The POA Bulletin

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The Property Owners' Association of The Villages

Issue 36.11 Champions of Residents' Rights Since 1975

November, 2010

POA President Gorman Not Seeking Re-Election

Joe Gorman, president of the POA for the past nine years, has decided to not seek reelection in November for the coming year. Joe announced his plans at the October general membership meeting of the POA.

He said that it has been an honor to lead and represent Villagers as POA president for these past nine years. But, Joe felt that it was time to pass the banner to another president at this time. He indicated that Elaine Dreidame, currently the vice president of the POA, has decided to seek election as president in the elections to be held at the POA's November 16 general membership meeting.

Joe will stay involved with the POA in coming years. But, his plans to be a snowbird next year and spend at least the summer months up north precludes his ability to serve as president or even a director of the POA. The POA by-laws require that any officer or director of the POA be a full-time resident of The Villages.

He went on to say that the POA has one of the strongest and most capable boards of directors that it has ever had. The financial situation is strong. Membership numbers are at an all-time high. And, the Bulletin is on firm footing with advertisers and readers. Joe reasoned that this is an appropriate time to turn over the reins to a new leader.

He praised Elaine as one of the most knowledgeable persons about Villages matters that he knows. And, with Bill Garner seeking election as vice president, Joe said the team is strong and the future is bright for the POA.

Joe will deliver a farewell address at his final POA meeting on December 21. This is the POA's Annual meeting, and Joe has traditionally delivered a state-of-the-POA address at this meeting summarizing the accomplishments and activities of the POA over the previous twelve months. This December, Joe plans to discuss a comprehensive summary of POA accomplishments over his nine years as president.

On the Square: Is it a Church or a Theater?

At the October 6th meeting of the Amenity Authority Committee (AAC), Mark Morse, President of The Villages of Lake-Sumter, Inc., (VLS) made a surprise announcement, via letter, to address the community interest in a Performing Arts Center. He offered to donate the Church on the Square and the adjacent park land on behalf of the SLCDD and the residents south of CR 466 (appraised at \$4,924,000) to the VCCDD/AAC, with the condition that the AAC would use the amenity funds of the VCCDD residents (north of 466) to pay for the conversion of the Church into a 1,050 seat theater (estimated cost of \$4,380,150). Included with the announcement letter were a conceptual study and an appraisal of the land and improvements to be donated.

Several years ago, residents interested in an improved venue for performing arts had formed a local organization, the Performing Arts of Lake, Marion and Sumter (PALMS) to explore options. While lacking support from the developer, the PALMS has been moving ahead with efforts to secure land in the area south of CR 466A to provide a 1,500 seat or larger facility. This larger size facility would provide the ability to attract name talent as well as to host local productions and in a more performer- and audience-friendly setting than the current Scarlett O'Hara Theater in the Savannah Recreation Center or the proposed conversion of the Church on the Square.

The AAC will begin discussing the VLS proposal at its November 10th meeting. We would suggest that their first order of business be to request legal counsel to research whether or not the AAC actually has the authority to approve the expenditure of amenity funds on an 'additional facility'. We say this because all Villages residents have signed and agreed to a Covenant (our amenity contract) with the developer wherein we both agree that if additional facilities (e.g. a Performing Arts Center) are requested by the "Owner" (residents) and agreed to by the Developer (or his assignee, the VCCDD/ AAC) that such additional facilities (e.g. a Performing Arts Center) and commensurate charges therefore, would be possible only if a vote of one-half of the Owners (residents living north of CR 466 in this instance) approve such additional facilities and agree that the CPI limitations on increases to their monthly amenity fees would no longer be limited to annual CPI increases. Yes, we agree that the Amenity Authority Committee has con-

 $(Continued\ on\ page\ 2)$

November 16, 2010

THE NEXT POA GENERAL MEMBERSHIP MEETING

Third <u>Tuesday</u> of the Month – 7:00 p.m. Laurel Manor Recreation Center

Scott Wilder, Battalion Chief of Safety/ Community Watch will speak on the Objectives and Programs of the Service.

Coffee and Donuts

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

Church or Theater?

(Continued from page 1)

trol over all non-bond required amenity income, but we do not believe that this power supersedes the agreements in our Covenants. The POA believes that any expenditure of VCCDD amenity funds for the purpose of providing an 'additional facility' must go before the VCCDD residents and receive a 50% + approval rating before it can even be put before the AAC for a decision.

Whether it is established that the AAC has the power to make this decision without a vote, or with a majority of positive votes from the VCCDD residents (if such were determined to be required), there are several points that we hope the AAC will include in its discussions:

- 1. The AAC should schedule a separate workshop session in order to obtain as much public input as possible.
- 2. A clear understanding should be made of what is to be provided via the developer donation, what the VCCDD amenity fund will be required to provide and what the amenity fund from the SLCDD residents will provide (if anything).
- 3. A detailed review of the conceptual study provided needs to be made to determine:
- the viability of the proposed theater size and layout (i.e., do the residents want a facility that is large enough to attract top level tours/performers, or more of the same entertainment, just in a slightly more comfortable
- the issues with the location, (i.e., parking problems, especially when other things are going on at the Square at the same time);
 - the impact on other square activities;
- identification of other items which would be needed (i.e., salaries, renewal and replacement reserves, annual operating costs, etc.) in addition to those mentioned in the study (both the theatrical systems estimate

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and the building shell cost estimate look very

Residents serving on the PALMS board could be a good source for much of this review input.

- 4. An independent real estate appraisal and inspection of the property should be performed on behalf of the AAC including:
- a specific compliance survey and analysis of Church property to determine whether or not it is in conformity with the various detailed requirements of the Americans with Disabilities Act (ADA). The appraiser acknowledged that he had not had this survey completed and that if there are compliance issues this fact could have a negative effect upon the value of the property.
- From an appraisal standpoint, the value of the Church property is limited because the land use of the 'Church property,' which is governed by the development order for The Villages (DRI), limits the uses of that piece of property to institutional uses (like churches, schools, and public facilities). The appraiser acknowledges that "the marketability of this type of real estate is limited", but yet he goes on to say that he believes the demand by 'institutional users' would likely be very good, given the unique location. Thus, his appraisal of \$4,924,000 for the 'Church property' turns out to be \$2,022,535 more than the property is assessed by Lady Lake and Lake County. Likewise, the 'vacant land' is appraised at \$174,000 which is appraised at \$104,310 more than the property is assessed by Lady Lake and Lake County. This definitely needs another look.
- 5. Once the AAC determines what the likely financial impact of this proposal would be on the VCCDD amenity fund, they should determine where this funding would come from and at what cost. Ongoing operating and maintenance costs as well as establishing

(Continued on page 3)

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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), 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.
- Have decision-making authority for important issues in our community.
- 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.
- Have local governments that are free of any conflict-of-interest issues.
- Be charged honest monthly amenity fees that are used only for the stated purposes.
- Receive full disclosure when purchasing a home here in The Villages.
- Receive an objective market appraisal for major purchases of common property.
- 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.

Church or Theater?

(Continued from page 2)

a renewal and replacement reserve fund must be included.

6. We strongly recommend that remaining lawsuit settlement funds not be used for this purpose as they were secured for renewal and replacement funds for our current facilities and to maintain the level of our services.

One thing is clear, performing arts centers do not exist on performance revenue alone. In contrast to that of the developer, the PALMS proposal places the financial burden on the community as individuals to support an enhanced performing arts venue if they want it. They see funds being raised via grants, donations, ticket sales and concession fees. The VLS proposal would make the facility part of the amenity system. VCCDD service area residents (north of CR 466) would pay for the building construction, maintenance and reserve funding. The developer's proposal envisions that annual operating costs in excess of revenues would be shared among all amenity fee paying residents up to a maximum amount of \$3 per roof top (out of existing amenity fee revenues). However, if necessary, expenses bevond that would apparently be paid by VCCDD service area residents (north of CR 466) ONLY.

Please make your voices heard by your AAC members and at AAC meetings.

Are VCCDD **Residents** (North of 466) 2nd Class Citizens?

We firmly believe that The Villages residents need a Performing Arts Center. The use of the Savannah Center for that purpose is no longer adequate. However, we have a major concern with Mr. Morse's proposal to convert the Church on the Square into a Performing Arts Center, which is as follows:

When did the residents of the VCCDD territory (north of CR 466) become 'second class citizens'? The proposition from Mr. Morse is that he would donate the Church property and vacant lot on behalf of the SLCDD and the residents south of CR466 which he has had appraised at \$4,924,000. He proposes that the VCCDD residents (north of CR 466) come up with \$4,380,150 out of their amenity fees as 'their share' of the costs of the proposed Performing Arts Center project. If the developer is to be involved in the 'creation' of a Performing Arts Center for Villages residents, he needs to pick up the whole tab, or at least contribute equally, or proportionally based upon the percentage of 'rooftops' in the VCCDD and the SLCDD at build out - Not just the tab

for the residents south of CR 466.

We are disappointed that the developer would attempt to treat residents differently (VCCDD/SLCDD), especially since he is so insistent on a "seamless community".

AAC Meeting October 6, 2010

Old Business:

- The lighting for the Paradise Park tennis courts has been repaired.
- Multi-Modal Paths Richard Busche of Kimley-Horn reported in his monthly update that the Recreation Trail reconstruction project is reasonably on schedule with 8 weeks to go before "substantial completion" should be achieved (December 1st). Major construction activity is now taking place at four locations - along Buena Vista Blvd. in Marion County and in Sumter County, along most of

(Continued on page 4)

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AAC Meeting

(Continued from page 3)

El Camino Real east of the Savannah Center and in Paradise Park. Reconstruction and clay lining of storm water pond 14-2 is well underway. This must be completed before the Morse bypass trail can be constructed.

- The AAC was provided a significantly reduced cost estimate for expansion of the lawn bowling/croquet facility at Rio Grande to regulation size. The committee approved a "not to exceed" expenditure of \$6,000 for the improvements.

New Business:

Staff provided the committee with a letter from Mark Morse, President of The Villages of Lake-Sumter, Inc. The letter stated that "as a result of the apparent increased community interest in a Performing Arts Center, I [Mr. Morse] have asked our development group to analyze the viability of bringing such a center to The Villages community." To that end, the letter went on to state that Abundant Life Ministries and The Villages' developer would donate on behalf of the Sumter Landing Community Development District and the residents south of CR466, the Church on the Square and adjacent land to Village Center Community Development District/Amenity Authority Committee. Mr. Morse's letter went on to suggest that the AAC would then pay to construct a 1,050 seat theater by gutting the existing structure and adding on to

the right side for the stage area. The architectural study provided by Mr. Morse included a theater consultant's report based on his May 4, 2010, visit, which detailed his estimate that there would be a need for approximately \$2 million of theatrical systems (seats, rigging, curtains, lighting, audio, flooring, etc.). Additionally, the documentation provided included a preliminary cost estimate for \$2.4 million for the building shell. The AAC members agreed to begin reviewing the proposal and start the discussions of the offer at the next AAC meeting. (See related articles).

- The Committee agreed to a request to board to discuss resident committees.

Staff Reports:

- District Manager Janet Tutt reminded all in attendance that Government Day will be held Saturday November 6th, from 10 A.M. to 1 P.M. at Laurel Manor Recreation Center. All residents are invited.

Other Matters:

- Please go to the www.districtgov.org website for the official minutes, agendas and meeting schedule.
- Next AAC Meeting Wednesday, Nov 10th, 1:30 PM at the Savannah Center.

Pessimists complain about the wind: **Optimists expect it to change;** Realists adjust the sails.

– William Arthur Ward

hold a joint meeting with the Sumter Landing

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fortunately, they also drive cars.

Editors Note: Yes, we agree.

Letter to the Editor:

golf carts.

long overdue.

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The multi-modal (golf cart) paths on the

The widening and paving of these paths is

I cannot understand how anyone can com-

As far as reckless golf cart drivers go, un-

Stanley Goldstein

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Lightning Matters

By Len Hathaway

The purpose of this monthly column is to inform residents about the various facets of lightning and how it can impact your personal safety, your home, and your appliances/ electronics. It is important to be aware of the science and facts of lightning because it is a fact of life living here in the Lightning Capital of the USA.

In previous columns we discussed lightning protection systems (rods) do not attract lightning (April), corrugated stainless steel tubing (CSST) gas pipes (May), how to select a lightning protection system installer (July), and surge protection (August). These and other subjects can be accessed at the POA4US.Org web site.

In this issue we discuss the story of Michael Utley who was struck by lightning while playing golf. Like most people who have an encounter with lightning he survived – but the experience changed his life forever. During his three and a half month hospital stay he was told many things about lightning. Once out of the hospital he began to research lightning and found that much of the information was bound up in folklore, myths, and in some cases incorrect.

He did not want others to go though what had happened to him and started an educational web site, struckbylightning.org, to help educate the public on the facts about lightning. The top of the web site's home page tracks deaths and injuries by state. Nationally, as of mid- October there have been 27 lightning deaths and 230 lightning injuries in 2010. This year Florida has recorded only one fatality and that is below normal, however, our 21 injuries leads all other states.

A visit to the website gives access to several informative short videos that Utley made in conjunction with Manchester University in the UK. One discusses the circumstances of when Utley was struck on the green with his putter in contact with the ground. The nearby lightning strike radiated out along the ground and into his body. His nearest golf partner was 30 ft. away and did not feel anything. This demonstrates the unpredictability of a lightning strike.

Utley was struck on a golf course in Cape Cod, MA. According to the National Oceanic and Atmospheric Administration (NOAA), the Cape only experiences on average 20 thunderstorm days each year. In contrast, here in Central Florida, we experience 80 thunderstorm days per year, actually four times as much lightning.

One of the tag lines on the website is worth noting: "Remember there is no place safe outside in a thunderstorm."

The Study Group on Lightning, a small group of volunteers, with no affiliation to any firm or organization related to the lightning protection industry, offers a free 30-minute

Power Point presentation, *Lightning Tips for Villagers*, that addresses direct lightning, indirect lightning, validation of lightning protection systems (rods), surge protection, corrugated stainless steel tubing (CSST) gas pipe, common myths and misunderstandings. It is intended to help homeowners make an informed decision on their own residential lightning risk. If your group or organization would benefit from a presentation, contact Len Hathaway, lhatha@aol.com (430-1164) or Bob Freeman, STALIT1@aol.com (751-0505).

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PALMS President on Church Proposal

For five years, a group of citizens has worked diligently to build a local first-rate performing arts center. We'd like to enjoy world-class talent such as Michael Buble, Norah Jones and Tony Bennett locally instead of traveling to Orlando, Tampa and Gainesville.

Now, that dream may be within our grasp if we can focus the goodwill and energies of various interested parties to create a performing arts center that has adequate size, facilities and convenient access.

First, we applaud the developer for recognizing the residents' overwhelming support for a new performing arts venue. This was the number one suggested improvement in The Villages' own surveys in the past two years and drew 96 percent support from the

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PALMS online survey in July 2010.

Unfortunately, the plan to substantially rebuild the Church on the Square into a theater would create a facility that is uneconomical to attract top entertainers, unappealing to performers and uncomfortable for the audience. The specific issues include:

- With only 1,050 seats, it is too small to present the top national acts. The first-rank centers in Florida range from 1,736 seats (Sarasota) to 1,750 (Gainesville) to 2,518 (Orlando) necessary to get larger audiences and thus achieve reasonable prices. There are no "star" dressing rooms.
- The design has many deficiencies for performers: It only has limited chorus dressing rooms and storage space, and lacks other backstage facilities. In contrast, a true performing arts center has a "black box" theater for innovative works, rehearsal spaces, practice rooms, meeting facilities and adequate office space.
- There are many design shortcomings for the audience: The closest 172 seats to the stage are folding chairs. The remainder of the main floor has such a slight slope that many patrons would have obstructed views. Onethird of the seats (336) are in the balcony, which is only accessed by one small elevator

and stairs. This is not appropriate for mature audiences. There are too few restrooms to permit an intermission at shows.

However, there is a better way to establish a facility that would bring first-rank entertainers to the tri-county area, stimulate economic growth, and make the region the envy of all other retirement areas in the nation.

Robert Rutkowski, President

Letter to the Editor:

Church Not Favored As a Theater

As a Village resident and devotee of the theater I absolutely agree with you. I was disappointed when I discovered there was no actual theater here. I would like to see plays as well as music, dancing and other events.

As soon as I heard of the plan with the Church on the Square I knew a cobbled-together building that is a CHURCH in an already crowded area with limited parking, limited seating, and totally inadequate stage/backstage facilities was wholly implausible to be a theater for the performing arts. At this point, the developer appears to be divesting

(Continued on page 7)



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Church, Not Theater

(Continued from page 6)

some of his properties, but this suggestion is just not feasible. It may be best to build a performing arts center just outside of The Villages. We will support it with our attendance and season tickets.

Liz Dabler

Letter to the Editor:

A Church is a Church

In response to the article published on October 8th and 12th in the Villages Daily Sun proposing transforming Church on the Square into a performing arts center, I respectfully submit the following...

Of all the various things that can inhabit a building -- restaurants, arts, medical, financial institutions -- I cannot think of anything that could lend more credibility to our town than a church. It speaks to our emotions and to many our very soul is challenged. It is a symbol to try to be the best we can be. It's a symbol of hope at a time when all hope has





gone. It is a place we go when logic and reason escape us. When solace and mercy can't be found anywhere else, peace waits in the calm of our church.

The question haunts me - why in God's name would you want to remove such a place? I can find no honor in such a decision.

Thomas A. LaLond

Air Force Veteran

Villages Honor Guard Member

Editor's Note: We agree -- that church speaks to the soul of The Villages. It should be, and must be, inviolate.



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Defective Shingles

 $(Continued\, from\ page\ 7)$

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Letter to the Editor:

Idle Machinery On Trail Renovation

Since I observed so many pieces of heavy equipment standing idle on the new cart path, I decided to take an inventory. Recently, about 1 pm, I drove on Buena Vista from Route 42 to Route 466.

I counted 22 pieces of machinery. 17 were standing idle, and 5 were being used. Five construction workers with white hats were visible. Three walking the path and two more standing with a phone in their ear. Two groups of 8 Mexican landscapers were also

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busy on the path.

Next to El Camino. Only three pieces of machinery standing idle. It looked like four workers were operating a concrete truck at Cazaras Avenue. Another group of 8 Mexican landscapers were busy on this section.

At \$6,500,000 for about 4 months work, shouldn't we be getting our money's worth? The Villages usually gets projects done faster than a speeding bullet. Who hired these guys. It looks like a lot of money going towards equipment rental.

Gene Kwasny

Editor's Note: The total job was competitively bid and awarded to the lowest bidder – we are not renting equipment. The contractor likely saves money keeping it on site rather than moving it back and forth from his home base. Some days you need all the equipment, other days you don't, but you don't transport it back and forth to the contractor's home base each day.

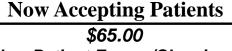
The contract as awarded has specific completion dates – if the job is not done on time the contractor is financially penalized (dollars per day late).

The project is currently being worked on in six different locations (Buena Vista Marion County, Buena Vista Sumter County, Saddlebrook, El Camino Real, Morse Blvd/ Homewood pond area and Paradise Park). Manpower and equipment must be moved around as needed. This may cause the casual observer to think nothing is happening that

(Continued on page 9)

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Idle Machinery

(Continued from page 8)

This is a major undertaking. In addition to the trails themselves, a very significant amount of irrigation and landscaping activity is going on. We expect "Substantial Completion" by December 1 and "Final Completion" by January 1st for the trails. This is a very aggressive schedule and the contractor will be held to the contract.

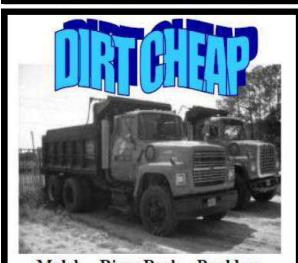
By the way, these are the same contractors (C.W. Roberts, with portions subcontracted out to Steven Counts Inc.) that The Villages used for the trails south of CR466 and almost all roadway projects in The Villages.

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Letter to the Editor:

Questions About The Villages

Let me start off by thanking you and your board of distinguished persons for doing what you do as advocates for The Villages.

I am a perspective buyer and visited The Villages last March for a day with my wife. A Villages sales person took us around and we fell in love with the concepts. We are about 2 ½ years from retirement and are very interested in moving to The Villages. Too good to be true.

Let me advise you that I bought into a development at the south Jersey shore that has

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400 Units. Our condo association experienced some of the same issues we see here. By this, I mean, there were those who held the developer accountable and others who had a cult-like worship for the developer. Things did eventually work out though.

I can tell you that if we buy in The Villages, the first thing I am going to do is join your organization. I tried to educate myself by reading the Complete Guide to the Vil-

(Continued on page 10)



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Questions

(Continued from page 9)

lages and Leisureville. Additionally, I scanned posts on the TOTV (Talk of The Villages) website which might have answered my questions or raised more questions.

Two things alarmed me. First was the IRS issue and the tax free bonds. The second issue that gives me the most heartburn is the sale of the tangible amenities assets at what appears to be ridiculous premiums. A golf

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course appraised at 8 million sold for 40 million. I am sure you would agree.

I read in Leisureville that 60 percent of the amenities fee goes to bond debt. Be that as it may, does this mean as Morse sells off the amenities assets to the homeowners the entire amenities fee, as it is set now, will go toward bond debt to pay the developer for the assets he still owns? The money has to come from somewhere.

Trying to figure what the costs will be when the build out is complete weighs heavily on me. My question of you is do you have any idea of the long term costs involved in purchasing the assets and how will they be paid.

I am not foolish enough to ask the sales person in hopes of getting a straight answer. More likely the "I really don't know" answer that appears to be the standard response from Morse's representatives at the VHA meetings.

If you could shed some light on these costs I would be eternally grateful.

Congratulations on securing 40 million from the developer in your litigation.



In closing, let me thank you for your time and best of luck to you and the Board as you continue your work. I look forward to hearing from you.

Bob Purvis

Editor's Note: Thanks for your questions. And, in advance, welcome to the lifestyle of The Villages -- this is truly a great place in which to live.

North of Hwy. 466, apx. 52% of the amenity fees go for debt service. The remaining 48% pay for the expenses of the center district (i.e., exec golf courses, rec centers, pools, flowers, postal stations, entrance facilities, etc). This is fairly stable and should continue. South of 466 is still in flux and should stabilize somewhere along the same

(Continued on page 11)



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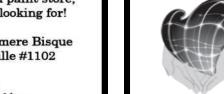
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Questions

(Continued from page 10)

lines. There is roughly enough money in the 48% to pay the operating bills.

The IRS situation is up in the air. Could go either way. If negative, we will look to the developer to protect the residents since he was the only one to benefit financially from the issuance of the bonds in question. Let's not speculate on the outcome -- wait and see.

Almost everybody has a misconception about the transactions in which the center districts purchase common property from the developer. The examples and values you cited are not correct. In a nutshell, the center districts purchase the amenity fee contracts (financial assets) at their present value, and the physical assets (rec centers, exec golf courses, etc.) come along with the transaction. It is not appropriate to tie the value of the physical assets to the transaction value since the transaction value is determined by





the present value of the financial assets, which are the amenity fee contracts.

Follow-Up: Thank you so much for getting back to me so quickly. I just wish I had written sooner. The thought I might be getting myself into a potential financial disaster was causing me to lose sleep. I understood some of it, but you cleared the most troubling parts, and I am eternally grateful. I am glad I had exposure to a condo association because it gave me a lot of insight.

As far as the IRS is concerned my thoughts are (I am no tax lawyer) that ulti-

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BlueCross BlueShield of Florida mately the developer will suffer the consequences as the residents had no say or benefit in that whole issue. Tax free bonds at 5 percent, heck I would have bought some.

Editor's Note: The ultimate benefit was to the developer for the financial proceeds of the bond issue.

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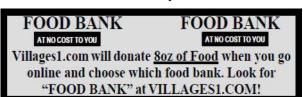
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Wildwood Hospital Being Planned

Healthcare is of significant importance in any community, but especially for Sumter County, where the population has more than doubled in the past decade. Strong healthcare is also a key element in the economic development of our area – it's a must to encourage people and companies to relocate to Sumter County.

Ocala Health System, which includes Ocala Regional Medical Center and West Marion Community Hospital, has submitted a certificate of need to the Agency for Healthcare Administration to bring Wildwood Medical Center to Sumter County. The proposed 84-bed acute care hospital will offer services such as family medicine and the shortest emergency room wait times in town.

Ocala Health System believes this facility will offer Sumter County residents the best





healthcare choice.

Ocala Health System's parent company is Hospital Corporation of America, the nation's leading provider of healthcare services. HCA has been bringing healthcare to communities for more than 40 years. In Florida, HCA runs 40 hospitals and other medical facilities.

The Villages Hospital, Inc. has also submitted a certificate of need for a new hospital in the county. The Agency for Healthcare Administration will make its initial decision in December.

People Who Don't Like Cats Were Probably Mice In an Earlier Life



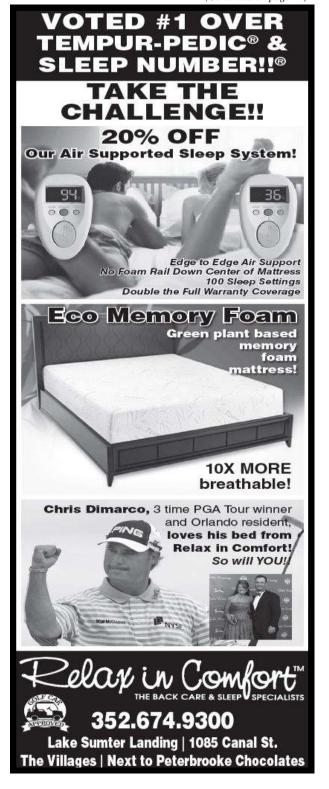


Letter to the Editor:

Life of Plastic Plumbing Pipes

Over the five years I have lived here, the developer has had to deal with substandard issues with vinyl siding and faulty roofing materials. In one way, or another, these problems have been addressed. In both cases, however, the problem has dealt with an external construction concern - easily

(Continued on page 13)



Plastic Pipes

(Continued from page 12)

fixed once identified.

It occurs to me that a problem with the piping that transports water and sewage in and out of nearly all the residential properties that I have seen built is a plastic of some sort. Leaving aside leaching concerns, does anyone know how long these pipes might last? I can only imagine the hassle of jackhammering a floor to fix a problem.

Frank McGowan

Editor's Note: The plastic pipes are properly designed and rigorously tested to last for the life of the building. They are not dependent on the sometimes shoddy construction practices of our developer's builders.



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Letter to the Editor:

More on **Floor Cracks**

While not a member of your Association, I read your Bulletin each month to have a clearer picture of what is really going on in The Villages. Your latest issue, September, 2010, really got my attention.

As I am handicapped and live alone, I use mobility equipment inside my home and decided to have tile floors in high traffic areas. (Mobility equipment does not work well on

Last summer, we noted two long cracks in the tiles running diagonally across the dining room floor. My tile man took up and replaced seven cracked tiles. When he removed the broken tiles, he noted a huge crack in the slab, which he filled in before putting down the new tile. He reported the crack to the builder, who mentioned that he

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had heard of several other owners with similar problems.

Another problem showed up about one month ago, when every time we washed clothes, clear water backed up in both toilets. This happened every time the washer went on a spin cycle. This started when we had the most rain. It looks like fresh, not sudsy water. I wonder if you have had any similar complaints.

When I called the Warranty Department, the lady who answered just laughed, and said

(Continued on page 14)



Floor Cracks

(Continued from page 13)

"call your builder." Obviously that was a rude response. Should I have called someone else? Who?

Jeanne H. Tucker

Editor's Note: The warranty department will fix cracks bigger that the width of a five-cent piece in a slab during the one-year warranty period.

After that, any required repair is at the expense of the homeowner through a concrete repair firm.

Because of the nature of land in our community, and the construction techniques used, some settling and possible cracks are inevitable. Homeowners need to periodically inspect their slab and arrange for repairs as necessary.

Regarding the water backing up issue, we have not heard of this one yet. Anyone know a good plumber?

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Letter to the Editor:

Water Box Covers

Every time it rains, the cover on some of our water meter boxes floats up and off the box [residents of Derringer Ave. in Bonita]. This is a safety hazard until we go out and replace it. But it will not stay in place. Next rain, same thing.

I called Warranty and asked them who was responsible to repair. They told me to call Sumter Water Dept. @ 352-750-0000. I did and a service technician came out. Service tech basically gave me the story I repeat below on the suggestion form to the CIC. Not sure CIC is the right place to get any action, but I wanted to be on record.

The water service tech says he encounters this problem on all the "new" construction in our area of The Villages. The boxes we have are not the same as those north of 466 which do work, but were more expensive. So the specifications were changed and we now

have boxes that don't work as they should. They do not support the weight of mowers and/or removal and replacement to check meter and valves -- the cover breaks or the tabs that should hold cover in place break off

in the course of normal usage.

If you have this problem, call Warranty

and let them know. Call Sumter Water Dept and let them know. Telling both parties you expect someone to fix this problem.

The service tech says he is trying to get this problem recognized and fixed, but he needs support from residents to demonstrate it really is a problem.

I suspect there is an "issue" about who owns this problem: The developer, the builder, the water dept, etc. Only thing I am sure of, is that the Homeowners should not be left holding bag on this one.

The following information was forwarded to the CIC on its suggestion form:

Item that needs attention: Water meter

(Continued on page 15)

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Ashley S. Hunt



Paul W. Darb



Water Box Covers

(Continued from page 14)

box covers. Bonita, Derringer Ave. Many of the water meter covers are lifted off when it rains. Danger of someone stepping in the hole, or on one of the off-centered covers and falling or breaking foot/ankle/leg or etc.

My suggestion for improvement is: Villages and builders need to replace broken covers and stop using current design which does not withstand mowers driving over them, or normal removal to check meters and valves - the tabs that should hold cover down break off too easily. Warranty passes off to Sumter Water Dept. Sumter Water Dept. says can't fix...they just break again. Need new design. Stop using current design. Respecify the requirements for a box and cover that will remain in place. This is an immense safety hazard, as well as, an inconvenience.

CIC Response: Thank you for your feedback. Your suggestions are very important to us.

Ken Barb

Editor's Note: The warranty department should take the lead in fixing a problem like this. Alternatively, call the Customer Service Department at 753-4508. If one of the staff at that number can't help you, ask for Janet Tutt, District Manager. This is a safety issue that needs to be fixed promptly.

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Letter to the Editor:

More on Yard **Drainage Problems**

In a previous issue of the POA, a section was devoted to yard drainage problems. An editorial described a situation similar to mine. I called The Villages Warranty office. I had a visit to my property by Dennis Stradinger, the office manager, and Rick Murray, the chief engineer. First, I was told that the

excess water would dissipate in 48 hours. As evidenced by observation, following dissipation, the sod died and left behind mud and moss. I was then told that the summer of 2009 was extremely wet, and was asked if I thought The Villages could control the rain. Rick Murray made a visit to my home, admitted a drainage problem, even though he said my yard was functioning as designed. Originally, I had great hope. The Warranty office provided me with names of companies that could fix my yard's drainage problem

(Continued on page 16)

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Yard Drainage

(Continued from page 15)

for \$600-3,000. This is admission of a problem, right? Even with this admission, my yard problem was to be fixed at my expense. From there, I considered calling in an attorney because a neighbor three doors down has the same design home and yard as I do. She was able to get The Villages to put in French drains. Neither Mr. Stradinger or Mr. Murray would acknowledge my neighbor's drainage repair.

As for hiring an attorney, I considered that. But, for the cost on an attorney, this step would be more than fixing it. I was not fortunate, nor patient enough to find 16 people to hire an attorney, as did those in the Village of Largo. I am pleased to find out they got action from The Villages Warranty office.

Eventually, I shared the cost of the repair with a neighbor. But, I was able to get some restitution.

I went to promotional The Villages 5 Part YouTube site, and described my problem with words and my own video of my yard during and after the storm. I have had 1000 hits

When I told Mr. Stradinger early on that I would create a website, he said that would not bother The Villages. He said they already have more than enough people interested in buying homes.

As evidenced by my YouTube video, there are at least 1000 prospective buyers who will think twice about yards, and possibly home ownership, in The Villages.

Nancy Sievert

Editor's Note: Mr. Stradinger exemplifies the problems with the Warranty department. The department's response to homeowners is often stonewalling, intimidation, and denial.

It just amazes us that the developer would have such a poor quality warranty effort to back up his claim of building quality homes.

This disconnect certainly doesn't speak well of the developer.

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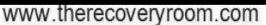


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- Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.
- Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was there, I unlatched the back window to make my return a little easier
- Love those flowers. That tells me you have taste ... And taste means there are nice things inside.
- Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
- If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.
- A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom-and your jewelry. It's not a bad idea to put motion detectors up there too.
- It's raining, you're fumbling with your umbrella, and you forget to lock your door-understandable. But understand this: I don't take a day off because of bad weather.
 - I always knock first. If you answer, I'll

- ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)
- Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.
- You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it with me.
- A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television. (Find it at fakety.com.)
- Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never ever look like a crook.
- Avoid posting your vacation on your Facebook page. It's easier than you think to look up your address.
- ATTENTION SNOWBIRDS & SEA-SONAL RESIDENTS: If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.

Sources: Convicted burglars in North Carolina, Oregon, California, and Kentucky; security consultant Chris McGoey, who runs crimedoctor.com; and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book "Burglars on the Job."

Discount Partners Continued from Page 20

(Continued from page 20)

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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.

<u>Southern Image Photography</u> - 97 Del Mar Drive, Spanish Springs, 352-430-2056. 10% POA discount on the Special of the Month.

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

<u>The UK Shoppe</u> - Food from "Across the Pond" at the Market of Marion, Aisle D North. 10% POA discount, 352-391-5788. Free Delivery to Villages.

<u>Tri-County Landscaping</u> - 25% POA discount off first 2 months of lawn care, 10% all other services, 352-693-3202.

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

<u>Vic's Embers</u> - 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 or if in Vic's complementary bus.

<u>Villages Car Wash and Lube</u> - Bichara Blvd., La Plaza Grande Center, 352-753-1306. \$1.00 off the reg. price of silver or gold wash.

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

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

<u>Village Spa and Salon</u> - 13940 Hwy 441, Suite 802, Oakland Hills Plaza, 352-205-7081. 15% off spa pedicure.

<u>Weed Getter Landscaping & Lawn Mainte-nance</u> - 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 POA discount on any computer repair. □

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

Family Furniture & Mattress Galleries

Present this ad for 10% off Bedroom Furniture For All Villages Residents thru Nov 30

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8626 US Hwy 441 Leesburg Located by the Leesburg Airport **Our Monthly Gardening Column:**

Backyard Citrus

by Anne Lambrecht Master Gardener

We Floridians love our citrus. We are so lucky to live in a climate that will support citrus, so it is important to know the right ones for our area

Citrus came to Florida with the Spanish explorers. They brought sour orange, sweet orange, lemon, lime and citron. Citrus was spread further by Native Americans and pioneers, grown from seed. In the 1830s citrus trees were first grafted or budded on sour orange rootstock in order to raise citrus for the commercial markets.

Considerations

The most important factor to consider when selecting a citrus tree for our area is cold tolerance. Lemon or lime trees or trees on lemon or lime root stock are the least cold tolerant. Trees on sweet orange rootstock are somewhat cold tolerant (not good for our area unless they're in a pot and can be brought inside). Trees on sour orange root stock are the most cold tolerant. Other factors to consider are tree size, intended use, drought tolerance, resistance to pests and diseases and whether you have maximum exposure to sunlight, good air circulation and adequate irrigation and drainage. For our area, the southern exposure is the warmest and that's where citrus should be planted. It is always wise to buy a budded tree with identifiable rootstock from a reputable nursery. A budded tree is "genetically modified" so that it can tolerate unfavorable soils, pests, diseases, cold and greater

yields of high quality fruit. Good citrus trees are not cheap.

Planting Time

Citrus trees can be planted any time of the year in Florida, although most commercial growers plant in either the fall or spring. Trees planted in the fall have time to establish a root system before the spring growth flush but they also face the prospect of winter freezes. Trees planted in the spring have more time to grow and harden off before the next winter but they need more care during dry spring and hot summer months. I bought an orange tree last year and it's in a container so I can move it into the lanai this winter. Next spring, I'll plant it in my grove. Good cultivars for growing in containers are calamondin, Key lime, kumquat, limequat and Tahiti lime.

Young Tree Care

Because you will water and fertilize your young tree frequently, many weeds will grow under the tree. Be careful when weeding under the tree that you do not disturb the new feeder roots. Do not ever mulch under a citrus (fungus) and keep that weed whacker away from the trunk. If it gets cut all the way around, you can kiss your tree goodbye.

After about 2-5 years, young trees begin to bear fruit. My 7 year old grapefruit tree gave me 86 grapefruits last March. I put them in a wheelbarrow and hawked them to my neighbors.

Citrus pests, diseases and disorders are many but always the same. In most cases naturally occurring, biological control (letting nature take its course) is the easiest and best way for homeowners. Many pathogens and pests become active in the spring when citrus trees develop new leaves and shoots and fruit. Year after year my grape-fruit tree gets critters called leaf miners. The leaves have squiggle marks on them. Actually a fly lays an egg on the leaf and the tiny larvae embed themselves and roam around the leaf eating. These will not hurt your fruit but are still a pest. I'd rather eat fruit that has not been sprayed, wouldn't you? It is always wise to call your county extension agent before doing anything drastic. The solution may be just to hose off a critter or to clean off the leaves with a safe antifungal substance.

Nutrition

Citrus trees are heavy feeders of many different micronutrients. Luckily, there are ready made citrus fertilizers, like multi-vitamins, available for the homeowner. Always follow the directions.

There is an article in this month's Florida Gardening Magazine that talks about the Florida Citrus Arboretum in Winter Haven where you can taste and test over 250 kinds of citrus. They are open Monday through Friday from 9:00 to 4:00 from November 1 until March 1. For \$5 they will give you a half bushel bag and you can pick whatever you want to try. The Arboretum is located at 3027 Lake Alfred Road which is US 17 in Winter Haven. Field trip anyone?

The Husband has asked me to refrain from tattling on him to the world. I had considered it until I asked him to help me trim some shrubs. He unleashed his chain saw and immediately took those shrubs down to ground level. Now it's no more Mrs. Nice Guy.

Recommended: Your Florida Dooryard Citrus Guide by Jim Ferguson, University of Florida

You can reach Anne Lambrecht at annegarden@embarqmail.com

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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.

2011 MEMBERSHIP FORM PROPERTY OWNERS' ASSOCIATION P. O. Box 1657, Lady Lake, FL 32158 PLEASE PRINT!

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The POA Discount Partner Program

The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year POA Membership card when ordering the product or service listed here. And, please say "thanks" to our Discount Partners for participating in this program. (* = new this issue)

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

Also, property caretakers. 15 yrs family business. Free estimates. 10% POA discount. 352-250-3173.

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

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

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<u>Andrew's Air Conditioning</u> - \$25 off reg. \$75 service call, Free 2nd opinions; 352-552-4174.

<u>Away From Home Pet Sitting Service</u> - In The Villages, 352-454-2623. POA Discount 25% off first day service of pet sitting while you are away.

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

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

<u>Bravo Pizza</u> - 1080 Lake Sumter Landing, 352-430-2394. For POA 10% off dine in or take out (whole meal). Not valid with other discounts.

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

<u>Chick-fil-A</u> - 730 Hwy 441, N. Rolling Acres Plaza, 352-430-0223. Buy any breakfast meal and receive one free chicken biscuit.

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

<u>Comfort Suites</u> - 1202 Avenida Central, 352-259-6578. 25% POA discount through Dec 31, 2010. All reservations based on availability. Must call directly in advance for individual reservations.

<u>Copy Depot</u> - Color copies, fax service, social cards, 10% POA discount, call 352-561-4100.

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

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

<u>Cozco Handcrafts</u> - 1121 Main St., Spanish Springs, 352-430-0386. 10% off non-sale items.

<u>Crews Family Lawn Care & General Maintenance</u> - 10% discount; 352-502-7346 or 873-1628.

<u>Custom Screens</u> - All Repairs - 10% POA discount. Kenny 352-680-1836.

<u>Decorating Den in The Villages</u> - Creating beautiful rooms since 1969. 10% POA discount when you mention this ad, 352-787-4603.

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

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

<u>Edible Arrangements</u> - 11962 CR101, Palm Ridge Plaza, 352-391-1334. \$4.00 off over \$25.00.

<u>Enterprise Rent-A-Car</u> - 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.

<u>Flags & Flag Poles</u> - 211 S. Hwy. 27/441 next to Tire Round-up. 352-751-1876. \$5.00 off installation of a new flag pole for POA members. Discount on cash or check orders only.

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

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

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

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

<u>Gold Plating Plus+</u> - 24 karat gold plating for almost anything now chromed. Free estimates (most cars \$75-\$175). 20% POA discount. 352-751-4322.

* Golf Cart and Club Security System - Email us at yunk38@embarqmail.com, 352-391-9488. \$3.00 POA discount (apx. 10%) for Golf Cart and Club Security device.

<u>Golf Instruction</u> - 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.

<u>Grandma's Crafts & Treasures</u> - Personalized gifts & custom embrodery, specializing in baby gifts. 10% POA discount, myshopping14@comcast.net, Rosemary, 352-350-7124.

<u>Great Day on the Water Boat Tours</u> - Discounts of \$5.00, \$7.00 or \$10.00 per person to POA on various boat tours. Call 866-269-6584 for details.

<u>Haagen Dazs</u> - 1001 Lake Shore Drive, Lake Sumter Landing, 352-751-0261. 10% POA discount.

<u>Hearing Aid & Tinnitus Center</u> - Hearing Health Professionals, LLC. Call 352-561-5332 for an appointment. 10% POA discount, unmatched services. <u>Henry's Golf Carts</u> - Rent, Buy or Sell, 20% POA discount; 352-750-0904 or 352-454-8515.

<u>Home Power Washing</u> - Villages resident, 10% POA discount, call Bob at 352-350-4746.

<u>Island Images</u> - 1112 Main Street, Spanish Springs, 352-259-7623. 10% POA discount on Mondays. Excludes sale items.

<u>I. Stern & Co.</u> - High Quality Golf Clothing, #200 Highway 484 Ocala FL 352- 307-4878 - 10% off.

<u>Johnny Rockets</u> - 976 Old Mill Run, Lake Sumter Landing, 352-259-0051. 10% POA discount.

<u>Kilwin's Chocolate and Ice Cream</u> - 1108 Main Street, Spanish Springs, 352-430-3600. Buy one slice of fudge, get one slice free." One offer per family membership.

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

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

<u>Massage Therapy</u> - In your home or my office. 10% POA 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.

<u>Mobility Express of Fruitland Park</u> - 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.

<u>Nature's Liquids</u> - SeaAloe and Super Fruits 100% naturally absorbable vitamin supplement. Free Sample and 25% POA discount on first order. Call Diane 750-2246. naturesliquids@comcast.net

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

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

On-Site Drapery Cleaning - Any drape or window treatment cleaned in place in your home. 10% discount for POA members. Call 352-246-8891.

<u>Panda Express</u> - 869 North Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% POA discount, not valid with coupons or specials.

<u>Plaza Jewelers</u> - 16770 S. Hwy. 441, Baylee Plaza, Summerfield, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$3.00.

* <u>Premier Power, Inc.</u> - Electric contractor, quality safe installation. Free estimates. 10% POA discount. Michael. 352-978-7015.

<u>Radech Home Improvement</u> - Remodeling & repair, 10% POA discount, 563-271-1296.

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<u>ScentSational Candles and Gifts</u> - 994 Alvarez Avenue, Spanish Springs, 352-753-1604. 20% POA discount on any one non-sale item.

<u>SmartSafe Tornado Shelters</u> - One day installation in garage floor or carport. Call Pat Tripp at 352-702-6386. POA discount of \$100 on selected models.

(Continued on page 17)