who are on the board of the Health Alliance and urge them to strongly advocate that the center should be located here.

Let's get a grass-roots effort going. It might work. □

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.
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10. Be informed beforehand by the developer on any major change in our community. □

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More on The Villages' Bonds

Village residents continue to express their confusion about the bonds which they must support.

Basically, residents in the numbered community development districts are faced with bonds for two different purposes.

The first one is a bond assessment against their residential lot, primarily for infrastructure costs, which residents pay via their county tax bill.

The second, which also impacts Village residents living in Lady Lake/Lake County, is the payment of our contracted amenity fee which is required of all residents and is used by the VCCDD/SLCDD to pay off the bonds they have issued to purchase the amenity contracts and amenity facilities from the de-

veloper.

The payment of the numbered district bond assessment and the payment of the monthly amenity fee are both liens on each residential property.

First, let's take a look at the bond debt assessment procedure for individual lots in CDDs 1 through 10. Community Development Districts (CDDs) were created by the Florida legislature in the early 1980s when it enacted Florida Statute 190. CDDs are quasi-government entities, larger than home-

owner associations, but smaller than towns. They were conceived to help roads, sewers, utilities, storm water systems, etc. keep pace with population growth and provide authority for developers, thru the CDD mechanism, to issue bonds and levy fees for that purpose. CDDs permit the developers (via the CDD) to issue bonds, at a favorable rate because buyers do not pay tax on the interest, and spend the bond proceeds, rather than their own resources, to provide the infrastructure. (The tax exempt status of certain VCCDD

(Continued on page 4)

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More on Bonds

(Continued from page 3)

and SLCCD bonds is currently under review by the IRS and all 600 plus residential CDDs located throughout Florida are watching closely to see the IRS decision in that investigation.)

Typically, as residents move in, they must assume responsibility for their pro rata share of the bond debt accrued by the numbered CDD in order to provide the infrastructure

and their pro rata share of the annual cost to maintain the infrastructure and any common properties of the numbered CDD. The pro rata share for both of these assessments is determined by prorating the debt per acre in the District multiplied by the number of acres in your unit (subdivision) and then divided by the number of lots in your unit. This computation gives you the amount of the assessment that is levied against each property in that specific unit. Upon purchase of a lot, this assessment is either repaid in full by the purchaser, or scheduled to be repaid in annual

charges on your county property tax bill until it is paid off. This bond debt assessment is a lien on the land and stays with the property, so if you purchase a resale the new owner is responsible for paying any assessment that is still owed on that lot, either annually on their tax bill or in full if they choose.

Secondly, let’s review how and why our amenity fees are responsible for the bond debt service on bonds issued by the VCCDD and the SLCCD. Florida Statute 190, which created CDDs, specifically permits a CDD to solicit the consent of a County to provide parks and facilities for indoor and outdoor recreational, cultural and educational uses, including the power to acquire, construct or reconstruct, enlarge, or extend, equip, operate and maintain these facilities, to residents within the County’s geographic boundaries, but outside the boundaries of the CDD desiring to provide the services and facilities. The developer creates commercial CDDs (VCCDD and SLCCD) and using this section of the Statute has them form interlocal agreements with Marion and Sumter Counties permitting them to provide recreational facilities, etc. for residents in the numbered CDDs in The Villages. The developer then executes a purchase agreement with the commercial CDD that has him convey certain recreational facilities, services, etc. and the absolute right to collect the monthly amenity fees from certain residents in perpetuity in



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More on Bonds

(Continued from page 4)

exchange for an agreed upon acquisition price. The income approach, which focuses upon the stream of net revenue generated by the assets (the projected revenues flow primarily from the monthly recreational amenity fees), is used to determine the acquisition price and the commercial CDD issues Recreational Revenue Bonds to generate the proceeds to purchase the facilities and amenity fee contracts from the developer. The Bonds are then repaid (over a 33 year period) from the collection of the recreational amenity fees and other charges and fees (i.e., room rentals, RV lot rentals, etc.) imposed by the commercial CDD to defray the costs of the facilities. Payment of the principal and interest on the Bonds is secured by a pledge of and a first lien upon the Pledged Revenues which consist of the amenities fees and the other fees

associated with the use of the Facilities.

Thus, should amenity facilities and services operating expenses grow larger than projected and there is no concomitant increase in the CPI which would allow for the necessary increase in amenity fees, the scheduled bond debt service MUST be paid, leaving the situation which created the class action lawsuit wherein the funds available after bond debt service was paid were not sufficient to maintain the facilities and services at the same or higher level than they were at the time they were transferred from

the developer.

So, yes, two different bonds can impact residents in Sumter and Marion County. Payment of one is directly levied against your property for infrastructure costs, and the other (which also impacts residents in Lake County and the town of Lady Lake) is indirect, as it is levied against your amenity fee contract, which is used to pay debt service on the Recreational Revenue Bonds. Failure to pay either of these commitments in a timely fashion will cause a lien to be placed on your property. □

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AAC Meeting January 6, 2010

Old Business:

The Committee recommended approval of Kimley-Horn Project Order #2, which will allow the engineering firm to proceed with the engineering, construction planning and permitting needed to proceed with the reconstruction, widening and other improvements of designated recreation trails in the VCCDD territory (north of CR 466).

The Committee also recommended approval of the Interlocal Agreements for the retrofitting of the paths with Districts 1, 2, 3

and 4, since they are the owners of the trails in their respective districts (the AAC is already responsible for the trails in Lady Lake/Lake County).

By a vote of 5 to 1, the AAC requested staff send a letter to the CDD4 board requesting the District 4 Board ratify a September, 2000, Grant of Easement and Maintenance Agreement with the Villages of Lake-Sumter that was never presented to the then “developer-elected” CDD4 Board. If ratified now, the residents of CDD4 would be obligated to maintain two ponds located on a golf course purchased by the VCCDD from the developer in 2003. According to information provided by District Manager Janet Tutt, there are also two ponds in CDD3 and one

pond in CDD2 that are on VCCDD golf courses and maintained by the VCCDD. Rich Lambrecht, the CDD4 representative on the AAC, asked the other board members if CDD2 and CDD3 would receive letters as well, but did not receive an answer.

The AAC recommended approval of both the Agreement for Facility Use and the Agreement for Software Use, with the Villages Lifelong Learning College (LLC). The LLC has moved a significant number of classes out of the VCCDD territory and into Charter School and SLCCDD rooms.

The Committee agreed to review the cost benefits of solar energy at its March 17, 2010 workshop.

New Business

(Continued on page 7)

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AAC Meeting

(Continued from page 6)

Topics Included: The AAC recommended approval of a contract to have PFM Asset Management provide investment advisory services.

The AAC approved a recommendation to have Ocala Recycling handle the sale of district scrap metal.

Staff Reports:

Staff counsel reported that the IRS audit of VCCDD bonds continues to move through the process with the IRS chief council focusing on the “political subdivision” issue at this point.

Other Matters:

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

The next AAC meeting is Wednesday February 10th, 1:30 p.m. at the Savannah Center. □

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Letter to the Editor:

Cost of Glen Beck?

Who pays the additional expenses associated with the visits of Glen Beck, Sarah Palin, and other individuals who might be promoting their books or special agendas? These expenses include, special event staff, traffic control, security, clean up after the event, construction of special effects, etc.

Joseph Flynn

Editor's Note: These events are typically coordinated by the developer. Whatever ex-

penses are incurred for district employees or activities needed to support the event will be billed to the developer. The Sumter County Sheriff's office will handle traffic control, crowd control and security. If Community Watch is needed, their time will be billed to the developer. The event sponsor, in this case the developer, is responsible for setup, take down and clean-up.

In summary, any district expense associated with the event is billed to the sponsor – in this case the developer. Any district or amenity fee money used is reimbursed. □

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Lightning Matters

By Len Hathaway

According to the National Oceanic and Atmospheric Administration (NOAA) the winter months experience the fewest incidents of lightning producing thunderstorms. This is the time of the year when we have our maximum number of inhabitants and some may not be aware that Florida is the Lightning Capital of the US. Again, according to NOAA, here in central Florida we experience an average of 80 thunderstorm days per year - and of course the greatest number are in the spring and summer months.

Those of you that were here last summer will recall that two homes were destroyed by fires caused by lightning strikes. Typically, when this happens some residents may consider what they may need to do to protect their homes from experiencing a similar

event. Who do you turn to for help? Hopefully, the answer is not the lightning rod salesman that comes knocking on your door or even those found in the Yellow Pages in this buyer beware marketplace.

The Study Group on Lightning, a small group of volunteers, offers a non-commercial Power Point informational presentation, “Lightning Tips for Villagers,” to interested Village groups/organizations. The intent is to provide resources so a homeowner can make an informed decision for their family, home and electrical equipment regarding their

lightning risk.

The presentation covers the following topics:

Frequency and severity of direct and indirect lightning strikes; Validity of lightning protection systems based on studies by lightning experts, academic research by the University of Florida, the national standard on lightning, and 257 years of lightning experience; Electric surge protection for appliances and electronic equipment; Corrugated stainless steel tubing (CSST) gas piping; Re-

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Lightning Matters

(Continued from page 8)

sources to identify qualified lightning protection system installers; Dispelling common lightning myths and misunderstandings.

This presentation typically takes about 30 minutes and often leads to another 30-minutes of Q&A. There is no charge for this presentation.

If your group or organization could benefit by presentation please contact Len Hathaway LHATHA@AOL.COM, a retired fire protection consultant, or Bob Freeman STALT1@AOL.COM, a retired electrical engineer. □

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POA Membership Renewal for 2010

Notices for membership renewal have been sent during January to all POA members who haven't yet renewed for 2010. If you were a member in 2009 you should have received either a letter or an email from us. If not, then please check with us at one of our

monthly meetings to see what happened.

For the many who have renewed, please bear with us as we deal with the avalanche of memberships renewals. The response thus far has been truly amazing. We are a little behind in returning membership cards when you enclosed a stamped self-addressed envelope. We will respond as quickly as we can.

For that "avalanche" of renewals, please accept our sincere "thank you" for your generous support of your POA.

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Letter to the Editor:

Lightning Matters

The interest in lightning escalated in the wake of two Villages’ homes destroyed by fire nine days apart in August.

Lightning was the subject of nine articles that were published in the POA Bulletins in 2009. This includes the first two monthly columns of Lightning Matters.

Lightning was also the subject of two meetings at Laurel Manor; April 21st and November 17th. Jeff Lewis owner of A-1 Lightning, was introduced who gave a short presentation followed by Q&A.

For homeowners who decide to install a lightning protection system, the selection of a qualified installer is critical to assure that the Villager receives a system that meets the national standard. Currently, none of three counties regulate lightning protection system installers and the marketplace is "Buyer Be-

ware." Our message has been to help educate the homeowner so each can make an informed decision and not get scammed.

This is a continuation of what began in 2007 during the CSST gas pipe class action law suit. The publicity provided by the POA resulted in approximately 500 Villagers taking advantage of the provisions of the law suit. This converts to an estimated \$650,000 saved by homeowners who installed a lightning protection systems at that time.

Len Hathaway □

Eldon Sheldon, AAC Rep from Lake County, to Speak

Eldon Sheldon, AAC representative for the Lady Lake and Lake County portion of The Villages, will speak in a meeting on Thursday, February 18, at 6:30 p.m. at the Chula Vista recreation center. Eldon will speak about the AAC and explain its organi-

zation, future, accomplishments and what it means to our residents. Lady Lake and Lake County residents, especially, are cordially invited to attend. Eldon will take questions on individual topics from residents. □

If you need to contact any Sumter County official, rather than paying for the call to the Bushnell offices, just use the toll-free number at 1-866-878-6837 (1-866-8SUMTER).

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Letter to the Editor:

Lousy Lawn Service

I am sending you this story to make people aware of a situation that could cost them lots of money, hope you will print it.

A lawn care company destroyed about 400 sq. ft. of my lawn through improper care. They refused to pay me what it cost me to repair my lawn plus they would not repay me the yearly service charge which I had prepaid but never used. That was \$ 277.40.

The cost of the grass replacement was \$275.00, that I paid to (...name withheld...) who did a great job replacing the dead grass.

After about 3 months of excuses and denials I filed a court case in Small Claims Court.

The lawn care company who ruined my lawn claims to be the biggest and best one servicing The Villages. As they say in their advertisement, satisfaction guaranteed or your money back.

It cost me another \$232.00 to file this case with the Court.

So, we go to Court. I know how to prepare a court case as I used to do that for a living and I had a solid case, should have been an easy win. Guess what, I lost all of the case. I was stunned. I started to think of why I lost it and it dawned on me. I can't

write it down because I can't prove it but I sure do know what happened. Think about this situation and you will realize what happened.

Oh boy, American justice.

One good thing did come out of this. I got (...name withheld...) to service my lawn. They have treated my lawn 3 times in the past 2 months and came by twice to look at it to check on the progress. That is what I call excellent service. Guess what? They care about my lawn, what a change.

(Continued on page 12)

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Lousy Lawn Service

(Continued from page 11)

The moral of this story is, be very careful who you sign with or renew for service. Sign with the wrong company and if they do a lousy job you are stuck with the repair bill.

Does anyone out there have a dissatisfied lawn care episode? I would like to hear your story. Take a few minutes and Email me at erstocker@aol.com

E R Stocker □

Letter to the Editor:

Lousy Carpet Service

Last year your organization was instrumental in helping us fix the improper siding work on our house in Sabal Chase. Now we have another problem which I think is common to many other houses. Three years ago when the house was built the carpet throughout the house was improperly installed and has now bunched up in various spots. The carpet company is (...name withheld...). We called them, they send two men in and said

this is going to be a big job to stretch it, we will get back to you. Never called me back. Meanwhile, we had a third party look at it and they reported it was not properly installed and the cost of fixing it could well exceed \$500. This is unacceptable. People here should be aware of this. You can run this as a letter to the editor in your paper and any other advice would be appreciated.

Bruce Quinn

Editor’s Note: Manufacturers and installers typically provide a warranty period during which time problems like this are covered and remedied. Residents are best advised to pay close attention to any problems like this that may potentially be covered by a warranty and then document carefully their complaints and warranty requests. □

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From the POA Website Forum:

Chinese Drywall and Roundabouts

Has the POA ever studied these issues?
 1. Chinese drywall; 2. Early failure of a/c coils which could be caused by #1; 3. Roundabout safety, signage, and driver education?

Editor's Note: We have not heard of any Chinese drywall being used in The Villages. The State of Florida has prepared a brochure on the proper way to navigate the Roundabouts. 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. This is not a casual read – it must be studied in detail by residents so that they fully understand the recommended way to navigate these roundabouts. Also, please tell your visitors to The Villages about these roundabouts and the need to be very careful. □

chure on the proper way to navigate the Roundabouts. 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. This is not a casual read – it must be studied in detail by residents so that they fully understand the recommended way to navigate these roundabouts. Also, please tell your visitors to The Villages about these roundabouts and the need to be very careful. □

Discount Partners Continued from Page 16

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Our Monthly Gardening Column:

Rules of Thumb

by Anne Lambrecht
Master Gardener

We all want to do the right thing in our gardens. But how do we know what that is? The best resource, just a phone call away, is your county's agricultural extension service.

Qualified Master Gardeners are educated under the auspices of the University of Florida. As an "extension" of UFL, Qualified Master Gardeners will answer your question (or find out the answer and call you back). They are not permitted to give you home remedies or alternative practices, no matter how effective we gardeners have proven them to be.

However, gardeners will tell you what they have found to work in their gardens. As a gardener, I've got some gardening Rules of Thumb that have proven to be effective but might fall a little short of the teachings of UFL. By definition a Rule of Thumb is a means of estimation made according to a rough and ready practical rule, not based on science or exact measurement.

Pruning - UFL tells us not to prune any dead stuff until our last freeze date, March 15. This is a long way away: too long to wait. The Rule of Thumb is that if it bothers you that much, go ahead and prune. But try to hold off until at least the end of February and when you do prune, go down past the dead

stuff about 6" into the green healthy wood. If you're not sure if your plant is dead or alive, scrape the outer layer of the stem with your fingernail. If the layers below the surface are green, then it's alive.

Transplanting - It's a great time now to transplant because things are still dormant. If a plant did not do well in the spot it was in, and if it's not dead, move it to another location. Remember our mantra: Right Plant, Right Place. The hole at your new location should be wider than deep, at least twice as wide and preferably three times as wide as the root ball. The hole should be no deeper than the root ball, with the base of the stem where it meets the soil slightly above ground level rather than below surface level. UFL states that the soil should NOT be amended. The Rule of Thumb on this says that if your soil is all sand or all clay and you have oak leaves sitting right there, go ahead and amend that soil. It won't hurt a thing. Let's say the plant you move is leggy here or there or even top heavy. UFL says do not prune anything until the plant becomes established in its new home. Transplanting causes enough stress on the plant and pruning causes further stress. The Rule of Thumb on this is to go ahead and prune lightly until you feel happy. We like happy gardeners.

When should you trim back in general? The Rule of Thumb says that it's OK to prune after blooming time. So what if you have a plant that blooms all the time? UFL

has species specific rules and you should check with your extension agent. The Rule of Thumb is that you can prune continuous bloomers like knockout roses, crape myrtles, thyralis, and hibiscus anytime. Valentine's Day is the best time to trim your roses and crape myrtles. Remember, though, if you commit "crape murder" you will pay the consequences with a weaker plant.

Fertilizing - Slow release fertilizers are universally agreed upon. Those little round pellets, Osmocote and Dynamite, are perfect and designed to slowly dissolve over the course of 4-6 months. A little goes a long way. Fertilize the top of the soil, not in the soil, when you plant. Liquid fertilizers give a little boost but wash away when it rains. Some plants need certain fertilizers: palms, citrus, turfgrass, azaleas, camellia. Rule of Thumb says slow release is adequate for all.

Irrigation - Most of our established yards need water only once a week and then we should water deeply. However, the Rule of Thumb on newly planted shrubs, flower gardens, and annuals is that they may be hand watered every day.

Now, the expression "Rule of Thumb" comes from an old English law that allowed a man to beat his wife with a stick as long as the stick was no thicker than his thumb. The Husband thinks this law is reasonable and appropriate and that some English laws especially should be restored in the Colonies. I'm sure glad I wear the pants around here. □

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Creative Logos for your Club, Village,
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The Recreation Centers and the Customer Ser-
 vice Center have the Roundabout Brochure
 available. This shows how to drive through
 those often confusing Roundabouts in The Vil-
 lages. You can pick up your copy now.

**2010 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. Member-
 ships 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.

Mr. Handyman
 On time. Done right.®

Today:
 1. Call Mr. Handyman to
 take care of everything
 on the Honey-Do list.

Have time to take
 MY HONEY to
 dinner! xxoo

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www.mrhandyman.com VISA MasterCard DISCOVER

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

\$.50 cent off a Regular Sundae
 Limit 2 per coupon.
 Offer Expires 2/28/10

Next to BLOCKBUSTER in The Spanish Plains 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.

A & H Cleaning Services - Affordable, reliable. Also, property caretakers. 15 yrs family business. Free estimates. 10% POA discount. 352-250-3173.

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.

Basile Drywall Repair - All phases of drywall repair. Licensed and insured. Call for free estimates. 10% POA discount. 352-274-2396.

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

Big City Grill #1- 994 Delmar, Spanish Springs downtown. 10% POA discount. 352-259-7500.

Bravo Pizza - 1080 Lake Sumter Landing, 352-430-2394. 10% off dine in or 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 through April 30, 2010, excluding Leesburg Bike Days, Apr 22, 23, 24. 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 for 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.

Global Village Women - Custom ACEO prints of women with sweet words on the print. Free newsletter to POA members. Website (www.arrachmeart.com).

* **Golf Instruction** - Call John Welsh, 352-459-8789, guaranteed satisfaction, Beginner, Intermediate, Advanced, 20% discount for POA members.

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 sale 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 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.

Snowbird Home Watch - Watch your home while you're away. \$40.00 per month; 10% discount to POA. 352-259-1143 or www.bikinbob36@aol.com

(Continued on page 13)