

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 37.04

Champions of Residents' Rights Since 1975

April, 2011

Life in The Villages: Questions and Answers

If you have never been to a POA meeting, you may not be aware that at each meeting we conduct an open forum for thirty minutes during which time audience members can ask any question or make any comments they wish. As resources, Elaine Dreidame, POA President, Janet Tutt, Villages Community Development District Manager, and Richard Lambrecht, Amenity Authority Committee member and former Chair, are present to provide responses.

Questions and responses from the February and March meetings which we believe may be of interest to residents are as follows:

Developer Related:

1) Do property owners have to pay for trash services even if they are away for months at a time? A: Yes, that provision is in your Declaration of Covenants. It specifically says you will pay the trash bill, water bill, amenity fee, etc. whether you are here or not as long as you own the property. Janet added that municipalities in the State of Florida operate the same way - no matter where you live. If you get a trash bill, you will get one whether you are there or not. They do that because you cannot guarantee the cleanliness of a community without this procedure.

2) In reference to the rentals, is there a screening process in place? Can anybody

rent here? A: There is no screening of who residents rent their properties to. A: No one under 19 can reside in a home for more than 30 days a year, but anyone else can live there. Even though we are considered a 55 and older community, federal law mandates that you can only enforce that on 80% of the properties.

3) Who is the owner of The Villages Health System and who will be the owner of the new equipment for the Moffitt Center? Who are the principals and who owns the property. A: It is our understanding that The Villages Health System (TVHS) is a fictitious name - that's common though - and it is owned jointly by the Central Florida Health Alliance and The Villages Tri-County Medical, Inc., both of those are 501(c)3 non-profit companies. It is a hospital system that they are running. There is no private ownership, stocks, or anything like that. The equipment will be housed in the Cancer Center adjoining the Sharon Morse building which will be owned by the developer, but leased to TVHS and the equipment will be owned and re-

tained by The Villages Health System because whatever money is not raised through the solicitation will come out of the savings account of TVHS. They operate in the black, but when they want to do new things, such as

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Golf Course Irrigation

Do The Championship Courses Have a Higher Allocation Priority for Water Usage Than The Executive Courses?

This is a question that residents have raised to several of the Amenity Authority Committee members. In response to that, Trey Arnett, Arnett Environmental, Inc., was invited to the March Amenity Authority Committee (AAC) meeting and gave a presentation spelling out the answers to this question.

He advised that when water management Districts are allocating water to golf courses they look at the percentage of the golf course acreage for each of the following surface areas: - tees and greens, fairways, and irrigated roughs, and they apply whatever the appropriate amount of water allocation is for that type of turf. (Whether it is an executive or a championship course has no bearing on the allocation formula.) Obviously, tees and greens have a higher water demand than an irrigated rough. So when you are comparing the two types of courses, the amount of water that is allocated is strictly driven by the percentage of the total golf course area of each type of play surface that exist on that course. So, if you look at the allocation on a per acre basis, the executive courses have a higher allocation than championship courses because their percent of acreage for tees and

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APRIL 29-30, 2011
RELAY FOR LIFE
OF THE VILLAGES OF HOPE
Information From Dorothy Hardee -
American Cancer Society
(See page 5)

April 19, 2011
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month - 7:00 p.m.
Laurel Manor Recreation Center
"Florida Sinkholes - What You Need to Know"
Dave Arnold, Professional Geologist at SW
Florida Water Mgt. District
and
"Sinkhole Insurance - Are you Covered?
New Laws This Year"
Angela Taylor, Manager of
Frank Slaughter Insurance Agency
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FOR ALL AFTER THE MEETING
ALL RESIDENTS WELCOME - COME AND JOIN US

Life In The Villages

(Continued from page 1)

a cardiology center, etc. almost all hospitals reach out to the public for donations and/or have to issue bonds to pay for them because they just don’t make that much money. The VHS surpluses are not going to ANYONE. They are being put into a savings account to be used to construct the Brownwood Hospital.

4) One of the attractions that we had when we moved to The Villages was a covered pool and because of skin cancer, etc. my wife needs a covered pool. Of all the pools in our Villages it does seem like there should be some sort of movement for our covered pools for these people and there are many. A: When you came in and there was a covered pool it was a developer owned facility and you paid extra for its usage. It was not represented as part of your amenities. It was available the same as if somebody privately had owned that and left. Additionally, you have a provision in your Declaration of Covenants that says if a new facility is wanted by the residents and the developer approves, it can be approved to be built if 50% or more of the residents agree to it and are willing to give up their annual CPI cap on their amenity fee because of the potential of monies needed to build and maintain it. The AAC looked at it even though they did not really have the authority to do it without the majority of residents approving the expenditure, but that was the place to start. Squeaky wheels get oiled - keep ‘screaming’ and maybe the developer will hear you and build one in CDD 9 or 10 or at the Brownwood Hospital facility or Square.

AMENITY SERVICES:

1) We moved here ten years ago to a retirement community. All of a sudden we are in a resort. I don’t understand how we get boxed out of everything. You go to an activ-

ity and you get in line; if there are too many, you don’t get in, you wait everywhere... What can we do about this resort mentality? A: The majority of people who buy in The Villages want to get involved in many of the activities so many times we are going to have to wait in line, etc., especially during the winter when the seasonal residents are in town, but we signed up for it. That’s what this place is all about. It’s not like other people from the outside are coming in and we are standing in line for them. The District has been doing a much better job of screening and scanning.

a) Resident - None of the clickers work.

A: The District did have trouble when they went to the new IDs initially, but that has now been taken care of. If you believe there are non-residents getting into an activity that you are waiting in line for, contact Janet Tutt’s office - 753-4508 - and tell them where they are not checking properly.

b) Resident - At the pools they just write your name down. A: Recently, the District has created a new system. Rather than pay for pool monitors 12 hours a day at every pool and use up your amenity fees to have someone sit there for five or ten people, the District now does a lot more spot checking on the pools. During the busy times, the family pools are checked almost constantly. (Starting April 1st all family pools north of CR 466 will be monitored from 9AM to 5PM Friday to Sunday.) At other times, family pools are monitored whenever there is a substantial amount of activity there. The adult and sports pools are monitored on different time schedules. Monitors do one and a half hours at a time where they will be at one pool checking during that whole time period, and then they will do spot checks at other pools. It is getting better. There is a fine line as to how much money should be spent on pool

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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), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our developer.

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

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

The Villages Residents’ Bill of Rights

RESIDENTS have RIGHTS to:

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

The POA Bulletin is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor or Forum postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.

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Life In The Villages

(Continued from page 2)

monitors, and many residents do not want to be required to get out of the pool or awakened in order to have their IDs checked. If you are there and the Community Watch or Recreation staff come to check IDs and this person that you happen to be aware of is not there appropriately and has jumped in the water to escape, point it out to the checker, or simply call Customer Service (753-4508), Community Watch (753-0550) or the nearest recreation center and report it - right then - since the District staff cannot do anything about it when you complain to someone two or three days later. They need your help.

GENERAL:

1) Is there going to still be an ACS Relay for Life walk this year? A: Yes, it will be conducted on its originally scheduled date, but it will be held at the new Urology Institute on CR103 (by the 466 WalMart) instead of at the charter school. (See page 5 in this Bulletin for detailed information.)

2) What is going on with the 'traveling' Vietnam Memorial Wall? Will it be here in The Villages? A: The Villages Community Improvement Council (CIC) was sponsoring that but it could not find a location big enough that was available on the requested date so it is now going to be presented at the American Legion on the corner of Rolling

Acres and CR 466. It will be June 4, 5 and 6, 2011.

3) Who do we get in contact with about repaving of streets on the east side of 441? A: If they are not being maintained by Lady Lake or Lake County we suggest that you contact your Lake County Commissioner - You need to work with your Commissioner and not just talk to County staff members. They will provide documents that states they are not responsible for them. However, the roads have been dedicated to the public and road maintenance falls under the County. Get organized and meet with your Commissioner.

4) Is there any prohibition in The Villages about Florida-Friendly-Landscaping. Do we have to have front lawns? Is it mandated that we have to have grass? A: Each Unit/Villa has its own deed restrictions and there are differences. You need to read your covenants to determine the rules for your home site.

5) What do we do about the guys that come around in the pickup trucks knocking on our door and wanting to do some service on your house? A: First, suggest to them that we are a deed restricted community; secondly, get their name and phone number and call the District office - 753-4508 - and they will have a vehicle go out into the neighborhood and take care of it. However, if you believe they look suspicious, call 911 or call Community Watch - 753-0550 - and

tell them that there is a suspicious individual in the neighborhood.

6) What is the current status of the IRS investigation? A: Treading water. We are on the third agent - we go about 12 to 13 months and then the agent assigned to the investigation gets promoted; then we take another 2 or 3 months until they assign somebody else, another 2 or 3 months until they get up to speed, and then the IRS requests all sorts of documentation again. Then, in 2 or 3 months they send a letter saying that person has been promoted and this process continues.

7) Are cars allowed to park on the streets at night? A: Law enforcement has indicated that if on-street parking creates a **visual or access challenge** they will address it if you call them.

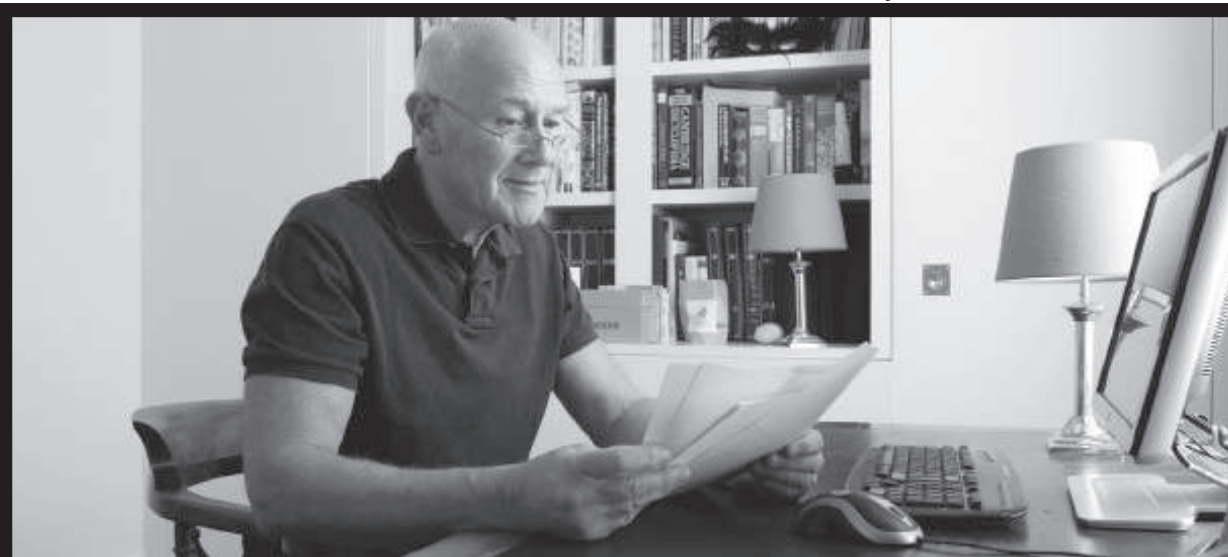
8) I heard there was a problem with the overhead electrical wires up in Marion County, Is that true? A: It is not a 'problem'. You can find an article on page 17 of this Bulletin which explains the situation. □

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Irrigation

(Continued from page 1)

greens, which receive the highest allocation of water, is greater.

Other major influences are:

a) ...Storm Water Storage System - the specific circumstances around the storage system that supplies the demands of that course. For example, at Glenview they have three storm water ponds that are interconnected and which can be used for irrigation.

Because there is a large storm water network, that system receives a lot of storm water runoff, so if you have a wet time period, the water supply for that particular course may be in better circumstances than a course where there may just be a single pond.

b) ...Drought Conditions - when we are in drought conditions, such as we are currently experiencing, that impacts a course like Saddlebrook where a portion of the supply is taken from storm water. If you have a lower amount of storm water available to use, you will use more of your ground water allocation. The allocation does not change in these conditions, but more of the allocation is used because rain fall water is not available in the storm water system in drought conditions such as we are having, This may necessitate different means of over seeding, which can make things appear different as one course may elect to over seed fairways and another one tees and greens, depending upon that particular course's needs.

c) ...The location and number of pump stations - You have some areas where you have one 'ground water' pump station with one allocation that serves one golf course and other areas where there are multiple courses to a pump station so these areas have to be

managed differently.

d) ...The type of soil and kind of grass - A sand based course, such as the Amelia course at Mallory will receive a higher allocation than courses with a clay base. Additionally, Palmer will receive a higher allocation because the type of grass used requires more water than the grass used on other courses.

Mr. Arnett explained that there is a difference in the amount of water allocated for courses north of 466 and those located south of 466 because north of 466 the permits did not include the use of storm water in their allocation, but south of 466 the anticipated use of storm water was part of the allocation for the residential and commercial irrigation systems and the golf courses and it is a component of the allocation. So, if there is a lot of rain there is not a problem, but in drought conditions there is because you will have to use more ground water to make up for the lack of rain fall and thus reach your allocation sooner.

Thus, the answer to the original question is that the water allocation/priority is not in any way based on whether the course is an executive golf course or a championship golf course. However, in drought conditions the golf courses, both executive and championship courses, north of CR 466 will have more water available than those courses located south of CR 466, due to the ground water pump permits. □

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April 29-30, 2011 Relay for Life of The Villages of Hope

Information from Dorothy Hardee American Cancer Society

Just as families in every community feel the effects of a challenging economy, cancer, too, has a far-reaching impact. No matter how the stock market is performing or what the current unemployment rate may be, there are still many people battling a cancer diagnosis and many others who are lending support alongside loved ones every day. These realities make the dollars donated and volunteer hours devoted to the American Cancer Society – a part of The Villages of Hope for many years – critically important.

Local volunteers are a huge part of a nationwide effort to save lives from cancer, but additional people are needed for the progress to continue. Plans are under way for the Society's annual fundraiser, Relay For Life, which will be held at The Central Florida Urology Specialists / Central Florida Prostate Cancer Center, Advanced Urology Specialists / Advanced Prostate Institute, 12109 CR 103 on April 29-30. The money raised at Relay enables the American Cancer Society to

deliver on its mission of helping people stay well, helping people get well, finding cures and fighting back against the disease.

The location of the event HAS changed. However, it is not far from the Charter School. Volunteers and participants should drive west on CR466 turning right on CR103 at Walmart. The location is directly behind Steeple Chase Retirement home. It is never too late to get involved.

Relay for Life provides the Society with money to support vital, cutting-edge cancer research, such as the multi-year grant worth \$680,000 at M. D. Anderson Cancer Center / Cancer Research Institute; provides cancer patients with free transportation to and from treatment, stays at our Hope Lodges in Tampa and Gainesville and support programs for children with cancer; publishes lifesaving literature on cancer prevention, detection and tobacco control; and develops a new generation of medicines helping everyone battling cancer.

Relay is for everyone. Men, Women, Kids, Parents, Grandchildren. It is never too late to join or form a team. Everyone is invited to attend. Celebrate those fighting the disease and their caregivers during the Survivor/Caregiver lap. Remember those lost during the luminaria ceremony & honor those who fought and won. Now is the time for individuals, families, community groups, corporations and small businesses to commit to

their Relay For Life team participation; or fight back by becoming an ACS Cancer Action Network Volunteer!

Join us at this event to celebrate those who have battled cancer, remember those lost, fight back against the disease, and help the American Cancer Society realize its vision of a world with less cancer and more birthdays. Food, fun, games all in the name of finding a cure!

To sign up, participate or learn how you may volunteer, call 1-800-227-2345, or visit Relayforlife.org/thevillagesfl. To simply donate to the Relay cause, make your check payable to: The American Cancer Society (memo: RFL05) and send it to:

The American Cancer Society
Attn: Relay For Life of The
Villages of Hope
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The next Team Party is Thursday, April 7 at 5:30 PM at 12109 CR 103. □

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Highlights of Janet Tutt's February POA Meeting Presentation

"I'm really glad to be here tonight - I appreciate the opportunity, not just for me to speak tonight, but also the opportunity the POA has provided to the District. Every month we rotate our various departments and our department directors in the back of the room so if anyone has questions tonight, it's our Customer Service Department. They have performed admirably in the ID replacement program - Since March 31, 2010, 66,116 cards have been changed out as of February 15th." (Residents, if you have not changed out your ID by the time you read this article, you will have to pay (currently \$10) for the change out and your current card would have stopped 'working' on April 1st.)

She started out with what she called

'factoids':

1) Lots of people ask - Aren't you a City? No, we are not a City. If we were a municipality in the State of Florida, based on the population currently we would be 28th of 411 cities in the State of Florida. At build out, not taking into consideration other municipalities would also grow, if we were to take our total population we would rank 14th out of the 411 cities. Our employees are providing services to what a municipality would be.

Are we perfect? Not by any means. We make mistakes, especially trying to service 83,000 residents. We currently have, including our outstanding fire services, only 192 full time employees. I would put that up against any other municipality in the State of Florida providing the level of service that we provide to the residents of the Districts.

2) Communications - We have tried desperately the last two years to increase communication from the District to the residents. Some examples include: a) email notification - go to **districtgov.org** and put in your email address and when there is a recreation center closing, tunnel closing, etc. you will receive email notification of that situation; b) Our Place articles every week - we rotate with all of our department directors; c) but most importantly, the **753-4508 Customer Service Number** and our district web site where you can email us are ways in which we communicate with the residents.

3) The Utility Department is now taking credit card payments over the internet. However, there is a surcharge.

4) We just finished our first year of deed compliance for CDDs 1, 2, 3 and 4 and Lady Lake/Lake County and are about to start with District 5 and 6 and 7 will be coming on in 2012. Most importantly, we love not to have to issue deed compliance violations. Our goal is to inform residents so that they understand what the deed restrictions are so we don't have to issue violations.

5) Construction of homes in CDD 9 (south of 466A) will start this spring.

6) The Fire Headquarters will be moving to a new building south of CR 466A. It will also house an Emergency Operations Center in cooperation with Sumter County.

7) There is going to be a new park area called 'Sunrise Park' which will be located on the East side of the Morse Boulevard bridge.

Ms. Tutt then responded to District related questions from the audience. Some of them are as follows:

- Can we have an off the road cart path on Rainey Trail? Answer: Rainey Trail is a Sumter County Road so it is up to Sumter County to actually install a cart path off the road. Sumter County owns the right-of-way off the cart path and that is District 6 and I would suggest that residents ask the CDD6 Board of Supervisors to address that issue.

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Highlights

(Continued from page 6)

- Why did they stop the carts from accessing the doctors buildings on the West side of Buenos Aires where it hits El Camino Real? At no place is there a pedestrian crossing. Answer: That was a Sumter County Commissioners decision and any changes would have to be requested from the Sumter County Board of Commissioners.

- Is there a plan to put a golf cart path to the new library and County buildings on 466A? Answer: Yes, the time frame is still uncertain, but there will be golf cart access to the library.

- Pool pump equipment is sometimes noisy. Is there any allowable background noise measured in decibels at the property line - something that would protect all property owners? Answer: This is a County issue. The District does not have the ability to fine or police for those noise decibels and if you believe they are in excess, the County does have equipment and based on a call to the County, will come out and set up the decibel meter. If it is a developer or District owned swimming pool as opposed to your neighbors, get in touch with the District office and they will address it.

- What is an in area ID card? Answer: If you live here and your children visit you from NY and bring the grandchildren for two weeks during the summer you get an ID for

them. If you live here and your child lives in Marion County and has a child, is it fair to not allow your child and grandchild to ever use the facilities? The AAC and SLRDD decision was that you can get an in area ID to allow them. They must be your immediate family, children and grandchildren, NOT your brothers and sisters, uncles, etc., to use the facilities. This is not a permanent ID, but it is renewable.

- I live in the Heritage Villas and we have been there six years and a bunch of us have gotten together and we all would like to change the color of our homes as a group - all 64 owners. Would that be possible and what would be the procedure? Answer: Contact Deed Compliance Office for architectural review and speak to them - fill out the paper work - you will need to get **all** of the neighbors to agree.

- Every class we go to we wait for an hour or so to get into it. When we bought our home five years ago, it was advertised 'live

the lifestyle' - we can't do that. Can The Villages do anything about getting more classes? Maybe paying some instructors instead of depending on volunteers? Answer: This is a busy time of the year. The same applies to the **volunteer** life style groups that exist here in The Villages. No one says, oh, it's winter time, I'm going to go and open another line dance class for the seasonal residents. It's similar to a Church parking lot. You build it and it is vacant all week. On Sunday it is really crowded, but on Easter it is unbelievable. So, do you build planning for the Easter crowd? We would love for more VOLUNTEER lifestyle groups to come out. We currently run between 1500 and 1700 activities per month. We can accommodate more, but we do not have enough volunteers - so get there early. This time of year is a challenge for restaurants and recreation activities.

- We have some 32 or so pools and only

(Continued on page 8)

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AAC Meeting March 9, 2011

Following the Call to Order and initial reports, the Committee was addressed by Trey Arnett, Arnett Environmental, Inc. who described the process for allocating irrigation water between executive and championship golf courses. Irrigation from pumped ground water is allocated through a complicated process determined by the appropriate water management district (St. Johns or Southwest Florida) based on acreage, soil conditions and area to be irrigated (greens, tee boxes or rough). While water in storm water retention ponds north of CR 466 is not regulated in the same way, it does impact ground water allocations.

Old Business Topics Included:

- Multi-Modal Paths – The project is effectively completed.

- The Mira Mesa/Chula Vista trail reconstruction project - AAC members requested additional breakdown of the associated landscape expenses. The schedule calls for bid packages to go out in March and returned in

(Continued on page 9)

Highlights

(Continued from page 7)

one of them (historic side) stays open past sundown. If you can't be in the sun and you don't have a covered pool, shouldn't there be a policy to keep them open after sundown? Answer: The pools were not installed with the lighting to the level of night swimming. The reason for that is the pools are in neighborhoods and the lighting would be a problem for residents of those homes. You could request the AAC or the SLCDD to look at a particular pool for nighttime swimming and ask them to expend the dollars for the night lighting for the swimming.

- Gate arm lengths. Answer: it is an issue that has come up often lately. There is a federal and state guideline which requires that gate arms (if gate arms are used to slow traffic) must apply to all vehicular traffic. It cannot just apply to automobiles. That is the reason for the extension of the arms. For bicycle riders, the District has been experimenting with and will be installing automatic eyes similar to your garage door sensors which, because the bicycles do not have the metal mass to trigger the gate to open, will be sensitive enough to trigger them. Now,

when the gate arms break off, instead of 'sawing them down' and using them with a shorter length, which permitted golf carts and bicycles to pass through without the need to trigger the gate, **they will be replaced immediately with new gate arms** of the proper length. Remember, the gate cameras will be watching you.

- Why do we have gates if all you have to do is press a button to enter? Answer: Safety is paramount.

- a) There are proven cases that gated communities, whether they open automatically or not, are deterrents and have lower crime rates;

- b) It slows the vehicles down for the pictures to be taken; and

- c) When someone is coming off a major thoroughfare like Buena Vista, when you pull off of that road into The Villages you are pulling into a golf cart area. It creates a psychological and physical barrier and is a change in the overall thought process coming from those roads. □



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Duke University Medical School (1974)
Surgical Internship, Dallas, TX (1974-1975)
Surgical Residency, Miami, FL (1975-1977)
Board Certified in Emergency Medicine
American College of ER Physicians, former president
American Heart Association, Emergency Care Committee
American Medical Association, member
Florida Associations of EMS Physicians, Charter member



Adam Santos, PA-C



John Santos, ARNP

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AAC Meeting

(Continued from page 8)

April. It is expected that the AAC will take action on submitted bids at its May 11th meeting.

- The Committee approved the transfer of funds (approximately \$2.5M) from the Property Management Department to the newly created (executive) Golf Maintenance Department.

- A Consent Agenda containing budget amendments for depression repairs at MC-9 and Golfview Lake and for road repairs on LaGrande Boulevard was approved.

- The AAC requested further study be done before proceeding with a project to provide a fabric canopy over a portion of the LaHacienda sports pool.

Informational Items:

- The AAC board and staff received letters of thanks from the CDD4 board for their efforts on the recently completed Recreation

trail refurbishment project.

- The February Gate Incident Report showed that 7 vehicles were identified in incidents where gates were damaged and 6 were billed.

Reports Included:

- Staff reported that that family peak season pool coverage will start on April 1st, with pool monitors at family pools from 9 a.m. to 5 p.m. Friday through Sunday.

- Staff reported that following several months of discussion, a plan has been worked out with Progress Energy to address the federal mandate to remove trees capable of growing over 12 feet in height, along high voltage power corridors. The result is that 231 trees that are within 85 feet of the centerline of the high voltage power transmission lines that run from the Marion County Sheriff Substation near CR42 to the Lake-Sumter county line will be removed during the month of May. While none of these trees are on residential property, there are cases where

the trees provide shade or visual buffering to nearby homes. The cost of removal will be paid by Progress Energy. Mitigation funds are available for purchase of replacement trees and shrubs that are not capable of growing higher than 12 feet, though installation costs must be paid by the property owner.

- The tennis practice backboard will be relocated from Chatham Recreation Center to the Saddlebrook complex, to mitigate the noise problem to adjacent residences as well as accommodate usage by pickleball players.

- The sinkhole depression at the Chatham Postal Facility has been repaired.

- The solar heating at the Chatham pool is up and running.

Visit www.districtgov.org for the Official Minutes, Agendas and Meeting Schedule.

NEXT AAC MEETING – WEDNESDAY April 13th, 1:30 P.M. AT THE SAVANNAH CENTER □

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Owens Corning Roof Shingle Update

There still appears to be some confusion about whether or not Villages residents who have submitted a verbal claim to Owens Corning and received a claim number from them must complete all of the forms and provide all of the information requested in the claim packet.

We have received several letters and telephone calls similar to the following:

"I have been following the 'bubbling' problem with the O-C shingles. My house fits the profile (built in 2004, Owens Corning Supreme AC shingles installed).

Although I do not see a problem from the ground I got the impression that O-C was going to inspect all the homes. I thought I should have ours inspected to be sure there are no issues. I called and they gave me a claim number and sent me a packet of forms. They said to complete the forms and return them and they would then act on the claim.

The form is asking for photos of the affected area and samples of the affected shingles. Well, number one, there is no way I'm getting up on the roof to inspect. Secondly, from the POA articles, it did not sound like this was necessary.

Does anyone know exactly what they are

doing and what the procedure is?

Any info you can give is appreciated. Thanks.

Dave Fuduric"

Editor's Response: Thank you for your letter. We reported the info which had been sent to us by an Owens Corning representative in the last two Bulletins. We have had several contacts from residents stating that Owens has told some Villages residents they do have to provide the packet information. We sent an email to the Owens rep who had sent us the message you saw in the Bulletin and have asked her for confirmation of her statement and if it is correct, to contact other warranty department reps at Owens so that all Village residents are getting the same information.

The following is the response of the Owens Representative, Diane:

"The short answer to your question is no, there has not been any change in the policy. I thought it would be a good time to re-cap the process so that you can re-fresh your readers. Owens Corning has worked with The Villages to establish a special claim process regarding roofs installed in 2003-2006. The current process is as follows.

ROOFS INSTALLED 2003-2006:

Owens Corning has allowed warranty coverage to subsequent owners of the home.

Owens Corning's intent is to inspect the 2003-2006 installed roofs.

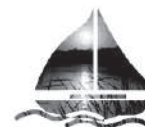
(Continued on page 11)

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Shingles Update

(Continued from page 10)

Homeowners need to simply call in to register the claim. Provide the installation date at the time of the call. The claim will then be put on the inspection list and will be inspected in the order it was received.

A claim kit will be sent to the homeowner, but they do not need to fill it out at that point and they certainly don't have to fill anything out prior to having the roof inspected. Once the roof is inspected and if at that point we need further information we will work with either the homeowner or the roofer to get what we need.

Once the roof is inspected, the resident will be notified in writing as to the status of the roof. Status will be one of three things:

- 1 Replacement necessary (of either entire roof or partial)
- 2 No performance issues found
- 3 Request for monitoring period (which means OC will re-inspect in 6 mos).

ROOFS INSTALLED PRIOR TO 2003:

2002 and prior installations need to follow our standard claim process, which is to submit samples, photographs, claim form, and proof of purchase.

Warranty coverage will NOT be extended to non-original owners of roofs installed 2002 and prior.

TruProtection Coverage will be in place for 2002 and prior installations, which is pro-

rated shingle cost only, no labor.

I hope the above information is helpful. If you have any further questions please don't hesitate to contact us at 1-800-766-3464.

Diane - Warranty Services"

ADDITIONAL INFORMATION received from Ray Micucci, retired contractor and Villages resident, who has served as the POA liaison with Owens Corning on this issue.

Further to the Owens Corning Roof Shingle Replacements...

I've learned recently that some courtyard villas residents are being allowed to upgrade to architectural shingles instead of using the same type of 25-year, 3-tab shingles originally installed on their roofs. Some villa owners have been able to make the upgrade for just \$350.00 to \$400.00 additional on the roof job. Even if it costs a little more, it's still a good idea and you may want to research your options before going forward.

For those residents that are having their roof shingles replaced under warranty, I

strongly recommend the upgrade because not only do you get a 30-year shingle with a more attractive look, the architectural shingles are rated for higher wind speed resistance. This simple upgrade could also enhance the value of your home, should you ever sell. Check with your roofing contractor and the architectural review board about making this upgrade before you schedule the job. We do not know at this time whether this substitution is being allowed on patio villas as well, but it bears looking into. This is an opportunity with long-term benefits at a small price.

When you schedule your roof replacement, you might want to remind the contractor that too many workers on the roof is probably not a good idea. The more people walking on your roof, the more wear on your new shingles, especially in warmer weather. Like so many things in life: you can have it fast, you can have it right or you can have it cheap. Pick number two.

Raymond Micucci, Rym101@aol.com □

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*** Letters to the Editor ***

Bonds and Who Pays Them

Thank you for the recent article titled "Villages Water Utility Sold".

Part of the infrastructure of The Villages was financed by issuing bonds. As buyers of new homes in The Villages, we had to assume an obligation to pay the interest and principle on those bonds. It is not clear to me what infrastructure items that bond actually paid. Did it pay for a portion of the water and/or sewer system? If it did, I have to assume that the developer is not selling what

was paid for with the bonds to the NSCUDD (utilities south of CR 466).

The whole subject of what source pays or paid for what initial cost and maintenance areas is very confusing. To me, a table would be very helpful.

J. L. Kastura

Editor's Note: We hope the following chart will be helpful.

The chart is an attempt to create a simplified matrix to explain how the various pieces of our Villages infrastructure are originally created and how they are maintained. We believe it to be essentially accurate for properties north of CR 466. Since the amenities

south of CR 466 have, for the most part, not been turned over to the SLCDD at this time, the Developer still collects the amenity fees from most of the properties. As a result, the Developer remits a portion of the amenity fees he collects to the SLCDD, which along with those amenity fees collected directly by the SLCDD are used to maintain and operate the amenity system south of CR 466 (i.e., recreation centers, executive golf courses, etc.)

NOTE: Lady Lake/Lake County maintenance costs are the responsibility of the VCCDD/AAC and are paid from amenity fees.

INFRASTRUCTURE COST AND MAINTENANCE EXPENSE MATRIX

INITIAL COST

ONGOING MAINTENANCE EXPENSE

ROADS - (Villas)

"Numbered" District Infrastructure Bonds - paid either in whole or on tax bill as Bond Assessment

"Numbered" District Annual Maintenance Assessment on tax bill
(see NOTE above)

ROADS - (non-Villas)

"Numbered" District Infrastructure Bonds - paid either in whole or on tax bill as Bond Assessment

Lake/Sumter: County Annual Property tax bill
Marion: District 4 Annual Maintenance Assessment on tax bill

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STORM WATER SYSTEMS,
RECREATION TRAILS

"Numbered" District Infrastructure Bonds - paid either in whole or on tax bill as Bond Assessment

"Numbered" District Annual Maintenance Assessment on tax bill
(see NOTE above)

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EXECUTIVE GOLF COURSES
AMENITY POOLS
POSTAL STATIONS
ENTRY GATES
COMMUNITY WATCH

Recreational Amenity Bonds paid off using part of monthly amenity fee revenues to pay debt service
(See Editor's Note above for South of CR 466)

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*** Letters to the Editor ***

Thank You POA

To Whom It Concerns: I have been a POA member for a few years now, and I want to thank you for NOT bending to the "Powers That Be". Please accept my small additional donation for your efforts. Once again, "THANK YOU"! - Joe Bailey

Editor's Note: Thank you for your continued POA support and for your donation. □

Potential Traffic Light Chula Vista Avenue and CR 466

1. What is the status of a potential traffic light at 466 and Chula Vista Avenue?

2. As the Villages has grown, the need for a 4-way Stop at Rio Grande and Delmar should be obvious? What would it take to get a 4-way installed? It would help to slow traf-

fic that is always going 40 in the 25 mile posted speed. I have seen cars doing 50 to 60 on Rio Grande. It is not unusual to wait 5 - 10 - 15 minutes to make a turn or cross when coming out of Mira Mesa. Thanks.

Bill McCallum

Editor's Note: 1) The determination of whether or not there should be a traffic light at the intersection of Chula Vista Avenue and CR466 is a Lake County issue. It is our understanding that Lake County is waiting this year to see what transpires with the property on the south side of CR 466 in that area. 2) As to the 4-way stop at Rio Grande and Delmar, this is the first we have heard about an interest in a 4-way stop at that intersection. This would be a Town of Lady Lake decision. We suggest you attend a Town Meeting and bring it up, or you can contact Town Manager Kristen Kollgaard (751-1500) and express your concerns. □

Medical Equipment Duplication

Good Grief, why are the full pages in the Daily Sun dedicated to raising money for Moffitt? Although it is a good and wonderful hospital in Tampa, we have many Urologists, cancer doctors and radiation clinics here now. I go to Radiology daily by CR 466 and 101 and no one raised money to put in their \$5M worth of equipment. To each his own, I guess, as I am not a millionaire.

Shirley Vaughn □

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***** Letters to the Editor *****

Morse Tunnel at 466???

The new cart path next to Morse Blvd (at El Camino) is very impressive, but of questionable need. Too bad we don’t have a safer cart path to cross Morse Blvd (at CR466). I was told they couldn’t or wouldn’t do it because of the water ‘mis’ management district. Any comments? Thanks.

Ray Kavanaugh

Editor’s Note: The suggestion that there be a tunnel to allow golf carts to go under Morse Blvd (at CR466) was discussed in January at the AAC meeting where it was indicated that it would likely not be possible because it would have to go through a

‘wetland’. Chairman Bell stated that he believed it would be possible to put the tunnel in without going into the wetland if the tunnel was located on the South side of the gate. The District Manager then advised the Committee that such a tunnel would be very expensive (likely in excess of \$1M) and that the recreation trail reconstruction engineer mentioned that a bridge would likely be cheaper. That being said, the remaining AAC members did not support the idea at this time. □

No More “Welcome Home” Gate Message

It is very sad that they must remove a warm comforting sign such as “Welcome Home”. We’ve always enjoyed returning from a long trip up North to the “Welcome Home” sign in our neighborhood. Please, someone explain the necessity of this “rule”.

Mike and Marie Cunningham

Editor’s Note: This is not a Villages ‘rule’. It became a regulation in the State of Florida on January 1, 2011. It can be found in the 2009 MUTCD (Manual on Uniform Traffic Control Devices) regulations regarding the use of gates as traffic control devices (full stop before proceeding). For the safety of the residents, the POA supports the VCCDD and SLCCDD compliance with this new regulation which will enable local law enforcement to enforce stopping at our gates (like stopping at STOP signs). Unfortunately, full compliance requires that there may be no unauthorized messages on the gate arms. □

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Letters To The Editor

Grateful For Information

Years ago I tried reading the POA but only recalled the negative information published. The new year of 2011 it began to arrive in my driveway of my new home. I read page one and something told me to continue reading. I did and found page after page to have only positive information printed.

I am grateful for all the information you have provided villagers on the Moffitt Center. I am a breast cancer survivor for 10 years and look forward to the expertise they will offer with Clinical Trials, etc..

Keep up the great work of informing The Villages population what is truly meaningful to their daily lives.

We are blessed to have healthcare so close to home.

Very grateful,
Andrea Skahill

Editor's Note: Years ago the POA had to be 'negative' – there were things that were very wrong. The fact that the Developer settled a \$40 million dollar class action lawsuit which addressed these problems should be explanation enough as to why we had to be 'negative'. Granted, in hind sight, it would have been better if we would have showed less anguish in our articles about the problems we were uncovering. □

Traffic Control Info for Golf Carts

At the recent Property Owners' Association meeting a question came up during the open forum that we later asked Lt. Wolfe of the Sumter County Sheriff's office to answer for us regarding traffic controls. The question applied to three intersections North of CR466, namely, Buena Vista and Southern Trace, El Camino and Enrique and El Camino and Buenos Aires, all of which have a traffic light controlling auto traffic.

Situation: A golf cart is on the recreation trail heading south on Buena Vista Boulevard and approaches the intersection at Southern Trace Boulevard. The golf cart driver sees two traffic controls - a traffic signal light on Buena Vista and a stop sign on the golf cart trail.

1) If the traffic light on Buena Vista is

red, can the golf cart proceed to cross Southern Trace after it comes to a stop, or must golf carts abide by the traffic light too?

Answer: The golf cart may cross after it comes to a complete stop for the stop sign. The traffic light controls the traffic on Buena Vista and the stop sign controls the traffic on the golf cart path.

2) If the light is green, does the golf cart still have to come to a complete stop before proceeding to cross Southern Trace?

Answer: Yes they must stop for the stop

(Continued on page 16)

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Traffic Control Info

(Continued from page 15)

sign before proceeding.

3) If the light is green on Buena Vista and traffic from Buena Vista is turning onto Southern Trace, do the cars yield to the golf cart crossing Southern Trace (as they would for a pedestrian) or does the cart yield to the cars and only proceed after the cars have passed the cart?

Answer: The golf carts must yield to the cars, because the cars have the right to be in that lane and the golf carts are entering their lane, therefore they must yield to the cars.

These are the laws, but always remember cars are bigger than carts, so BE CAREFUL out there! □

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E-Verify Info

Immediately after taking office, Governor Rick Scott signed Executive Order 11-02, "Verification of Employment Status" requiring state agencies to use **E-Verify** to confirm the legal status of state employees, contractors and subcontractors to the state. Counties across the state are modifying their employment practices to conform. Department of Homeland Security (DHS) Form I-9 is currently used to gather identification info. I-9 info is input to the E-Verify system to assure that the submitter is a US citizen or has a legal work visa. E-Verify can identify most of the illegal documents. In addition, DHS has announced that they will utilize a "data min-

ing" technology to look for irregularities that suggest fraud or misuse of the system.

The Florida Legislature is working on bills (SB 518 and HB 691) requiring all employers to use E-Verify. Locally, Eva Rey, Director of Purchasing and Support Services for the VCDD, advised District Board members "... staff has begun revising its Purchasing Policies and Procedures Manual in order to take a pro-active approach to contracting for services that is similar to that of the State of Florida. While the Districts are not required [at this time] to adopt any policy mandating the use of E-Verify in its contracting procedures, staff believes that EO #11-02 will ultimately be adopted by local governments in some shape or form throughout Florida and will, thereby, place the Districts 'ahead of the curve.'"

The expectation is that broad application of E-Verify will result in lower levels of unemployment for Florida residents and those here on legal work visas. □

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Progress Energy

Fallout from the 2003 Blackout in the Northeast Trickles into The Villages

A number of studies looking into the cause of the 2003 blackout that crippled much of the Northeast, upper Midwest and Canada indicated that overgrown vegetation near transmission lines was a major cause of the 2003 blackout and also contributed to other historical large-scale blackouts. Hence, federal regulations were established which require all electric utilities to remove any tree capable of growing in excess of 12 feet that is located within 85 feet of the center of their transmission power lines. As most of us are aware, Progress Energy has transmission lines which run through The Villages from CR 42 to CR 466. Failure to comply with this new regulation will cost Progress Energy a potential federal fine of up to \$1M per day.

Progress Energy has identified 231 trees that will have to come down. In the latter part of March, Progress Energy representatives began visiting homeowners potentially affected by the regulation to explain their plan for removal of the designated trees. The utility company has indicated that if Progress Energy has to remove a tree on an individual homeowners' property, they will grind the stump and provide an appropriate (one that matures under 12 feet in height) replacement if desired by the property owner.

Watch for notices from the Villages Community Development District Manager as to the name of the contractors that will be doing the tree removal as the project will be contracted out by Progress Energy. □

Ask The Chief Handicap Parking Privileges

The Town of Lady Lake and the Lady Lake Police Department have a zero tolerance for anyone who violates a parking privilege intended for a disabled / handicapped person, which applies to all motor vehicles, motorcycles, golf carts and LSV's.

Pursuant to Florida State Statute # 316.1955 – Enforcement of Parking requirements for persons who have disabilities – whenever a law enforcement officer or the owner or lessee of the space finds a vehicle in violation of this subsection, that officer, owner, or lessor shall have the vehicle in violation removed to any lawful parking space facility or require the operator or the person in charge of the vehicle immediately to remove the unauthorized vehicle from the parking space. Whenever any vehicle is removed under this section to a storage lot, garage, or other safe parking space, the cost of the removal and parking constitutes as lien against the vehicle. Which means that it will be towed at the owners expense. Violation of this statute is a noncriminal

traffic infraction and has a \$183.00 fine (or more – depending on where the violation occurs).

It is very important to note that in order for a disabled person to be allowed to use a handicapped space, **they must park and exit the vehicle.** Therefore, if the disabled person remains in the vehicle while the driver or passenger exits the vehicle, they are in violation of the law.

Our desire is voluntary compliance to all traffic laws and in particular, handicap parking and the use of disabled parking permits. However, should a driver not have the desire to voluntarily comply with the rules of handicap parking and the use of disabled parking permits, upon our discovery of that violation, we would deal with it accordingly.

Remember, together we can make a positive difference, Until next time – let's be safe out there!

Chief Ed Nathanson, Town of Lady Lake □

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Lightning Matters

By Len Hathaway

The purpose of this monthly column is to inform residents about lightning and how it can impact your personal safety, your home, and your appliance/electronics.

It is important to understand the potential impact of lightning as you are living in Florida, the Lightning Capital of the USA.

In previous columns we have addressed the various lightning subjects that can be accessed at the POA4US.ORG web site.

In this issue we offer for your consideration a potential methodology that you may wish to adopt when making a decision on the installation of a lightning protection system (LPS) commonly called lightning rods for your home. LPS

are a well-researched and time tested way to deal with a direct lightning strike to a structure including homes.

You will note that nearly every building at Sumter Landing has lightning rods as does all of the water/sewer pumping stations that you may see on the golf courses and roundabouts.

Fortunately, a direct lightning strike that destroys a home does not happen very often. In fact, it has only happened seven times here in The Villages in the last seven lightning seasons. While none in 2010, there were two in 2009.

So, do you need a LPS? Only you the homeowner can make that decision based on your own personal tolerance for risk sometimes called the threshold of pain. You could use the same concepts that apply to your assessing the risk in your financial portfolio.

For example, if you have a high tolerance for risk you may not be concerned with lightning striking your home. The odds are with you and if you do nothing the money stays in your pocket. If the worst does happen and you have transferred your risk through a homeowner's insurance policy you will be compensated for the

monetary portion of your loss.

But what if you have a low threshold for risk? In this case you provide a LPS by shelling out your hard earned dollars for peace of mind. This avoids the possible destruction of your home, loss of your furnishings, clothing, photos, memorabilia, cars, golf carts, living in temporary quarters for up to a year, dealing with contractors to reconstruct, dealing with an insurance claim, putting your retired life on hold, and undergoing the stress of the entire ordeal.

If you do opt to install a LPS be advised that this is an unregulated business so you need to carefully consider your choice of installer.

See the POA Bulletin at the aforementioned web site then scroll to POA Links/Archived POA Bulletins then select the July 2010 edition and scroll to pages 9 & 10 on how to select a LPS installer

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 non-commercial 40-minute Power Point presentation, *Lightning Tips for Villagers*, that addresses direct lightning strikes to your home, indirect lightning strikes to your electronics, validation of lightning protection systems (rods), buyer beware marketplace, surge protection, corrugated stainless steel tubing (CSST) gas pipe, common lightning 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 at (430-1164) LHATHA@AOL.COM or Bob Freeman (751-0505), STALIT1@AOL.COM. □

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Our Monthly Gardening Column:

Mockingbirds

by Anne Lambrecht
Master Gardener

A little Mockingbird has been a resident in the oak tree in the cul-de-sac near our house for quite some time. His territory is in our yard and in Jim's, my next door neighbor. He eats in my yard and nests in Jim's.

The Mockingbird is Florida's state bird as well as the state bird of Texas, Arkansas, Mississippi and Tennessee.

Mockingbirds are more formally called Northern Mockingbirds with their range being from southern Canada to the Caribbean. Their scientific name, *Mimus polyglottos* means "mimic of many tongues." Their nickname is "Mocker." Both male and female sing and they can mock from 40 to 200 different songs with each phrase often repeated many times. Their songs consist of other bird's songs, doorbells, horns, barking dogs and even the sound of a tired screen door. Throughout their lives they add songs to their repertoire. They are one of a few songbirds that actually sing at night. Studies have shown that only bachelors sing at night hoping to attract a lonely lady bird. Their night songs are usually in the light of the full moon in the spring. The Husband doesn't like my Mockingbird's songs. He becomes extremely crabby if he can't sleep.

The Mockingbird is a pretty, slender gray bird, 9-11 inches with long legs and a long tail. His coat is a velvety dark gray and his shirt is grayish white with white patches on the wings and tail. The teenagers have black spots on their

chests.

Their territory includes feeding and nesting areas which is actually pretty large, maybe the area of two lots. They like to perch on the very highest apex around and sing their little hearts out. Their diet is divided evenly over the course of the year. In the spring and summer--during the breeding season--they eat beetles, grasshoppers, spiders, snails, ants and worms. And they enjoy seeds, berries and other fruits in the winter months. Their territory must contain both elements of food, plus dense shrubs and low tree protection. They nest in Jim's yard. He has nice thick shrubs, but I have tastier worms.

Mating season is between March and August. During mating season male Mockingbirds may sing night and day! The male Mockingbird builds a cup-shaped nest in forks of trees or bushes and the female finishes up the nest with soft rootlets, moss, hair or even shredded cigarette filters. The nests are usually 3 – 10 feet off the ground and can be as high as 60 feet. They rarely ever reuse their nests.

The female lays between three to five eggs. Their eggs are so beautiful. They are blue-green like a robin's, but with brown freckles on them. The female incubates the eggs. It takes about two weeks for the eggs to hatch. Both the female and male will take care of the fledglings. The babies leave the nest in a little over 10 days. The young cannot fly well for another week or so, and the adults continue to feed the fledglings for up to 3 weeks after they leave the nest. The female usually has two broods a year, but she can have up to four. I had a baby Mocker in my crape myrtle right outside the lanai door a few years ago. He wasn't scared of me and I think he must've been

learning how to fly. I went outside and stood about 20 feet from the little guy and watched the parents come near. I didn't want to cause any trauma so I went away and later he was gone from the tree.

Like crows, they call to each other with warnings of distasteful people or potential enemies. My little Mocker always goes crazy when the Husband comes outside, flying from his perch in the tree over to the corner of the garage and then swooping down at his head. Mother Nature doesn't make mistakes--there's just something they don't like about the Husband. (Maybe they know that he wants to kill all the bugs in my yard). Mockers also chase other birds and attack cats and snakes. When an uninvited Mocker enters another's territory, they dance. When I first saw this, I thought it was some kind of mating ritual but it's actually a territory thing. They jump from side to side, following each other's movements until one of them gives up and flies back to his own territory.


Mockingbirds were nearly wiped out in the 1800's (seems like that's when all our troubles began) from poachers who would raid nests and cage the songsters.

"It's a sin to kill a mockingbird" says Atticus Finch, from Harper Lee's famous book *To Kill a Mockingbird*, "because they just sing their little hearts out for us to enjoy."


The oldest Mockingbird on record was 14 years, 10 months old!

For more information, American Birding Association <http://www.aba.org/>

To reach Anne Lambrecht:
annegarden@embarqmail.com □



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(Continued on page 21)

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(Continued from page 20)

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

Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 352-753-5301. 15% POA discounted labor on a Service Call. Valid on a minimum 1 hr of service.

Kitty Camp & Resorts - JUST for CATS...a Lovable Lakeside Cat Resort & Retirement Home. 15% Discount to POA Members. Call 352-205-4284

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

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

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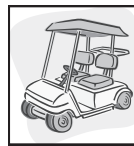
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Minami Granite Designs Inc. - 1806 N.E. 2nd Avenue, Ocala FL. Free stainless steel sink with kitchen counter do-over. 352-671-9800.

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 offer per POA family.

Nature's Liquids - 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 - Affordable Personal Assistant. 352-430-0764. 10% POA discount.

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

(Continued on page 22)

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Discount Partners

(Continued from page 21)

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

Plaza Jewelers - 16770 S. Hwy. 441, Baylee Plaza, Summerfield, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$3.

Preferred Financial Solutions, LLC - Receive complimentary retirement income plan. 20+ years experience. 352-753-1967.

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

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

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

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

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: One Half price single patty burgers; 99¢ single topping sundaes. Valid only at Summerfield.

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

Sparr Building and Farm Supply - Corner of Hwy 44 & Signature Drive, Wildwood. 352-330-1718. 10% POA discount on fertilizer, water softener salt & pool supplies. Sale items excluded.

Stewart Lawn & Landscape Maintenance - 352-347-3792. 20% discount to POA members.

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

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

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

Tri-County Tile & Home Improvements - Lake County Resident & Home Improvement for 25 years. Call 352-978-3556. 15% Discount (on labor) to POA Members

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

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

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

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

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

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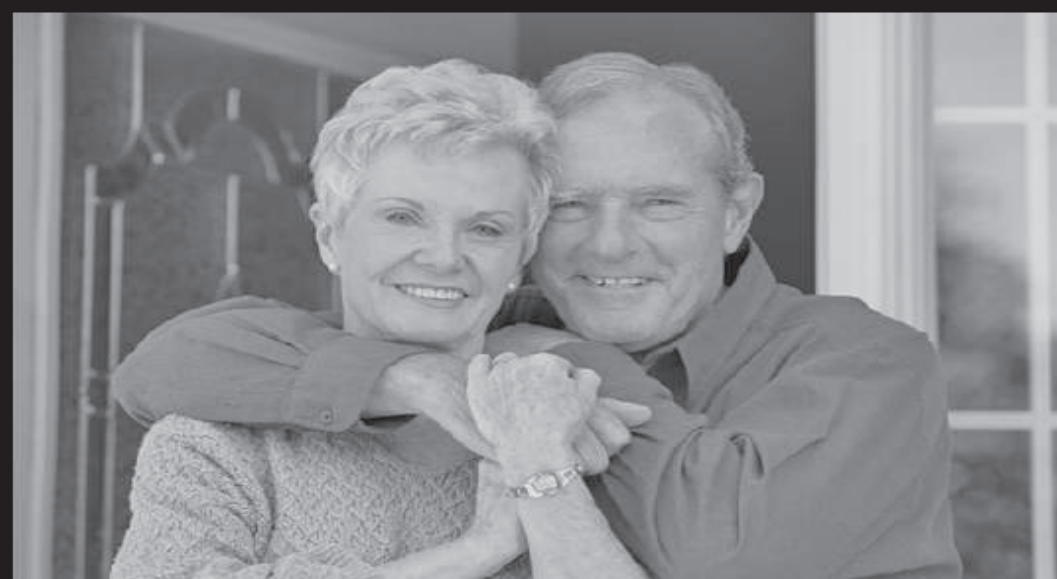
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