

# The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 37.05

Champions of Residents' Rights Since 1975

May, 2011

## IRS Update - 4/6/11

In January of 2010 the District requested 'Technical Advice' from the IRS on the Agent's position that the District did not meet the IRS requirements to be classified as a political subdivision within the meaning of section 1.103-1(b) of the Income Tax Regulations ("Treas. Reg.") or, in the alternative, if the District is not a political subdivision, whether its debt is issued on behalf of a State or local government unit within the meaning of the above cited regulation.

An excerpt from "An Introduction to IRS Audits of Tax-Exempt Bonds", written by members of Orrick's Public Finance Tax Group, states that 'Technical Advice, published in the form of a Technical Advice Memorandum (a "TAM"), is "...intended to establish the proper interpretation and application of the law to the facts of a specific case. Because a TAM can determine the outcome of an audit, seeking technical advice is a formal part of the audit procedures, and taxpayers have certain rights to participate in the process of obtaining technical advice. If technical advice is requested by either the agent or the taxpayer, the usual procedure is for the agent and the taxpayer to negotiate an agreed upon statement of facts and for each side to present their legal position separately."

This is where we are now. At the April 6, 2011 AAC meeting Janet Tutt reported that the IRS Agent has now put together a series of facts on the particular issue being addressed. They were sent to the District for its opportunity to review those facts and then return with either agreement with the facts or disagreement with the facts. It is not a finding - it is purely factual information regarding the Center District.

Ms. Tutt advised that "It (the IRS 'fact

sheet') was full of misinformation - factual errors - facts and comments included that had nothing to do with the actual issue that was being addressed by the IRS and items that had no bearing at all on the issues." She added that this is not the only issue the IRS is looking at - 14 months ago the IRS assigned an appraiser who came to the District and reviewed all of the documents pertaining to the bond issues and to date the District still has not received any report regarding that issue.

It has been 39 months (and three different agents) since the first IRS contact. Ms. Tutt expressed that the District is hopeful that once the IRS comes to understand the laws and situations surrounding community development districts and how the CDDs operate that it will close their examination.

On April 4, 2011, the Center District's attorney, Perry Israel, responded to the IRS Agent's statement of pertinent facts and issues. In his overview he stated, "... it is obvious from the Center District's review of the Service's draft of the statement of facts that the Service has a clear and deep misunderstanding of the nature of the creation, devel-

opment and governance of the Center District and the powers, responsibilities and functions of the Center District. In particular, (a) as described in detail below, the Developer does not control the Center District

(Continued on page 2)

## A Seamless Community Watch Program?

The AAC, having completed the refurbishment of the Buena Vista and El Camino Real recreation trails project and begun the process of refurbishing the Chula Vista and Mira Mesa recreation trails, has now moved on to creating a budget for the October 2011 – September 2012 fiscal year. Major expense line items in the current (\$41M) budget are Bond Principal and Interest (\$16.6M), Repair and Maintenance Services (\$6.9M), Capital and Law Suit Settlement Projects (\$5.0M), Contractual Services (\$2.6M – Golf Management Systems, etc.), Recreation (\$1.9M), Community Watch (\$1.6M) and Administrative Services (\$1.2M).

At a recent AAC meeting, the chairman pointed out that we spend almost as much on Community Watch as we do on recreation. The \$1.6M mentioned above is just the north of CR 466 expense. South of CR 466, the amount is somewhat lower, but growing each year. The role and performance of Community Watch is a frequent topic among residents as well as committee members. Questions are often raised as to the need and effectiveness of the service as currently implemented. This service is provided in three different functions. There are the gates and gate attendants, the patrol officers cruising in patrol vehicles and there is the HQ dispatch

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**May 17, 2011**  
**POA GENERAL MEMBERSHIP MEETING**  
**Third Tuesday of the Month – 7:00 p.m.**  
**Laurel Manor Recreation Center**  
**"Who We Are and Where We**  
**Get Our Power"**  
**Sumter Electric Cooperative, Inc.**  
**SECO**  
**A Touchstone Energy Cooperative**  
Presentation followed by  
Question & Answer Session  
COFFEE AND DONUTS  
FOR ALL AFTER THE MEETING  
ALL RESIDENTS WELCOME – COME AND JOIN US

## IRS Update

(Continued from page 1)

and persons and entities unrelated to the Developer control approximately 72% of the votes for members of the Board of Supervisors of the Center District, (b) the Service appears to have missed or downplayed the nature of the public benefit functions of the Center District and other community development districts under Florida law, (c) the Service has overlooked the public findings made by the Center District prior to the acquisition of any assets, and (d) the Service does not seem to have noted the fact that, under Florida state law, the Center District is dissolved upon a transfer of all assets of the Center District to other political subdivisions of the state and that a local general purpose government within the geographic boundaries of which the Center District lies may require a transfer of Center District assets combined with an assumption of Center District liabilities. Like all community development districts, and as is the normal progression of events for such entities, the Center District has evolved from a political creature created by petition of, and initially controlled by, the Developer to a fully functioning special district of government, including an independent Board elected by persons other than the Developer. The Center District believes that the Service should re-evaluate its analysis of the political subdivision issue based on the correct facts relating to the Center District as accurately presented below and in the enclosed document. When the correct facts are reviewed, the Center District believes that, without need for a technical advice request, the Service will recognize the proper status of the Center District as a political subdivision and promptly close the examination of the Center Districts’ bonds. On the basis of these facts and the proper application of the clearly established legal principles, a continuation of the examination is entirely un-

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.

warranted and would result in a wholly unnecessary and inappropriate waste of the time, personnel resources and funds of both the Center District and the Service. However, in the unlikely event that the Service continues to have a substantive concern as to the Center District’s status as a political subdivision, the Center District’s enclosed presentation of the correct and complete facts will serve as the basis for the requested technical advice.”

### THE POA POSITION:

The POA has **not** taken a position on the relative merits of the positions of the IRS and the VCCDD in this controversy, although we sincerely hope that the VCCDD is able to prevail. In regard to the current IRS investigation, the POA’s primary objective is to try to protect the rights and interests of the residents of The Villages, who have made The Villages their retirement home. Most Villagers are not wealthy and have worked hard in order to now enjoy an active life style in The Villages. Any action that takes away what Villagers have worked so hard to gain is an action which the POA opposes.

In this regard, we continue to follow closely the developments in order to try to ensure that any resolution of the IRS investigation does not jeopardize the residents’ amenities or result in the costs of a negative finding being passed on to the residents. We have expressed our concerns to the IRS, and we are making every effort to keep the residents we represent informed through the POA Bulletin.

As we advised previously, the POA has contacted legal counsel in order to help us do all we can to legally protect the rights and interests of Villagers in this matter because the VCCDD and SLCDD (center districts) have no financial liability in this matter because all bond related expenses must come

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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. □

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## IRS Update

(Continued from page 2)

from the “Trust Estate” which is our amenity fee income stream. If there were a negative finding, the POA continues to believe that the Developer would step in and fund the assessments and other related costs as the Developer received the proceeds from the sale of the properties and benefitted from the tax exempt status of the bonds.

We are doing all we can to help residents in this complex matter. We, in turn, do need your help. Please encourage your neighbors to join and support the POA. (A membership form and information can be found at the bottom of this page.)

Also included in this May Bulletin on page 10 is a brief chronology of the IRS investigations. If you are new to the area or want a ‘refresher course’ about the actual issues expressed by the original agent, we would suggest you review the POA Bulletin article entitled “How the IRS Bond Inquiry Affects You” which can be found on our website, [poa4us.org](http://poa4us.org).

Click on the archived Bulletin link and go to the August, 2009, edition. □

## American Legion Correction

In the April Bulletin we reported that the American Legion on Rolling Acres was going to present the ‘traveling’ Vietnam Wall on June 4, 5 and 6. After we went to press, we were advised that once the Legion had the opportunity to evaluate all that would be involved they determined that there was not enough time for them to do an adequate job. Therefore, the ‘wall’ will not come to The Villages area this year. We spoke with John Gibbons, Commander of American Legion Post 347 and apologized about the misinformation and his reply was that he was ‘happy for the free advertisement’. □

**POA SPEAKERS  
AVAILABLE**  
for Villages Club Meetings  
Contact Elaine Dreidame  
POA President at 753-5069

## Make An Investment in Your Future

**We still have concerns in The Villages** – the eventual outcome of the ongoing IRS investigation; the desire for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents, to name a few. The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every driveway in The Villages every month at a cost of \$80,000 per year. We believe it is important that all residents have all of the information about happenings and events in The Villages

as they make decisions on various issues. The POA has no ties or obligations to the Developer which might compromise the POA position or its advocacy of Residents’ Rights.

We are making every effort to research the issues and advise you of any pertinent information which was not included in the various Villages media outlets. If you believe we are providing a service and you read the Bulletin, we urge you to become a POA member. (Membership form and information below – annual membership year is from January 1 through December 31.)

Paying a membership fee of \$10.00 per year is an investment in your future as you will be helping to keep the POA financially sound and your membership numbers will increase our ‘clout’ if action needs to be taken.

**THE POA HAS YOUR BACK  
DO YOU HAVE OURS?** □

**2011 MEMBERSHIP FORM**  
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NUMBER OF PEOPLE IN HOUSEHOLD

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ADDRESS \_\_\_\_\_

CITY/STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

VILLAGE \_\_\_\_\_ PHONE \_\_\_\_\_

E-MAIL \_\_\_\_\_

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ANNUAL DUES (\$10.00 PER HOUSEHOLD): \$ \_\_\_\_\_

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

## Community Watch

(Continued from page 1)

function that is reachable by calling 753-0550.

North of CR 466, the Community Watch function has changed little in the last five years or more. There are five residential patrol routes that drivers cruise constantly, 24/7. There are 11 "manned" gates – 7 are manned 24/7; 3 are manned 17/7 and one is manned 16/7. There are 24 unstaffed gates. The questions come up with regard to the effectiveness of the current implementation and the cost versus result.

South of CR 466, the gates are handled differently. The developer has learned through the years to provide the desired level and appearance of security in a more cost effective manner. Only one gate south of CR 466 is manned 24/7; two gates are manned 18/7 and two are manned 17/7. Currently there are 23 unstaffed gates south of CR 466. The key difference in the south is the existence of a gate operations function. Gate cameras south of CR 466 feed real time video to a control room that is staffed 24/7. By monitoring the video feed, the gate opera-

tions staff can speak to entering drivers as well as watch entering and exiting vehicles at all gates. North of CR 466, gate attendants have little or no visibility of vehicles exiting at their gate.

The AAC members at their April meeting decided to hold a public workshop (scheduled for May 4, 2011 at 1:30PM at the Laurel Manor District Office Meeting Room) to discuss the Community Watch function, what is required, what is expected and how to obtain it in the most cost effective manner. Resident input will be an important factor. While many residents say they like having their own personal gate attendant who greets them as they drive through, they generally have little insight into the effectiveness of manned gates versus other options, nor are they aware that it costs in excess of \$70,000 per year to man one gatehouse 24/7. Human staffing of gates has to be looked at in the context that we must legally give the public unobstructed access to our roads and that typically there are several ways to get to a particular location in The Villages, often without entering or exiting via a manned gate.

Just as the new recreation trails copied the improved version created south of CR 466, perhaps it is time for the AAC to expend amenity funds for technology infrastructure to upgrade the Community Watch function north of CR 466, incorporating a newer and more cost effective solution. This upgrade

would likely involve the installation of cable (coax or fiber optic) connecting all the gates so we could track entering and exiting folks to provide better security than we currently have and to include the pools in that wiring so that we could better protect our pools from unauthorized use by outsiders (especially those not attached to a recreation center). Upgraded cameras capable of sharper images with remote focusing capability would also be desirable. The POA recommends residents attend the workshop and provide their input to the AAC members, but if you missed it, this topic will be on the agenda for the May 11, 2011 AAC agenda. This meeting will be at the Savannah Center, commencing at 1:30PM. □

## POA Website

Within the next few weeks, the POA website (poa4us.org) will be down for a period of up to three days. We are in the process of changing our service provider and in order to make the transfer the domain has to inform all the domain servers throughout the world, which can take 24 – 72 hours. We apologize for any inconvenience. □

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## PALMS UPDATE

**Message from: Bob Rutkowski, President  
Performing Arts  
of Lake, Marion and Sumter**

Two of the questions most frequently asked of PALMS are:

- What will be the seating capacity of the main theater?
- Where will the performing arts center be located?

During the winter months, we have consulted with a number of performing arts experts and local business development resources to deal with these key decisions. This esteemed group included current theater directors, theater management companies, and theater consultants.

A number of factors must be evaluated in main theater size. The first is the level of talent that we want to attract. Clearly we cannot attract acts that are performing in large arenas, because their cost is clearly out of reach. On the other hand, quality national acts are available and will play in houses of less than 2,500 seats.

Once you attract the act, the next decision is the audience size impact on the ticket price. The larger the facility, the lower the ticket price structure can be for a given performance. Once again, there is a tradeoff between the intimacy of the experience and the cost of building the facility.

So, our industry experts balanced all these

factors and concluded that the main theater capacity should be approximately 2,000 seats. This size will accommodate the talent currently playing in the best houses in Florida at an affordable ticket price structure.

Recently we just got our initial look at the census results for the tri-county area. The official figure for Sumter County is 93,000, Lake County 297,000 and Marion County 331,000. The grand total for the Tri-county area is then 721,000 folks. These results clearly validate PALMS expanding its focus to the entire tri-county area.

If we look at the transportation infrastructure in our area there is an area of easy access near The Villages. The majority of our future patrons could reach this location in 20-40 minutes – an acceptable commute time. If we extend our range to one hour, we take in all of Ocala and portions of Orlando; pushing our potential audience to over one million.

Now if we put these two key pieces of information together, we see the underpinning rationale for our main venue size and location. If 100,000 Villagers can support a 1,000 seat venue; it should be possible to fill another 1,000 seats with the 621,000 other residents of the tri-county area and more beyond that.

PALMS Vision is honing in on a 2,000 seat venue near the Florida Turnpike and US 301. We now have better definition in our quest *To create a performing arts center that is a jewel to be enjoyed by the people of the*

*tri-county area.*

Anyone with experience leading or conducting fundraising drives who would like this challenge contact VP Bill Hicks at [hicks930@msn.com](mailto:hicks930@msn.com) or 312-925-0161.

Finally, I'm delighted to report PALMS has a new Web site: [www.palmsfla.org](http://www.palmsfla.org). We want to thank Paul and Leda Rabenold of The Villages Computer Club for their help designing and publishing the site.

For questions or comments about PALMS, contact us at [palmsflinfo@gmail.com](mailto:palmsflinfo@gmail.com) □

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## Sinkholes and Insurance Coverage

Most of us probably have given little thought to the possibility that we might experience a sinkhole on our property and assume our existing homeowners insurance has us covered. Well, now might be a good time to give the subject a little thought and more importantly, to check your homeowner's insurance policy coverage.

State regulations on sinkhole coverage in our homeowner's insurance policies have been changing since 2007 and there are additional regulations currently under review in the Florida State Legislature. The purpose of having Dave Arnold, a professional geologist, from the Southwest Florida Water Management District and Angela Taylor, Manager of the Frank Slaughter Insurance Agency, make presentations at the POA April membership meeting was to make sure that all Villages

residents are aware of these changes as they are significant.

Let's begin by stating that sinkholes are to Florida as earthquakes are to California, hurricanes are to southern and eastern coastal communities and tornadoes are to the midwest. No matter where we reside, we have potential environmental threats. That being said, it is important that we have our homes properly insured.

Sinkholes are a natural and common geological feature in central Florida, especially the western portion. They are formed when rain dissolves underground limestone or when surface materials collapse into underlying cavities in the rock. Sinkholes have become more common over the past twenty-five years, primarily due to activities of humans such as withdrawal of groundwater, diversion of surface water, or construction of ponds. Sinkholes come in all sizes. They are unpredictable, but they all develop in basically the same way. As rainwater seeps into the ground, acid in the water dissolves the thick layers of underground limestone that underlie the entire state, creating big, empty underground holes or gaps. If the layers of sand and dirt which sit on top of the limestone fall into these holes and gaps, the result is a sinkhole.

Prior to 2007 sinkhole coverage was required in Florida homeowner policies. In most instances it was listed as one of the "All Other Perils" for a reasonable deductible usually around \$500. The 2007 law was enacted

because insurance companies were losing millions of dollars due to an increased number of claims. The new law allows insurers to exclude sinkhole coverage and then offer you a buy back (special deductible for inclusion like we have with hurricanes but in many cases much more expensive). Given this relief, insurers were then required to include insurance for what was called catastrophic ground collapse. Florida Statute 627.706 provides as follows: "Sinkhole insurance; catastrophic ground cover collapse; definitions. -

(1) Every insurer authorized to transact property insurance in this state shall provide coverage for a catastrophic ground cover collapse and shall make available, for an appropriate additional premium, coverage for sinkhole losses on any structure, including contents of personal property contained therein, to the extent provided in the form to which the coverage attaches. A policy for residential property insurance may include a deductible amount applicable to sinkhole losses equal to 1 percent, 2 percent, 5 percent, or 10 percent of the policy dwelling limits, with appropriate premium discounts offered with each deductible amount. (Basically, these deductibles - the amount the home owner must pay before insurance would kick in, will pay for the initial research to determine whether or not you actually have a sinkhole which determines

(Continued on page 7)

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## Sinkhole Insurance

(Continued from page 6)

whether or not you have coverage for the incident.)

(2) As used in ss. 627.706-627.7074, and as used in connection with any policy providing coverage for a catastrophic ground cover collapse or for sinkhole losses:

(a) “Catastrophic ground cover collapse” means **geological activity that results in ALL the following:**

1. The abrupt collapse of the ground cover;
2. A depression in the ground cover clearly visible to the naked eye;
3. Structural damage to the building, including the foundation; **and**
4. **The insured structure being condemned** and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Ms. Taylor advised the audience that this is something you rarely see and that the odds of having a catastrophic ground collapse are very small. It has to be sudden, fast, and a huge hole develops that the house is moving into by the hour. This is not what we see around The Villages - what we see around here are sinkholes which are different. Florida law defines a sinkhole as “a land form created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater. A sinkhole may form by col-

lapse into subterranean voids created by dissolution (the dissolving) of limestone or dolostone or by the subsidence as these strata are dissolved.”

In summary, this means that if your home is damaged by sinkhole activity, but does not meet all four criteria for catastrophic ground cover collapse – for instance, you may have foundation cracks, but the home is still livable – your insurance may not pay for the damage if you do not have special sinkhole coverage.

All insurance companies licensed to do business in Florida must offer sinkhole coverage, usually as an addendum or rider to an existing policy, and for an additional premium charge. However, most insurance companies now maintain a geotech database which identifies their policy holders by zip codes and if there are too many claims in a given zip code they will discontinue offering homeowner insurance policies to anyone who lives in any of those zip codes (these are re-

ferred to as closed zip codes – insurance companies do this when they are over exposed in an area, that is, they believe they have too many policy holders in that zip code), or they may request a home inspection, including geological work, before offering a policy. According to Ms. Taylor (and confirmed with Sumter-Marion Insurance Agency), here in The Villages the 32162 zip code is currently ‘closed’ for several insurance companies who currently have a large number of policy holders in the 32162 zip code. If you decide you would like a new insurance carrier, be aware that your home may not qualify for sinkhole coverage with another company. If they see too much activity in an area, they won’t look at it and by law they do not have to, or they can request the inspection.

Additional alerts for residents are as follows:

- 1) Many times a sinkhole can be slow

(Continued on page 8)

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## Sinkhole Insurance

(Continued from page 7)

and gradual - you might see a little hole in the yard and each year it might get a little bigger, but it is not something that just pops up. Insurers are able to deny coverage if they can demonstrate that the problem started several years ago and that it was a maintenance issue back then and should have been addressed then before it caused damage to the structure. **It is damage to the structure that triggers insurance coverage.**

2) Just because you have a depression of the ground surface, it may not be a sinkhole, but rather, a 'subsidence incident'. Expansive clay layers in the earth may shrink upon drying, buried organic material, poorly compacted soil after excavation work, buried trash or stumps, and broken pipes all may

cause depressions to form at the ground surface. These settling events, when not verified as true sinkholes by professionals, are collectively called subsidence incidents. If the settling is affecting a dwelling, further testing by a licensed engineer with a professional geologist on staff or a professional geology firm may be in order. Property insurance may pay for testing, but in many cases insurance may not cover damage from settling due to causes other than sinkholes. So, be observant, especially around the foundation of your home and if you see anything unusual, have it checked out before it becomes a potentially very expensive repair,

Currently, Senate Bill 408 is before the State Legislature. In this legislation they are looking at larger deductibles, making the research process - the inspection reports - part of the insured's deductible; putting in a statute of limitations; and a number of other sinkhole insurance law modifications. Additionally, the bill would require Citizens to offer sinkhole coverage, but after February 1, 2012, that coverage extends only to the main structure (house). The bill also provides that as a condition for making payment for damage caused by a sinkhole, Citizens is allowed to make a payment to the policyholder only if the entire amount of payment is spent on

repair or remediation. Otherwise, Citizens is prohibited from making any payments to the policyholder. The bill clarifies that the limitation on the Office of Insurance Regulation's authority to disapprove sinkhole rates as being excessive extends to Citizens' sinkhole rates.

Sinkholes can be caused by urban development, and changes in water patterns. The Villages acreage was comprised of beautiful farm land and pastures - nothing going on for years and years and now we are seeing extra water usage and heavy construction, so we cannot look at the sinkhole history of this landmass and expect it to tell us anything about future sinkholes, because the usage of this land is different than it was 20 years ago.

In conclusion, if you think you have a problem with sinkholes - call your agent. If you have a friend down the street who has some problems you might want to investigate it because if there is a problem on one part of the street you may see another one further down. Hopefully all Villages residents have purchased a sinkhole rider. If not, this is a discussion that you need to have with your agent - ask them if you have sinkhole coverage, in addition to catastrophic ground collapse coverage. If they tell you that you don't need it, Ms. Taylor suggests that you find another agent who understands your exposures. The repairs to remediate a home can exceed the value of the home, so it is a serious decision. □

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# AAC Meeting

## April 6, 2011

### Old Business Topics Included:

- Installation of electronic eyes and new gate operators should be completed before the end of April.
- The Marion County postal stations parking lot lighting project is expected to be completed in April.
- The vendor has begun replacement of the defective cushions on the Scarlett O'Hara theater folding chairs.
- The replacement of decking at Schwartz and Boone Parks has been completed.
- An assisted listening device has been installed at the Ashley Wilkes room in the Savannah Center to accommodate the hearing impaired.
- District policy is being modified to permit residents the ability to utilize grills at picnic pavilions.

• The AAC directed staff not to proceed with a proposed structure to shade approximately half of the La Hacienda sports pool.

### New Business Topics Included:

- A Consent Agenda containing an agreement with United States Services Industries, Inc. for janitorial services at the Silver Lake Recreation Center was approved.
- The AAC approved a staff request to provide \$472,057 of additional funding for

Chula Vista and Mira Mesa golf courses for course renovation projects. These two courses are approximately 20 years old and are in need of significant renovation. It was decided that while the courses are closed for refurbishment of the multi-modal trail project this summer, the courses themselves should have work done on several tee boxes, some waste and sand bunkers, both irrigation systems and also some tree trimming and re-landscaping. The two courses will likely be closed for at least 90 days this summer.

### Informational Items:

• The AAC board was advised that as a result of 2010 usage of its Visa Purchasing Card Program, the Amenity Fund would be receiving a rebate of \$8,709.10. This is in addition to the substantial saving the district receives from using the P-card versus processing purchase orders for many items the district procures.

### Reports Included:

• District Management has responded to the Statement of Facts submitted by the IRS in response to the District's request for technical advice. District Manager Janet Tutt advised the factual information provided by the IRS included a great amount of misinformation, factual errors and comments which did not address the District's ability to issue tax-exempt bonds. The Statement of Facts has been corrected and returned to the IRS for their review.

• Ms. Tutt advised that the district would

be obtaining additional office space in the two buildings on Wedgewood Lane adjacent to the current district office space. Also, the district would be cancelling the lease on the space at Glenview Road. These actions will provide a more contiguous environment, bringing Community Watch and Recreation management closer to the other District Management functions and provide room for needed expansion.

• The AAC decided that as part of the current budget preparation cycle, an in-depth review of the Community Watch function needed to be undertaken via a workshop session (the public workshop was subsequently scheduled for May 4, 2011 at 1:30PM at the Laurel Manor District Office meeting room).

Please go to the [www.districtgov.org](http://www.districtgov.org) website for the official minutes, agendas and meeting schedule.

**Next AAC Meeting** – Wednesday May 11th, 1:30PM at The Savannah Center. □

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# The IRS Versus The VCCDD & The SLCDD

## BRIEF CHRONOLOGY OF EVENTS

### First investigation – 1999 Bonds

**7/6/2001** - The IRS initiates an investigation of the tax exempt status of the 1999 Recreational Revenue bonds issued by the VCCDD.

**1/29/2003** - After a year and a half review the IRS rules that the 1999 Bonds meet the criteria for federal tax exemption. However, in their determination letter the IRS advised the Center District of a number of concern. The 1/29/2003 IRS letter stated, "Our closing of these cases, however, should not be construed as an approval of your method of operations. We have concerns regarding: the amount of control the developer has over the issuer; the questions of value of the assets sold by the developer to the issuer as these are not arm's length transactions; the treatment of income and expenses (whether income is properly reported and expenses de-

ducted only once); compliance with state law. While we are closing this examination, evidence of noncompliance revealed through a state audit or by other means could result in a need to open another examination of this bond."

**1/30/2003 - To the Present** - The developer and the VCCDD/SLCDD continue to issue tax exempt bonds on the same basis (except that they hired two appraisers instead of one) as they did before the IRS 1999 Bond audit.

### Second investigation – 2003 Bonds

**1/7/2008** - The IRS initiates an investigation of the tax exempt status of the 2003 Recreational Bonds issued by the VCCDD and submit's requests for various documents on January 7, March 17, May 1, July 31, and October 31, 2008.

**2/23/09** - The IRS Agent notifies the VCCDD that after reviewing all of the documents, he has three proposed issues regarding the tax exempt status of the bonds which are as follows:

1. **Is the Village Center Community De-**

velopment District, the Issuer of the Bonds under investigation, a qualified issuer of tax exempt bonds?

2. **Did the Series 2003 Facilities acquisition price reflect the fair market value of the assets? Was the Bond Issue properly sized to carry out the government purpose of the Bonds? How does the Developer's control over the District's governing board and the related party aspects of this relationship impact the use and/or allocation of Bond proceeds to a governmental purpose or an essential government function?**
3. **Were the Bond proceeds used for an essential governmental function or do the nature of the Facilities acquired with the Bonds result in private business use, and hence the Bonds are Private Activity Bonds?**

**April, 2009** – The VCCDD provided responses from its attorneys and the appraisers involved in the 2003 Bond issue.

**5/4/2009** - The IRS Agent responded to the VCCDD attorneys' April, 2009 correspondences. In concluding he stated that "... In light of the fact that the issues under consideration here potentially impact all of the outstanding tax-exempt bonds issued by the District, I would instead encourage the District to consider the most expeditious and efficient way to structure a possible settlement

(Continued on page 11)



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## IRS Chronology

(Continued from page 10)

agreement that would encompass not just the 2003 Bonds, but the other Bonds as well.

**5/18/2009** - The IRS Agent sends a settlement offer to the VCCDD and states that "... settlement agreements are ultimately approved by senior management and the terms outlined here are viewed as those that my immediate supervisor and myself feel would meet their minimum requirements at this point in time." The IRS Agent offered to settle his investigation if the VCCDD would (a) repurchase about \$355 million in bonds; (b) pay about \$3 million (out of \$16.5 million that the IRS agent claims is due) in back taxes on the interest on the bonds; and (c) agree not to issue tax exempt bonds in the future. If the settlement offer by the IRS Agent was not accepted, then the IRS agent suggested that it might expand its investigation into additional bonds that both Center Districts (VCCDD and SLCCDD) claimed were tax exempt.

The District does not respond to the IRS Agent who presented the settlement offer, but did request a meeting with IRS Senior Management.

**7/2/2009** - The Agent follows through on his 5/18 threat that if the settlement offer is not accepted the IRS will expand the current examination to include the other bonds. He

sends Information Document Requests for all of the remaining tax exempt bonds they have issued to both the VCCDD and the SLCCDD.

**7/8/2009** - Center Districts' attorney has telephone conversation with Agent's Manager.

**7/10/2009** - Center Districts' attorney sends correspondence to IRS Agent's Manager summarizing the status of the substantive issues raised on the examination of the 2003 Bonds.

**7/23/2009** - The IRS Agent advises that he has made a referral for assistance with the valuation of the 2003 Facilities and requested additional information for the appraiser.

**11/2009** - District is notified that agent number 1 has been promoted and will no longer be involved with the investigation

**1/15/2010** - Center Districts' Attorney formally requests technical advice as to whether the District is properly treated as a political subdivision for purposes of section 103 of the Internal Revenue Code and sub-

mits a statement of pertinent facts and legal analysis.

**3/24/10** - District receives request for historical information from second agent.

**6/2010** - VCCDD attorney submitted and received Tolling Agreements from the other parties involved in the 2003 transaction. (Purpose is to extend the statute of limitations.)

**9/29/2010** - District advised by IRS that second agent has been promoted and moved to another division. A third agent was assigned several months later.

**3/16/2011** - The third IRS agent submits a response to the VCCDD's January 2010 request for Technical Advice on the issue of whether or not the VCCDD, the Issuer of the Bonds under investigation, is a qualified issuer of tax exempt bonds which spells out the IRS position regarding the facts related to the issue.

**4/4/2011** - District attorney responds to IRS statement of facts. □

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## Know Your Deed Restrictions

We have had a number of calls and letters stating that they were told something was okay by the realtor when they were purchasing the property and then found out after closing that it was not permissible.

Not all realtors realize that the deed restrictions throughout The Villages have variations.

Please be aware that each Unit of homes built by the Developer (there are over 200 now) and each villa area have their own specific deed restrictions.

Some allow lawn ornamentation, some do not; some allow mural painting on inside walls in courtyard villas, and some do not; some require the homeowner to maintain a fence or wall, and some do not; some require that lawns must be sodded (defined as 51% of the yard area visible from all adjacent roadways and golf courses), and some do not; some permit you to paint your front door, and some do not; etc.

The moral of the story is that every resident should be familiar with Section 2 of the Declaration of Restrictions governing their property.

If you move into a neighborhood and see someone has a red door, **you cannot assume** that painting the door is permitted be-

cause the deed compliance system is complaint driven.

This means that unless someone files a complaint with the deed restriction office nothing will be done about the violation. (However, one of your neighbors may not like your painted door and file a complaint and then you would have to comply with the enforcement procedures to restore it.)

If you can't find your copy (if you bought new from The Villages you were provided with one), or as a resale purchaser were never provided with the Declaration of Restrictions for your property, you can acquire a copy from the website of the district at [www.districtgov.org](http://www.districtgov.org):

1. click on Departments
2. scroll down and click on Community Standards
3. left side column click on Your Declaration of Restrictions
4. click on your county
5. click on your unit number which you can find on the front of your Villages ID - and then print it),

or by calling the Community Standards Department at 751-3912.

The Community Standards staff will be happy to email or mail you a copy or you may obtain a copy by visiting the department at 1894 Laurel Manor Drive, The Villages. □

## Frank Hahn, POA Database Manager, Retires

The POA would like to publicly thank Frank Hahn for his many years of volunteer service to the POA. He has put in countless hours to keep our membership records up-to-date. He leaves our database in great shape and tells us that his replacement, Steve Gardino, "...has probably forgotten more about MS Access than he ever knew." Welcome, Steve, you come with the highest praises from Frank and we are sure you will do an outstanding job for us. We appreciate you volunteering your service and expertise. □

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## \*\*\* Letters to the Editor \*\*\*

### Transparency When Soliciting

I too, thought your publication was The Villages Bitch & Bellyache organ. But as time wore on, I saw that you became the true spokesman of the residents, and that the other operation was the developer's cheerleader. I want to make it clear, though, that we do love living here and thank the developer for all he has provided.

I would like to address the Moffitt Center fundraising campaign. I find it interesting and troubling that The Villages Health System already has the money for the equipment, but they were 'saving it' for the Brownwood hospital. How much money would they have collected had they told us that they were raising money to build the new hospital in Brownwood instead? The existing residents already have a functional hospital here. The biggest beneficiary of a hospital in Brownwood will be the developer, using it as a sales tool for the homes he intends to build down there.

You also mention that the health system is owned by two 501(c)3 corporations. One should not forget that although the entities are "non-profit" they are not precluded from paying very substantial salaries to employees. Who sits on the Board of Directors of both corporations? Do they operate in an unpaid capacity?

I fully expect competent people to be paid very well when they are skillfully performing important jobs. But I would appreciate some transparency when they request the residents to donate some four plus million dollars to their operation.

Tom Steinert

**Editor's Note:** We have had several requests for more information on these two corporations. Below you will find a brief

history of The Villages Health System, the Officers of The Villages Tri-County Medical Center, Inc., and the names of the members of the Board of Directors of the Central Florida Health Alliance.

In August of 1998, The Villages Tri-County Medical Center, Inc. applied to the state of Florida and received a Certificate of Need to build a 60-bed acute care hospital in December of that same year. Groundbreaking for the new hospital took place on November 17, 2000 and after nearly two years of construction, the hospital opened in July 2002.

New construction began in late 2005 to expand the hospital. When the \$65 million expansion was complete in November of 2007, The Villages Health System had grown from 60 to 198 patient beds. Three floors were added, including the expansion of cardiac services to create The Villages' first hospital-based cardiac catheterization suites.

In January of 2008, The Villages Health System and Leesburg Regional Medical Center announced a system name that collectively identified them as Central Florida Health Alliance. Each hospital kept its individual name, exceptional services, and leadership while acknowledging that they shared

(Continued on page 14)



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## \*\*\* Letters to the Editor \*\*\*

### Transparency When Soliciting

(Continued from page 13)

the same commitment to quality care and service excellence.

In 2009, The Villages Health System earned the Joint Commission’s Gold Seal of Approval and in 2010, the hospital began offering neurosurgery services for its patients. A partnership was formed with Moffitt Cancer Center in 2010 to provide world-class cancer care close to home for Villages residents. The partnership will deliver state-of-the-art cancer care in a new facility being built next to the hospital, which

is scheduled for completion at the end of 2011.

The Villages Tri-County Medical Center, Inc. is registered with the State of Florida as a non profit corporation. It’s officers are as follows: Ch – David Sustarsic, MD, Leesburg; Vice-ch – Robert Williams, Esquire, Tavares; Treas – Gregory Lewis, Eustis; AS – Dale Hocking, CPA, The Villages; Secr – Thomas Brooks, The Villages; and PCEO – Lee Huntley, The Villages.

The Central Florida Health Alliance identifies its Board of Directors as the volunteer governing body of Leesburg Regional Medical Center and The Villages Health System. It’s officers and Directors are as follows: Ch - David L. Sustarsic, MD; Vice-Ch - Robert Q. Williams, Esq.; Secr - Thomas Brooks; Treas -Gregory R. Lewis; Directors: John D. Brandeburg, John A. Cowin, MD, Don V. Hahnfeldt, Shivakumar S. Hanubal, MD, George E. Kainz, MD, Evan B. Richards,

Janet B. Bolivar, Timothy H. Sennett, Roger W. Sherman, MD, Diane B. Spencer, Timothy I. Sullivan, Terry R. Upton;

As you can see, the officers for both Boards are the same. As 501(c)3 corporations, both entities include the following language in their Articles of Incorporation:

#### “ARTICLE VI Limitation on Corporate Powers

**The Corporation shall have all powers granted by law to not for profit corporations subject to the following limitations and/or restrictions. All of the assets and earnings of the Corporation shall be used exclusively for charitable, religious, scientific or educational purposes within the meaning of Section 501( c )(3) of the Code, in the course of which operation:**

**1 No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to, a private party, including the members, directors or officers of the Corporation, except that the Corporation shall be empowered to pay reasonable compensation for services rendered and to make payments and distributions of the purposes set forth herein... “**

We hope that the above information will improve your comfort level with the operation of these two corporations. □

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## \*\*\* Letters to the Editor \*\*\*

### Moffitt Center Equipment Insurance Charges

There are two reasons for this letter. First, I want to thank you for your paper and its articles. I feel it's important for every community to have an outlet for what may be described as 'the loyal opposition'. By that, I mean you are not afraid to raise specific and pointed questions, and will explore answers that sound incomplete or evasive. We all know that 'upper management', so to speak, controls what is printed in the local Daily Sun. And that's fine, as long as we take what we read in that paper with a tongue in cheek approach. But, it's always good to get an independent report from a side that is not connected with 'management'. So again, I want to thank you.

The other reason is a concern I have about the Moffitt Center. We know there is a cost attached to the tests and services a medical facility performs for their patients. Part of that cost is the purchase of equipment which is recouped over time. If you ignore the relatively small co-pays from patients, these costs are mostly paid for over a period of years by the charges sent to either Medicare or some other medical insurance company.

Now my concern is this. Who and how

much will be charged to recover the cost of the equipment? Since a very large portion, if not all, of the equipment cost is being paid for by donations, with a relatively small portion being paid for by the business itself, will Moffitt try to recover the total costs of the equipment from Medicare and/or other medical insurance companies? Or will that portion of the charges, designed to recover the purchase price for these machines, be noticeably less for Medicare and the others than those charged by Robert Boissoneault Institute, for the very same purpose? Hopefully the charges will be noticeably less because the 'RBOI' paid for their own equipment.

If the charges are less, that decrease should be clearly identified on the invoices to both patients and Medicare... So that leaves me wondering, how will Moffitt handle the charges?  
Dick Tibbetts

**Editor's Note:** It is our understanding that Medicare & other insurers do not take into account whether or not a not-for-profit hospital has raised funds through contributions received to pay for equipment. Even if they were aware they would probably pay the same amount. When a facility bills Medicare it is billing for the "Technical Component" of a service (meaning the use of the equipment & the space) as contrasted to a licensed MD who bills for his expertise called the "Professional Component". Medicare generally pays a percent of the lesser of the

"facility charge" or a "fee schedule". For this reason, facilities generally increase their charges so that they will receive at least the 'fee schedule' amount. The amount Medicare will pay the Moffitt Center will probably be the same as that received by RBOI for a similar service. □

### Owens Corning

To keep you up-to-date, we continue to get a few calls & e-mails about Owens Corning roofing shingles. We try to help each individual with their specific problems & questions as best we can. Thanks for reprinting the statement from OC last month. The POA continues to be diligent in helping residents get needed information on matters. Thank you for doing a great job with The Bulletin!

Lori and Ray Micucci ([rym101@aol.com](mailto:rym101@aol.com))

**Editor's Note:** On behalf of the POA and Villages residents, we thank you for your continued tireless efforts. □

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## \*\*\* Letters to the Editor \*\*\*

### Gate Arm Signs

Very nicely done, POA people, for the April edition of the Bulletin! The Q&A article on page 1 was excellent. Janet Tutt really knows the answers. I enjoyed reading her "Highlights" report on page 7, etc.

The item about the gates piqued my interest. Then I saw a letter to the Editor about "No More Welcome Home Gate Message" on page 14. That's lamentable but I believe solvable. If indeed the language in the rule about gate signs says "no unauthorized signs" but not "prohibited" then clearly if a sign is "authorized" by an authority, it could be put on the gate. Would that authority be the VCCDD or SLCDD? If so, then all they have to do as an appropriate "authority," is state that "Welcome Home" signs are authorized to be put on the gates and the problem is solved. Keep up the good work, POA.

Ed Williams

**Editor's Note:** Thanks for the kind words about the Bulletin. Unfortunately, in regards to the second part of your email, neither the VCCDD nor the SLCDD have the authority in the matter of signage on the gate arms. The *Manual on Uniform Traffic Control Devices (MUTCD)* is a document issued by the Federal Highway Administration (FHWA) of the United States Department of Transportation (USDOT) to specify the standards by which traffic signs, road surface markings, and signals are designed, installed, and used. These specifications include the shapes, colors, and fonts used in road markings and signs. In the United States, all traffic control devices must generally conform to these standards. The manual is used by state and local agencies as well as private construction firms to ensure that the traffic control devices they use conform to the national standard. This is not a Villages rule. It became a regulation in the State of Florida. □

### Recycling

Does anybody else wonder just how much of our "recycle" trash actually get recycled? Other communities that we have lived in used to proudly publicize how their programs work, but The Villages is rather silent on the issue. I suspect that much of what I put in those clear recycle bags gets trashed, especially since it is picked up by a compactor garbage truck.

Roger Nieman

**Editor's Note:** Sue Michalson, Chair of The Village Greens responds: Apparently there are some Villagers who are wondering what happens to the recyclable material they put on the curb for pick up. On recycle days, two separate garbage trucks are collecting from the curb: one truck for regular garbage and another truck for recyclables. The recyclables are sent to the transfer station in Wildwood where they are then transferred to

(Continued on page 20)

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## \*\*\* Letters to the Editor \*\*\*

### Construction Repairs Looking Out for Each Other

As a retired contractor, I am sometimes asked by friends and neighbors for my opinion and suggestions as to planned, ongoing or finished repairs and alterations to their homes.

In many instances, I've seen inferior work done and, like the whole siding issue, I want to see changes made to improve the quality of work performed in The Villages—not only on new construction, but on repairs and remodels as well.

Most homeowners here come from different walks of life and don't see or understand the construction problems, or know how to prevent them; therefore, many contractors and sub-contractors have no motivation to do the best job.

A general contractor should be more than a scheduler of sub-contractors. He is responsible for the quality of their work. Not only should it be done in a timely way, it should also be done correctly.

A good contractor is familiar with every phase of construction, knows the correct way to do each step and makes sure that the work is carried out properly by the subcontractors.

Just because a contractor or sub has been in business for a while does not mean they're following through with good workmanship. Unless the homeowner insists upon it, speed and juggling a schedule, not quality, will be the primary factors in completing a job.

A well-spoken contractor and polite manners do not necessarily equal a proper job. So much of the work I have seen is nothing short of shameful. Why should good workmanship be the exception rather than the rule?

As one example, flooring issues come to mind. A lot of tile is laid improperly without a solid base of mortar, even in brand new homes. A simple way to tell is to tap each tile with the end of a broom handle or screwdriver handle. You'll hear the hollow sound. Essentially, those tiles are being held in place only by grout.

Depending on foot traffic in the area, in a few years you'll start getting loose or cracked tile. To prevent this, the tile should be reset and regouted.

Wood and laminate flooring should be laid with staggered seams. Just like vinyl siding, flooring should not have a stepped look or seams lining up with only one course between them. It's really not any more difficult to do it right, though it might take a little more time—but someone has to be paying attention!

The problem of sloppy workmanship will only improve if the contractors and the sub-contractors know their work is being checked. It is up to the homeowner to insist, *in the written contract*, that all work be done according to manufacturer's instructions for the materials being used.

It wouldn't hurt to get a copy of those instructions and read them for yourself. Even better, ask your contractor to provide you with a copy of the manufacturer's instructions, then you'll know he has them, too!

If you become more knowledgeable, and let the workers know you understand the correct procedures, you won't be at the mercy of your contractor or subs.

Much of this advice is simple common sense, and maybe you don't care or maybe it's too much trouble to follow through, but that should be your choice. It's up to the contractor to see that a good job has been done. That's what you're paying for.

Ray Micucci  
rym101@aol.com

**Editor's Note:** Thank you for your continued assistance and interest in helping residents. □

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# Lightning Matters

## By Len Hathaway

"It was the best of times, it was the worst of times" is part of a famous opening line from the 1859 classic, *The Tale of Two Cities*. With apologies to the author, Charles Dickens, we will use this theme to describe how the March 31<sup>st</sup> thunderstorms impacted a Village resident and a homeowner whose home is located just a few hundred feet outside of The Villages. Said another way, there is good and bad news.

A Villager came forth to describe an instantaneous bright flash and huge bang believing that his home was struck by lightning. The good news that is he had a lightning protection system (LPS), commonly called lightning rods,

and experienced no physical damage to the home. He also had primary surge protection installed on his electric meter by SECO. A modem and printer were damaged due to the lack of secondary surge protection in the form of plug in devices on the 120-volt electrical cords. This is the fifth homeowner reported a similar experience to us.

On the same date, a home without a LPS located an estimated 700 feet just outside of The Villages also experienced a lightning strike. In this case, the home was totally destroyed along with all of the homeowner's personal possessions and vehicles. Fortunately, the occupants escaped unharmed. While insurance is expected to fund the reconstruction and the acquisition of all that was destroyed in the fire the homeowner's lifestyle has been significantly altered, they will need to live in temporary quarters for 6 to 12 months, deal with subcontractors, and undergo the stress of the entire ordeal.

Some may ask how do we conclusively know that either home was struck by lightning. Based on 259 years of experience dating back

to Ben Franklin's famous kite experiment, and continuing to contemporary times utilizing rocket-to-wire research technology at the University of Florida, we know that a LPS gives potentially destructive lightning a low-resistance and safe path to ground. In fact, a LPS is an extraordinary fire prevention tool that prevents the inception of fire and rarely leaves any telltale signs of the strike. In this sense a LPS is a victim of its own success.

To conclusively prove a lightning strike it would take the expertise of a forensic engineer and data available from the National Lightning Detection Network that tracks cloud-to-ground lightning by date, time, location, and intensity. Unfortunately, due to cost constraints, this level of investigation is rare.

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 45-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:****Using Vertical Space**

by Anne Lambrecht, Master Gardener  
 annegarden@embarqmail.com

People who have been bit by the gardening bug often feel the need for more space in the garden. We always need more room for more plants, more flowers. We can't help it, it's a sickness. I've got the solution: vertical plants. After all, there's tons of room in the air! I'm talking about vining plants.

There are all kinds of vines to choose from: flowering vines, native vines, vegetable vines, even bad vines. Vines in the landscape have many uses: they can be used as living walls to provide privacy or to screen unsightly views (maybe nasty neighbors). Vines' flowers and seeds attract wildlife, on an arbor or a patio they provide shade in the summer and cover and nesting areas for birds and other creatures. When grown on an arbor they can provide a "doorway" to an outside room, hide or mask unsightly posts and poles (and dead trees). Vines add interest to walls, fences and other hard spaces.

There are 3 types of vines: clinging, twining and sprawling. Clinging vines attach themselves using adhesive roots or tendrils. They can be difficult to remove and their roots can loosen mortar between bricks and concrete blocks in masonry walls so be careful of what you choose. Examples of clinging vines are English ivy, trumpet creeper, creeping fig. Twining vines actually encircle the support they're on. These vines will spiral in only one direction. If you force them to spiral in the opposite direction, most will not cooperate and the vine may be damaged. Twining vines include mandevilla, Confederate jasmine and allamanda. Passion vine and cross vine climb by means of tendrils that curl around supports when provided. Sprawling or clambering vines are basically shrubs that produce long runners but need you to attach them to a support. Sprawling examples: bougainvillea, clematis.

Let's take vines in a different direction with a whole world of variety: vegetables. Vining crops can produce huge quantities in a surprisingly small area. Getting vines off the ground has health benefits for the plants, too. Fruits that don't lie on the ground are less likely to get soil borne diseases. And because there's better air circulation around plants on a support, there's less chance of fungal disease. Vertical gardens are easier to prune, maintain and harvest than a large garden. The fruits are easier to find and harvesting is not a pain in the

back. Vertical success depends on your support system. You need something strong enough to support the weight of the vine and easy for you to access. You can pay quite a bit for elaborate decorative wooden or plastic trellises, arbors, tuteurs. But vertical supports need not be expensive or complicated—a few wooden posts or bamboo poles tied together with garden twine or netting are all you need.

Keep in mind that vertical supports, when full of foliage and fruits, will cast shade on the surrounding garden. Try to keep your tallest structures on the north side of the garden plot.

Some veggies are better suited to train as vines than others. Consider these favorites: Pole beans—climb as high as your support and produce higher yields over a longer period; Cucumbers—natural climbers, fruits are straighter. Select indeterminate types. Melons—select small or medium size fruits and keep in mind that they get heavy; Peas—too hot here right now for peas but when cool, select taller varieties, to 6' tall. Pumpkins and squash—select small or medium sizes as they require lots of room; Sweet potatoes—tubers are underground and vines natural climbers; Tomatoes—choose indeterminate varieties, need to attach them to the support.

Native vines benefit your landscape in many ways: they look really cool, they grow fast, have showy blooms, colorful fruits, interesting leaves, bark and seedpods. Most are disease resistant and can be trained vertically or even as a ground cover. They are a little tricky, but not impossible, to find (think mail order). Examples are coral honeysuckle, Dutchman's Pipe, Cross Vine, Passion Flower Vine, Yellow

Jessamine, Trumpet Honeysuckle, American Wisteria. Some wonderful flowering vines are Bougainvillea, Red or White Bleeding Heart (not your "northern" Bleeding Heart), Butterfly Pea, Hyacinth Bean, Gloriosa Lily, Mandevilla, Scarlet Runner Bean, Mexican Flame Vine, Morning Glories, Clematis, Rangoon Creeper, Climbing Roses, Thunbergia (Blue Sky Vine), Confederate Jasmine, Cardinal Climber, Black Eyed Susan Vine.

Bad vines are ecological invaders. Yes, they are beautiful, the flowers and foliage are lovely and that's why they're here. Because they are non-native, they don't have many natural predators or diseases and can take over, many aggressively, predisposing native habitats and communities. Some examples of these vines that are already here and on whom we are waging war: Chinese and Japanese Honeysuckle and Wisteria, English Ivy, Air Potato, Creeping Fig, and the infamous Kudzu. There are many more invaders in south Florida.

I've got a great Thunbergia – Blue Sky Vine – which has large blue flowers with yellow throats. It is so pretty and really adds the right amount of shade on our pergola. But this vine can be, well, a tad "aggressive" with shoots going off in all directions. To keep it in check, I asked the Husband to help me trim it back. Well, he certainly did. He whacked that vine so far back, I thought he killed it. Then he kept right on going with his saw, trimming all the passion vines, trumpet creepers, and all the other vines on our pergola. Now there's no shade at all until they grow back. But I know they will. — Cited: Flowering Vines for Florida <http://edis.ifas.ufl.edu.mg097> □

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## \*Letters to the Editor\*

### Recycling

(Continued from page 16)

Orlando. Orlando has an up-to-date, "single-stream" recycling system that has proved to be the most efficient way to handle the material. The material is placed on conveyor belts. Workers first remove the material that is not recyclable. When the items reach the top of the conveyor belt, they are separated and dropped into the appropriate bin below. The cans, plastic, glass and paper are compressed and bundled to be shipped to a buyer who specializes in recycling that particular item.

The Village Greens Environmental Club took two trips to the recycling plant in Orlando. The process was very interesting for all of us. Page 30 in the 2011 Villages phone directory contains detailed information about the recycling program in The Villages.

However, if you notice that the same truck picks up both your garbage and your recyclables at the same time, please notify Sumter Sanitation at 352-748-0109. □

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God replied, "Among the many angels, I chose one for you. Your angel will be waiting for you and will take care of you."

The child further inquired, "But tell me, here in heaven I don't have to do anything but sing and smile to be happy."

God said, "Your angel will sing for you

and will smile for you every day. You will feel your angel's love and be very happy."

Again the child asked, "And how am I going to be able to understand when people talk to me if I don't know the language?"

God said, "Your angel will tell you the most beautiful and sweet words you will ever hear, and with much patience and care, your angel will teach you how to speak."

"I've heard that on Earth there are bad men. Who will protect me?"

God said, "Your angel will defend you

(Continued on page 21)

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## Mother's Day

(Continued from page 20)

even if it means risking its life.

"But I will always be sad because I will not see you anymore," said the child.

God said, "Your angel will always talk to you about me and will teach you the way to come back to me, even though I will always be next to you."

At that moment there was much peace in heaven, but voices from Earth could be heard and the child hurriedly asked, "God, please tell me my angel's name."

God said, "Her name is not important. You will simply call her Mom."

(author unknown) □

*Happy Mother's Day*  
From Your POA

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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.

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

**All Things Fine** - 1171 Main St., Spanish Springs, 352-259-7384. 10% off all regularly priced merchandise. Excludes sale items. Not valid with other offer.

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

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

**Ameriprise Financial** - 3507 Wedgewood Lane. POA Discount: 50% off on plans and 25% off on all fees 352-350-2397.

**Andrew's Air Conditioning** - \$25 off reg. \$75 service call, Free 2nd opinions; Call us today and let's talk! 352-552-4174.

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

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

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

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

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

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

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

**Comfort Suites** - 1202 Avenida Central, 352-259-6578. 25% POA discount through Dec 31, 2011. All reservations based on availability. Must call directly in advance for individual reservations.

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

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

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

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

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

**Custom Screens** - All Repairs - 10% POA discount. Kenny 352-680-1836.

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

(Continued on page 22)

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--	---

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## Discount Partners

(Continued from page 21)

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

**Edible Arrangements** - 11962 CR101, Palm Ridge Plaza, 352-391-1334. \$4.00 off over \$25.00.

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

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

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

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

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

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

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

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**Great Day on the Water Boat Tours** - Discounts of \$2.00, \$5.00, \$7.00 or \$10.00 per person to POA on various boat tours. Call 866-269-6584 for details.

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

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

**Home Power Washing** - Villages resident, 10% POA discount, call Bob at 352-350-4746.

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

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

**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 for details.

**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.

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

**Massage Therapy** - 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.

**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](mailto:naturesliquids@comcast.net)

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**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.

(Continued on page 23)

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(Continued from page 22)

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**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](mailto:bikinbob36@aol.com).

**Sonic Drive-In** - Wal-Mart Shopping Center, 352-347-2860. Tues Nights: 5 single patty burgers for \$5 after 5 PM. Add-on at extra charge. Wed Nights: 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.

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