

The POA Bulletin

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The Property Owners' Association of The Villages

Issue 37.08

Champions of Residents' Rights Since 1975

August, 2011

“Project-Wide Agreement” Advantages & Disadvantages

The POA, as a “watchdog” organization with regard to residents’ interests, is currently reviewing the Project-Wide Agreement in place for the districts south of CR 466. At approximately \$6M per year, this is a significant expense item and needs to be reviewed periodically to assure that it is accomplishing the intended purpose.

Those of you living south of CR 466 may have heard of the Project-Wide Agreement or seen the “Project-Wide fee” line item in your numbered Community Development District (CDD) budget. The “Project-Wide” concept has also come up for consideration a few times recently at AAC budget workshop meetings and a CDD3 meeting.

Let us take a little more detailed look at the Agreement and review some of what we see as advantages and possible disadvantages of the Project-Wide Agreement in use South of CR 466 in its present format, from a resident’s perspective.

On August 29, 2003, the SLCDD Board (developer elected) and the CDD5 Board (developer elected at the time) entered into an interlocal agreement identified as the PROJECT-WIDE AGREEMENT, stating that its purpose was to provide that the expense of maintaining (certain, listed) Project-Wide improvements is shared equitably among all Districts within the area subject to the Agreement.

Over time, the Agreement has been amended to now include CDDs 6, 7 and 8 (SR 466A north to CR 466) and the improvements to be maintained now include landscaped rights of way (Buena Vista, Morse, CR 466 and CR 466A) including street lighting, entry features (CR 466 and CR 466A), lakes, shorelines, conservation, storm water retention and buffer areas, roads and bridges,

and transportation/recreation trails and tunnels. CDD 9 will be included in the fiscal year 2011-12 budget and CDD 10 will be added sometime in the future.

First, some definitions:

The SLCDD is the Sumter Landing Community Development District. Its governing board is elected by the landowners in the Sumter Landing commercial area, primarily the developer. Like all CDDs, it is a unit of special purpose government under Florida Statute - Chapter 190.

Numbered CDDs, such as CDDs 5 – 8 are also units of special purpose government. Initially their governing boards are elected by the developer but over time, as residents move in, the residents become the electors.

Interlocal agreement - Under Florida Statute 163.01 (2) governmental entities can enter into “interlocal” agreements on “**a basis of mutual advantage**”; 163.01 (5) (f) provides for a method or formula for “**equitably**” providing for and allocating and financing the capital, operating costs and reserve funds.

Assessable acreage - Within a CDD, certain lands are considered “assessable” mean-

ing they are part of the tax assessment base such as homes and yards and commercial buildings, while other lands within the CDD, such as nature preserves, road right-of-ways, and storm water retention areas are not assessable for tax purposes, but their operating

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Questions & Answers

From June & July POA
General Meeting Forums

1) What can be done about the teenagers who are hanging out at both Market Square and Spanish Springs Square – especially after the entertainment has ended? They are hanging out on the stoop of the Church on the Square and in the garden beside it. Is there some way of keeping some kind of control? A: District staff was not aware that there had been an escalation. There is one foot patrol included in the budget next year for both squares which will be billed back to the downtown property owners. For Spanish Springs, the developer actually pays the Town of Lady Lake substantial dollars annually so the District usually expects to have a Lady Lake officer in the area. District staff will contact Chief Nathanson to advise him of the need for increased visibility of his patrol at Spanish Springs Square. This is almost a seasonal problem – summer time usually brings an increase in the number of young folks, both from the surrounding areas and visiting grandchildren of the residents. Ms. Tutt thanked the questioner for bringing the matter up and she will see that it is properly addressed.

2) Questions regarding the copper tubing failures - See article starting on page 6 for background information:

a) Is the VHA working with the POA with claims and forms? A: We are working with the VHA representatives who took the lead-

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August 16, 2011

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

**Metro Crime Prevention of Florida
Speaker: Retired Law Enforcement Officer**

**Identity Theft, Fraud and Scams, Purse
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Question & Answer Session

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Project-Wide

(Continued from page 1)

costs are assessed via the annual maintenance fee assessed on each home site or business.

CDDs 5 – 8, approximately 92% of their acreage is assessable meaning only 8% of their land mass is not maintained by the residents individually. The cost of maintaining this 8% is covered by the annual CDD maintenance fee assessed against each home site.

2) For the SLCDD however, less than 18% of the acreage (commercial properties) is assessable, meaning that the cost of maintaining 82% of the property in the SLCDD is covered by their annual CDD maintenance fee assessment.

The Agreement states that “The actual cost of maintaining the Project-Wide Improvements shall be **allocated** among all the Community Development Districts within the Project based upon the proportion of **assessable acreage** each District represents to the total assessable acreage within the project.” If the Florida statute requires “**equitable**” sharing of maintenance expenses for the listed improvements, based on ‘**mutual advantage**’, then the use of total **non-assessable acreage**, as opposed to assessable acreage may be a more equitable allocation tool in this situation. For example, under the current formula, assuming the Project-Wide improvement funds are spent on the non-assessable acreage, during the current budget year, the SLCDD contains 49% of the total acreage needing maintenance assessments (non-assessable acreage) while the combined total of all of the non-assessable acreages for CDDs 5 – 8 contained 51% of the total acreage needing maintenance assessments. Yet, under the current formula **CDD 5 – 8 residents paid 98.36% (\$5,951,188)** of the total Project-Wide Improvement assessment, **while the SLCDD**

paid only 1.64% (\$94,498). It is also important that participating entities be similar in structure; maybe mixing residential needs with commercial needs is not a good idea.

Additionally, only charging property owners within the development districts does not cover all benefitting parties. The next time you have a chance, look at a map of your numbered district. You probably expect to see a plot of land that is roughly bounded on four sides. In actuality you will see a plot that more closely resembles a slice of Swiss cheese. Several large parcels of land, other than homes and roads, have been cut out of the numbered district so that they will not be subject to district infrastructure bonds or infrastructure maintenance assessments that the residential homeowners are subject to. These excluded parcels enjoy just as much benefit from the infrastructure created (storm water retention areas, main road right-of-way lighting and landscaping, conservation areas, etc.), but paid nothing for its creation and pay nothing for its maintenance and replacement. They are the shopping center lands and other commercial ventures, country clubs, and property that will become recreation centers, pools and executive golf courses, none of which are or will be contributing to the Project-Wide funding.

Sharing of maintenance expenses across development districts can be a great idea – for example where the item being maintained is used by all districts but located in just one of the districts. Recreation trails and tunnels are good examples. They are utilized by all residents irrespective of where they live. While the initial construction cost of these trails was paid for by the residents of the numbered district wherein each trail section is physically located, it seems reasonable for the maintenance cost of the total trail system and tunnels to be allocated based on the number of roof tops in the total area (i.e. CDDs 5

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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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Project-Wide

(Continued from page 2)

- 8) since we all use them and benefit from their proper maintenance.

Questions regarding the current Project-Wide application begin to surface when you start to include unique maintenance items that only benefit a particular district or entity:

Why include the Lake Sumter Landing Lighthouse?

Why include the Lake Sumter Landing Market Square which is owned by the amenity division of the SLCDD? (The amenity system does not pay any part of the Project-Wide expense and receives rental revenue 365 days per year for the square from the developer's entertainment department.)

Why include conservation areas which are located outside of all of the Districts in a system that allocates expense based on assessable acreage when these lands are not assessable? For example, the SLCDD (on behalf of the commercial property owners or the amenity system) can accept the deed to a preserve or conservation area from the developer, and then have the Project-Wide Agreement cover the cost of maintenance of this property, almost all of which then falls on the CDD 5-8 residents.

The cost of most of the maintenance items within the Project-Wide Agreement are reasonably easy to estimate, as the districts north of CR 466 have been doing so for many years. While it would be difficult to determine the impact of nature (sink hole activity, etc.) in any given year, such costs could be estimated and reserved for as CDDs 1-4 currently do. By estimating each district's expenses, each district should end up paying its "standalone" amount minus a savings for any economies of scale resulting from the combining of the contracts across multiple districts. Clearly if there is no savings from such a pooling, the districts would be better off on their own where they can have clearer visibility of where their funds are being spent. If the suggestion is that there is no ability to estimate expenses by district, another alternative would be to use **total acreage** rather than assessable acreage, but it should include **all benefitting properties** – numbered districts, the SLCDD (both commercial and amenity acreage) and all other properties in the DRI

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POA Announces Monthly E-Mail Newsletter To Members

We initiated our e-mail contact program in June, commencing with an announcement reminding members of the speaker and date of the upcoming monthly POA membership meeting. If you are a POA member and have provided us with an e-mail address and have not received these Newsletters, please e-mail your name, street address and e-mail address to database@poa4us.org and we will correct it in the database. Note that some of the bounce back emails which we received actually had the correct email address, so, before emailing the database manager, 1) be sure and look in your junk mail or in your span folder for the Newsletter, 2) be sure that your mail box is not full as this will also cause you not to receive the Newsletter, and 3) if you have a high level filter, the email may be blocked so please add the following address to your safe sender list: poa@poa4us.org.

We will use the E-Mail Newsletter to remind you of the monthly speakers, as well as to inform you of any matters that we believe you should be aware of on a timelier basis than what our monthly Bulletin can provide. For example, should the IRS Technical Advice Request decision be issued shortly after our Bulletin is distributed, rather than have to wait three or four weeks to provide you with our input on the finding, we will be able to send you our analysis by email immediately. (You must be an active POA member to receive the POA E-MAIL Newsletter.)

Thank you to all who have responded to our invitation to join the Property Owners Association of The Villages. We have a record number of members this year. If you have not yet joined, and you appreciate the efforts the POA is making on your behalf, please join now – the membership application is below. □

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Project-Wide

(Continued from page 3)

(development of regional impact) that were specifically excluded from being in a development district.

For example, Sweetbay Supermarket which was excluded from the boundaries of the SLRDD acknowledges the benefit it receives from the Project-Wide improvements – storm water retention ponds, right-of-way lighting and landscaping, bridges, tunnels and trails – and voluntarily pays approximately \$4,000 per year to the Project-Wide fund.

Should the Arnold Palmer, Cane Garden, Mallory Hill, and Havana Country Clubs, like Sweetbay, also contribute something since they receive these same benefits?

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Should all properties owned and/or operated by the amenity system be included in the amenity division’s total acreage, and the entity that receives amenity fee payments provide the appropriate amount to the Project-Wide fund?

If the right-of-way landscaping and street lights along the main roads are to be maintained via a Project-Wide assessment, should not all property owners on those main roads be asked to make an appropriate contribution as was Sweetbay, even if they are recreational amenity facilities, commercial buildings or privately owned country clubs?

When residents first began to serve on the CDD4 board, they discovered that CDD4 residents were paying the total bill for the maintenance of the CR42 right-of-way even though CDD4 had only about 25% of the land fronting on CR 42.

As a result of negotiations with the other property owners with CR 42 frontage, the maintenance expense is now shared between the Lopez Country Club, the VCCDD (Mulberry Recreation Center frontage), the professional building owners, the Mulberry Shopping Center tenants and CDD4 residents. These other entities are not located in CDD4 or any other development district, but they NOW contribute to the maintenance expense that they all benefit from.

The current practice of utilizing assessable acreage as the allocator appears to shift additional expense to residents of CDDs 5 – 10.

Storm water retention areas, nature preserves, conservation areas and main road right-of-ways create most of the expense in the Project-Wide Agreement but are generally not assessable acreage, so, unfortunately, the expense “driver” is not tied to what should be the expense “payer”.

Further, not including all commercial property within the DRI in the Project-Wide Agreement, simply because the district boundaries were intentionally drawn around them, seems inappropriate. Residents pay amenity fees and these should be used to maintain the recreational facilities including their fair share of right-of-way maintenance (as Mulberry Recreation Center does).

Does this additional expense cause residents to pay more and/or get less for their numbered district maintenance assessments, which must cover the maintenance of the common lands and facilities within their specific district, many of which are not included in the Project-Wide Agreement?

Does the pooling of maintenance efforts in this Project-Wide plan provide a visible savings to the numbered districts versus what it would cost them on their own? Certainly it should not cost them more.

In next month’s Bulletin, we will provide some facts and figures that can help you understand the financial impact of the current Project-Wide maintenance agreement on both the residents and the commercial property owners. □

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Questions & Answers

(Continued from page 1)

ership on the VHA project which resulted in the 'five year warranty window'.

b) Is this the first time there has been that kind of cooperation?

A: We are trying hard. We know that the VHA went as far as they could without citing the developer for financial responsibility. That Agreement was the best negotiation they could do with Sun Kool, Munn's and Sunshine. That's the major difference between the VHA and the POA. The POA will insist on the developer stepping up if we believe that the developer has a responsibility, just like we did with vinyl siding and the VCCDD (north of CR 466) lawsuit.

c) Where is the Sumter County Building Department involved in this? Don't they have to sign off on houses?

A: Ray Micucci, POA Rep, has spoken with the Building Department and these houses are inspected. The Building Inspector is going to look further into it and he is going to try to work with us. He was aware of only a few problems here in The Villages.

d) What are we talking about – from the beginning of The Villages, last year, what homes are affected? A: Primarily the villas and homes involved are those that were constructed from 2003 and later.

e) What homes are affected by this – is it all of them?

A: No, the problem is isolated – there are certain Villa areas in which 25 – 30% of the villas are experiencing problems and then you will have one or two houses in other areas throughout The Villages, primarily South of CR 466.

d) If you purchased the ten year coverage on your air conditioner, would it be covered?

A: No. So far we have found that the ten year warranty covers the equipment, but it does not cover the line set connected to the equipment. So, the line set itself would not be covered even though your condenser and coils may be covered.

3) Why is the fitness trail in Marion County being modified without CDD 4 or AAC involvement? The trail was in disrepair and just recently the developer put black top sealer on it and they now call it a transportation trail instead of a fitness trail. With all the energy The Villages is spending on fitness, I would like to know if anything can be done to make them reassign it back to a fitness trail?

A: There is a distinction – from Belle Meade north, the section under the power line, is almost entirely owned by the developer and that is why he maintained it. South of Belle Meade, the Fitness Trail with those stations for working out, is part of the amenity system and that is maintained by the AAC.

4) What can be done about the residents who are not attending to their pet's droppings in public areas, such as our postal stations?

Some of them actually smell. A: Unfortunately, the District/Deed Compliance Department has no authority in this matter. The laws regulating this adverse behavior are administered and 'enforced' by the Counties (Lake, Marion and Sumter). However, unless someone from Animal Control actually sees the resident ignore the droppings of a pet, they cannot do anything either. Residents, please be good care takers of our community and refrain from placing your dog's droppings in the postal station trash containers and/or the sewers along the roadway.

5) I ride my bicycle a lot around The Villages and I am concerned about the amount of rats/rodents I see running across the pathways – St. Charles Place, Bailey Trail.

A: When the District has been advised that there is a problem at the postal facilities or any other structures they do put traps out. Please contact VCDD Customer Service at 753-4508 when you see a problem and they will address it. Field rats are nothing out of the ordinary for Florida. □

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NAME(S) _____ PHONE NO. _____

ADDRESS _____

VILLAGE OR NEIGHBORHOOD _____

HOME MODEL _____ DATE BUILT _____

PURCHASED NEW? _____ If Pre-Owned, Year You Purchased _____

NAME OF BUILDER (if known) _____

MAKE AND MODEL OF AC UNIT _____

ORIGINAL AC INSTALLER _____
(sticker on the unit in your garage)

Brief description of underground AC refrigerant line problems you have encountered: _____

DATE PROBLEM IDENTIFIED? _____ DATE RESOLVED? _____

IF YES, HOW? _____

NAME OF COMPANY? _____

COST OF REPLACE/REROUTE LINES? _____

WAS OTHER WORK DONE ALSO? _____

IF SO, WHAT? _____

NAME OF COMPANY? _____

THANK YOU FOR YOUR HELP IN THIS EFFORT.

AC Copper Tubing Line Set Failures

Many thanks to all of you that have responded to our article last month by sending information with regard to leaking underground copper air conditioning lines via e-mail, letters and completed forms. Every bit of information we can gather is helpful in trying to put together all the parts of this complicated puzzle.

We urge anyone that has had a problem with their air conditioning caused by corrosion of the copper lines to contact us, and to pass along our request for information to any snowbirds they are in contact with this summer. Not only is the information important for the POA to draw accurate conclusions in its evaluation of this issue, it is also an alert for snowbirds to have someone check their homes during their absence.

Lack of functioning air conditioning in a Florida home in summer can lead to many serious problems, including mold in the home, AC equipment and ductwork, and also further damage to the AC equipment, all costly to remedy.

While the POA members that are looking into this matter are not scientists, engineers or HVAC experts, we are consulting with others who are contributing valuable information, as well as correlating the feedback received from Villages residents and researching the problem online. It is interesting to find a Trane Engineering Newsletter, Volume 27, No. 4, published in 1998, which states the following:

“Don’t install suction lines underground. The likelihood of corrosion, vibration, condensation of water outside--and refrigerant inside--the line, combined with inaccessibility and difficulty in maintaining cleanliness, make this practice unwise. If underground installation is unavoidable, make provision to insulate, waterproof and encase the lines in a hard sleeve... Operational difficulties are inevitable if this interconnection piping is improperly designed or installed, regardless of how carefully the equipment was selected and applied.”

Since Trane manufactures most of the air conditioning units installed in The Villages, one would think that the designers and engineers creating our homes would pay attention

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AC Copper Tubing

(Continued from page 6)

to their suggestions. This is not new information. We found it simply by searching for copper corrosion in underground lines.

So, “unwise” has been established. What about the need for a clean, waterproof environment? From our observation of several failed line sets left in place when the new lines were rerouted, we see that they were indeed installed in a hard sleeve, a PVC conduit, but that alone does not necessarily provide a clean or waterproof environment. Actually, condensation from the refrigerant lines constantly adds water to the environment within the sleeve. With no drainage and no airflow through the conduit, it is easy to conclude that the environment is not waterproof, nor is there any way to keep it clean.

“Inaccessibility” is another word that gives one reason to think: Shouldn’t this underground installation of copper tubing be expected to last the lifetime of the air conditioning system?

In Florida, statistics show the median life expectancy of a residential system is 15-20 years. We also question whether the installation underground was “unavoidable,” since the method of repair NOW favored by the AC companies here seems to be rerouting the copper lines through the attic, though granted, the new way creates something of

an eyesore with a large conduit tacked vertically up the back wall of the affected homes.

We do not yet know the exact cause of the corroding copper line set problem, which has affected homes throughout The Villages--as far north as Chatham, and all the way south to Pennecamp, Hemingway and Duval. Data already received from affected homeowners shows that villas, ranches, designer homes, and even premier homes can have this problem, although more feedback from residents is needed for better evaluation.

It seems that the builders and developer do not know the cause either, but have identified the symptom as “formicary corrosion,” and are making changes in the way underground line sets are installed in new construction in the hope that future homes will not have the same problems. While the effectiveness of any of those remedies remains to be seen, there are far too many residents already affected by the high cost of fixing a problem that was not their fault and that they

could do nothing to prevent. The developer and builders, however, were and are in a position to prevent this problem, simply by adhering to the advice given in the Trane Engineering Newsletter. There are papers on copper corrosion readily available online. Why design something contrary to manufacturers’ recommendations, then penalize homeowners with repair costs when it fails to work?

If it turns out that “bad copper” was used, as has also been suggested, that is still not the fault of the homeowners. That is between the developer/contractor/installer and their materials supplier/manufacture. Simply put, they need to replace the bad product in Villages homes, including labor to do so, and make any repairs needed due to consequential damage, without cost to the homeowners-

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... another point of view



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AC Copper Tubing

(Continued from page 7)

-just as Owens Corning has done with the roof shingle problem.

Line set failures can make additional repairs necessary because corrosion pinholes can allow water to contaminate and damage other system components, especially if the depletion of refrigerant goes unattended, with the system losing pressure and shutting itself off. Furthermore, line set failures can also

invite unethical practices on the part of HVAC companies and/or personnel, who sometimes take advantage of trusting homeowners by encouraging them to purchase unnecessary equipment or repairs. This widespread line set failure problem sets the stage for unscrupulous practices.

For example, we have reports of prices ranging from \$500.00 up to \$1695.00 for virtually the same work (line set replacement, not including any other new parts, or repeated addition of refrigerant to leaking systems). It is apparent that those homeowners who have been damaged by defective and/or improperly installed copper tubing line sets should be reimbursed by the responsible parties for the cost of repairs and any resulting consequential damages, regardless of whether the original HVAC installer made

the repairs. The Villages developer and its builders should make it right with their customers--they should stand behind their product. From the reports we have received, far too many homeowners who have experienced leaking line sets have not received any satisfaction from Home Warranty, in spite of the VHA's success in achieving a "courtesy" 5-year extended warranty. The FIVE YEAR window is an arbitrary time period and excludes far too many homeowners. Many homeowners are being denied a reduced rate for line set replacement because their line set failure occurred "outside the window" or being denied reimbursement because their line set failure occurred "before the agreement" with HVAC vendors was reached. As Villages residents, who do you believe should be responsible for this problem?

Again, we ask homeowners, who have had an experience with leaking copper lines in their air conditioning system, to provide the information requested on the form on page 6. Please participate even if your problem was resolved satisfactorily and even if the work was done under warranty. We need as much data as possible in order to properly evaluate the extent of this problem and work toward a satisfactory resolution for all of our residents. Thank you for your assistance. □

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Is Your Roof Talking To You?

Submitted by Pete Tsirnikas

Many of us could have problems with our roof and not even know it. Most of us would only identify a roof problem if we saw water stains on our ceiling.

Did You Know:

- The life of the roof may be significantly diminished if you have ever pressure washed or cleaned your roof with harsh chemicals
- If your roof is twelve or more years old the Florida sun has aged it to a point that it may need to be replaced, especially if it is the top layer of a multi layered roof?
- If your roof has not been sealed at the edge, water can be pulled up hill under the shingles and rot the sheathing?
- If there are any high, lifted, or damaged shingles, or exposed nail heads on your roof, water can seep under the roof causing the wood to rot and the insulation to mold?
- Your roof may be leaking and causing significant wood rot and mold in your attic even if it is not damaging your ceiling?
- Most leaks can go undetected for years damaging plywood, rafters and trusses?
- Older shingles, made prior to 2002, were not made with as much asphalt and

sealant as new shingles and are more prone to wind damage and seeping leaks?

- New shingles have a sticky rubber type seal which at very low temperatures will glue the shingles down so that no wind can get underneath them and pull them up or tear them?
- Some older roofs have no adhesion left and can be damaged easily in a normal summer thunder storm?
- Lack of sealant can also allow water to seep under the shingles, rusting nails and rotting wood, even with no visible damage to the roof?
- Once the gravel is gone, the sun and weather will quickly dissolve what is left of your shingles which may cause leaks?

Consider the following as warnings that you might have roof damage:

- You have had your roof cleaned;
- Your roof is over 15 years old;
- There is an accumulation of gravel at your gutters or down spouts.

If you have concerns that you may have a roof problem, be sure to hire a properly licensed roofing contractor to evaluate your roof because a faulty roof can cause hundreds of dollars of damage to the plywood underneath the shingles as well as the rafters and/or trusses.

Finally, should you ever have to replace your roof be sure to contact your homeowners insurance company, as the State of Florida has made it mandatory for insurance companies to lower rates if the homeowner has made certain improvements. □

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*** Letters to the Editor ***

Florida Turnpike Connection

Have you seen these documents already? (http://www.sumtercountyfl.gov/AgendaModule/AI952/CR%20468%20turnpike_948_1040_952_1046.pdf - Proposed new interchange on the Florida Turnpike near milepost 300 at CR 468). Where is the money coming from? Will it be from bonds, or, perhaps the profits Morse gets from his commercial leasing program? All references in the documents say "The Villages" is paying for the work.

Is this case similar to the lawsuit in the northern section where amenity money was used to improve roadways for commercial access? The northern section now has a committee to oversee monies spent, but the southern section does not have a committee (per your articles in the POA newspaper).

Debbie Barry

Editor's Note: This interchange is a joint project between Sumter County and The Villages (the developer). It will not create any additional costs to the residents, either via

bonds, CDD maintenance assessments or amenity fees. This is the same process the Developer has used in working with the Counties to widen CR 301, CR 466, CR 466A, etc.

The actual proposal is to widen the two miles of CR 468 from two to four lanes from the Turnpike to CR44, connecting it with Morse Boulevard. Phase I of the new interchange will be a half interchange and allow northbound Turnpike traffic to exit and others to enter and head south on the turnpike. □

Construction Complaints

Good morning... I am filling out my check to join the POA right now after perusing your website.

Living in the village of Buttonwood, three problems have arisen, all to do with construction and workers.

#1. Start time of construction... The last two mornings, new home construction has started next door to our home at 5am and 615am. It is unbelievable that this is considered a REASONABLE or RESPECTFUL time of day to start construction, yelling, banging, etc. The worst of it is, there is NO ONE who seems to give a damn in The Villages. After two phone calls, I am told 5AM is reasonable... NO WAY... apparently quality of life comes second to greed and speed.

#2. The litter from the workers who eat,

drink, smoke and just throw their garbage in the streets and leave it so it ends up on everyone else's property. The workers are making this place look like a dump.

#3. The driving practices of the food vendors feeding the workers, speeding around like morons.

I was a cop in NYC for 25 yrs and am not a prude by any means. I am fairly young for a Villager (47) and love my home and neighborhood. I just thought that residents would be treated with some kind of respect here. Apparently I was quite mistaken. It is disgusting that the list of phone numbers given to Villagers are just a bunch of people repeating the same old mantra... sorry, you gotta live with it... that's the way it is here. Hope the POA can resolve some issues for residents.

Thanks, Suzanne Murray

Editor's Note: Actually, we have found both the Developer and the District to be very responsive to resident problems and concerns. **THE KEY is to know who to call for what.** In your situation, the call should have been to the home construction customer service number which is 352-753-6222. The other important numbers are: 352-750-9455 for commercial construction complaints/concerns, and 352-753-4508 for any District (i.e. – amenity services, ID cards, etc.) complaints/concerns.

Hope this helps. □

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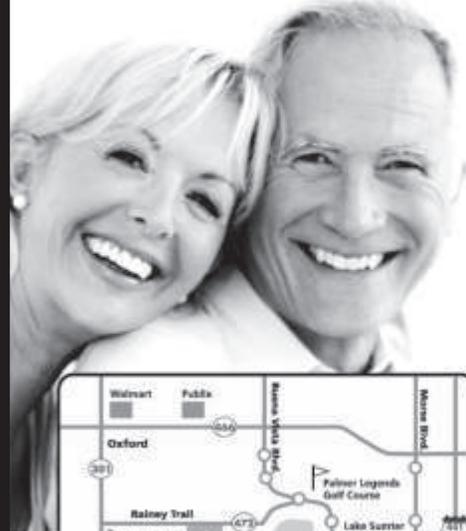
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*** Letters to the Editor ***

Lanai “Shades”

Hi: I was talking with a golf buddy and told him I read somewhere that the homeowner restrictions on shaded tarps on top of lanais was being looked into. Can you tell me if this is true? Thank You, Dennis

Editor’s Note: CDDs 1, 2, 3 and 4 met on July 8, 2011, and approved the following revision of the Architectural Review Manual: “Canvas roof covers on screen rooms/birdcages are allowed. The covers must be on a metal frame, firmly attached to the existing screen room/birdcage and be in accordance with applicable county, state and federal regulations. A solid color complimenting the color of the home/roof with no stripes or designs are allowed. No designs are allowed. Valances are allowed, may have contrasting piping, but cannot exceed 16 inches in length.” This revision applies to homes as well as villas. **ARCHITECTURAL REVIEW APPROVAL MUST BE OBTAINED.**

District 5 and the AAC (responsible for Lady Lake/Lake County) did not meet in July, but the request for approval will be on their August agenda for consideration. Districts 6-9 require the approval of the Developer and we have been advised that Pete Wahl, ARC Representative for the Developer, has approved them. □

Golf Carts Can Kill

This letter is in reference to the “Golf Carts Can Kill” article in the June POA Bulletin. After witnessing a golf cart flying out of the Saddlebrook tunnel without even slowing down for the TWO posted stop signs, I feel no matter how many traffic laws you pass and how many driver safety courses you hold, you will never be able to fix STUPID. Any meaningful studies done on cart accidents would reveal distractions as the biggest cause of SINGLE cart mishaps. I’m sure the number of cart accidents would drop if drivers stayed focused on DRIVING.

Rich Cardillo

P.S. The POA Bulletin is beyond a doubt the most informative publication in The Villages! Cheers to everyone involved in this great newspaper.

Editor’s Note: We agree with your points and our article was to try and help residents realize that golf carts are not toys; secondly, that due diligence must be used when riding in or driving a golf cart; and third, to encourage the Daily Sun to provide better coverage on the golf cart crashes and accidents in order to make residents more aware of their potential dangers. Whether it is coincidence or a result of the article, we have noticed an increase in the coverage, including information on ejections, etc., in The Villages Daily Sun and we hope they continue to keep residents informed regarding golf cart crashes and accidents, especially those that result in injuries. □

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Support of Our Troops “Help Our Heroes Call Home”

Dear POA, per your request after our telephone conversation, I will give you a thorough summary of my wife Diana and my involvement with this fine organization.

In June of 2008, we became aware of a charity that collected used cell phones to help our troops overseas. The purpose of the collection was to send the phones to a recycling company who worked with the Marine Corp League to send phone cards to our troops in Iraq and Afghanistan.

The recycling company upon receipt of the phones, **“blasts” the phones twice to remove any residual data left on them** and then uses the phones in any number of ways to make a profit. They may, for instance, refurbish relatively new phones for resale or set up the phones to auction “as is” to friendly countries.

The profit is then shared with the Marine Corps League who uses the money to buy

blocks of phone cards to distribute to our troops overseas.

By October of that year we had collected 250 cell phones we presented at the first anniversary of the charity. We then began a campaign of “Knocking on Doors”.

During this period we had a wonderful person who was working for Comcast make a service call at our home. He told us that his company had just changed all of their phones. We asked him to make sure that they were, in fact, discarded. He was able to “deprogram” them himself. Mr. Crawford went in on his own time and spent 11 hours doing just that. When he was through, he proudly presented us with about 225 phones. If it can, it gets better from there.

I visited the office of Mr. John Rohan of The Villages Recreation Department. Mr. Rohan requested that we put our little shoe box type collection boxes in all 32 Recreation Centers right away. Within a few days, we had them in all of the centers and began a haul which today approaches 1500

to 2000 cell phones. In the same period, we received a similar partnership with the Radio Shack Store on 441/27. Their total contribution to date is well over 2000 phones raised.

In March of 2009 Diana and I were invited to a celebration held on the floor of the Naval Air Museum in Pensacola, Florida. During that celebration, we were presented with a flag that flown, in our honor, over a base in Baghdad, Iraq on September, 11th of 2008.

Needless to say, this was an honor greater than anything that we could have dreamed of when we started our little “hobby” back in 2008. Lots of other smaller but just as important contributions have been received.

At this time, our total contribution of cell phones is over 7000. This year, for the first time, the Wounded Warriors Program has been added to those soldiers who will be receiving phone cards. If any of your readers have any questions or comments, feel free to call us at 693-2353. (Charity website title is HOHCH.ORG).

Diana and Ted Cahalane

Editor's Note: Thank you for sharing your wonderful ‘hobby’. Now that we know the telephones are blasted to remove any residual data left on them (telephone numbers, etc.), hopefully many more of us will feel comfortable enough that our old phone numbers etc. will be eliminated that we will be willing to donate our old cell phones and take the time to place them in the “shoebox” at one of the recreation centers. □

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*** Letters to the Editor ***

Construction On CR 466

In the last two days I had three people ask me about the construction on CR-466, across the street from Santa Fe Crossing. If you remember someone asked that question at the last POA meeting. Janet Tutt was not aware of any commercial construction being available at that site. My thought at the time was it's hard to believe that she did not know. What's your thoughts on this subject.

Editor's Note: Janet Tutt is employed by The Villages Community Development Districts, not the Developer. She has no responsibility for and knowledge of the Developer's construction plans. She conveyed what should have been known to her, that this land was now designated as part of CDD 9 and would contain 300+ homes. A review of the plat for this property indicates that its name will be The Villages Sumter Haciendas of Mission Hills, that it will contain 315 homes, and that there will be three gated entrances: Two on CR 466 (one of them is an exit only gate), and one entering the Morse round-about (the first one South of CR 466). We have also had concern expressed by several residents that the proposed Morse gate exit/entrance which would cross over the recreation trail between CR 466 and Sumter Landing could create a safety issue. □

CR 466A and Canal Street Gate Access

Why is it that anyone can get in the gate at CR 466A and Canal Street? No one has to even swipe a card! Could you please let me know? Jim Horning

Editor's Note: As the Developer completes the various Villages, he turns the roads over to Sumter County for maintenance. Once he turns them over they become public roads and no one can be denied access. As a result, all of the unmanned gates must be able to be opened by using either the resident gate card or simply pushing the button on the box in order to meet public access requirements.

(In its modern form, a **gated community** is a form of residential community or housing estate containing strictly-controlled entrances for pedestrians, bicycles, golf carts and automobiles, private roads, and is often characterized by a closed perimeter of walls and fences. Some gated communities, usually called guard-gated communities, are staffed by private security guards and are often home to high-value properties, and/or are set up as retirement villages.)

Contrary to what many of us believed when we purchased our homes, The Villages is not a "gated community", it is a community with gates, which is open to the public. □

Gardening Articles

Please continue that great column about gardening. I missed it in the last issue. It is so relevant to our Villages, unlike the Sun's gardening columns.

I enjoyed the additional informative articles in this recent publication. GOOD JOB! Judy & Dick Rogers

Editor's Note: We will definitely be continuing Anne Lambrecht's gardening articles, but they won't always be in every issue as we also need to share 'time sensitive' articles and letters to the editor. □

RESIDENTS - PLEASE HELP!

If you see that the POA Bulletin is left at an unoccupied house, please be a good neighbor and either dispose or hold for your neighbor's return. Or contact us at delivery@poa4us.org or by phone, 259-3611. MANY THANKS!

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*** Letters to the Editor ***

Recycling Question

Thank you for the great job of keeping us all informed as to what is really going on in The Villages. With regards to your article concerning the recycling, I am a little confused. When I go for my morning walk on trash pickup day, I see recycling bags with cardboard boxes, newspapers, glass and plastic jars and bottles in the same bag. My question is, how can they separate them at the recycling plant?

Judy Reeves

Editor's Note: The recyclable material is taken to and dumped at the Wildwood Transfer Station. The bags are then loaded onto a truck to go to Orlando where they are opened and dumped onto a conveyor belt. The materials are gone through by hand and separated. The cans are directed into a shoot that drops them into an area where they are crushed and bundled, all cardboard and paper is directed to another area where they are bundled and sent to vendors, etc. □

**No July AAC Meeting
Next Meeting Aug 10th,
1:30PM at the
Savannah Center**

Walking on Water

What has become (and will become) of our two beautiful ponds at the entrance of Glenview Country Club? Several times a year, the algae (or whatever it is) forms, beginning very gradually and finally covering the entire surface of one pond in particular.

The water fowl flounder about in it and some even appear to be on top of the slime...

Calls are made to the proper authorities when this anathema begins, but little seems to be done.

It grows and GROWS... One cause was given as the extreme Florida heat and little rain... if this is so, is the only answer -- no ponds in Florida?

Surely, there is a solution to this dilemma.

Thank you,

Jan and Bill Piper

Editor's Note: One solution would be to put aerators in all of the ponds/retention ponds, but that would be extremely expensive. You should have noted that since we have had several hard rains, the algae has pretty much cleared up. This is one instance where we think we have to 'let nature take its course'. □

**Please Pick Up Unclaimed
Bulletins in Driveways**

Window Films

I read with interest your article entitled "SECO Provides Free Energy Audits" which was presented at the May POA membership meeting. The article was well written and informative but I have an exception to one of the steps in their process listed in item #7. It states that if the windows are not double pane "it was suggested you have 3M window film placed on them".

My point is that there are other window films available that are at least equivalent to 3M films, at a substantial cost savings to the consumer and do as good, if not a better job of deflecting solar heat and the damaging UV rays. If SECO, who gives no energy credits to the consumer for applying window film as other companies do, suggests 3M film, possibly they should look into other films before specifically suggesting a brand name. In my opinion, the consumer would have been better served had a brand name not been mentioned.

Ken Campbell

All Pro Window Tinting, Inc.

Editor's Note: Thank you for your comments. The SECO representative stated that the 3M films were significantly more effective than other brands on the market, so that is why the brand name was mentioned. It's up to the consumer to evaluate his statement. □

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*** Letters to the Editor ***

Medicare Select: Know Your Insurance Policy!

Dear Editor: Please consider the following as an article in the interest of helping Villages seniors better understand Medicare SELECT insurance coverage and Elder Options' SHINE Program is the place to find assistance with similar topics.

The article is as follows:

It recently came to my attention that some of my clients with Medicare SELECT are unaware that their insurance policy does not cover all hospital charges. As SHINE Counselor, professionally trained by Florida's Department of Elder Affairs, I'd like to offer some information about Medicare SELECT, a type of Medicare Supplement or Medigap insurance.

When you go to the hospital and stay overnight as an inpatient, Medicare pays the hospital a fixed amount based on your diagnosis and the procedures you received. A hospital that participates in the Medicare program accepts that amount as payment in full, less the deductible. Deductibles are one-time costs you would pay out-of-pocket without

Medigap insurance.

Medicare SELECT, a specific kind of Medigap insurance, is a lower cost option offered by the same private insurance companies that offer other Medicare Supplements. A great benefit is that Medicare SELECT is roughly 15 percent less in cost than standard Medigap policies. However, these lower costs carry some restrictions. Medicare SELECT plans work similar to managed care plans, meaning that you are required to use "in-network" doctors and hospitals to receive full coverage of costs.

Sound simple? Here's where it gets complicated and many of our clients find themselves to be less than knowledgeable.

A hospital may opt in or out of a SELECT network as they choose, so it is your responsibility to always know which hospitals are currently in the network.

In our community, The Villages and Leesburg Hospitals may or may not accept Medicare SELECT coverage. Further, they may accept it from one insurance company, but not another. The only accurate information you can count on is directly from your insurance company.

For Medicare SELECT policy holders, I recommend calling your insurance company prior to going to the hospital to assure you have accurate information. Your insurance ID card may not state that you have a SE-

LECT policy and you cannot rely on the hospital to give you this information before admission. Understandably, in an emergency the affiliation of a hospital with your SELECT plan may be of least importance to you.

However, you also do not want be reminded after the fact by an outrageous hospital bill as some of my clients were.

The same is true for outpatient services, including doctors. This means you also must be knowledgeable of the providers in the SELECT plan's network for primary care, therapy services, laboratories and other Medicare Part B covered services.

Volunteer counselors of the SHINE program, like me, are trained to assist you in becoming more knowledgeable about your insurance coverage. SHINE (Serving Health Insurance Needs of Elders) is a statewide volunteer program that provides free, unbiased counseling and information for people on Medicare, their families, and caregivers.

Don't wait until you get a bill to seek help understanding your coverage and options. Contact a SHINE counselor in The Villages or surrounding areas at 1-800-963-5337.

Sincerely Submitted,

Carolyn Reichel

SHINE Volunteer Counselor

Editor's Note: Many thanks for this additional information! □

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*** Letters to the Editor ***

Community Watch: Does It Have Any Legal Authority??

I have some issues regarding personal experiences with the Community Watch services.

1. Last fall I witnessed several kids trying to raise the gate bar at the Lynnhaven gate. I called the Community Watch and they told me to get the license number NEXT time and then report it. But there really isn't anything they can really do about it.

2. Several weeks ago I was at the Tierra Del Sol pool. A man jumped in the pool in only his underwear. The Recreation Assistant caught him and asked him to leave, then called Community Watch.

I heard the Community Watch person tell

the Rec. Assistant that even if he saw the man, they really didn't have much authority to do anything that the Recreation Assistant didn't already do....Ask him to leave. It turns out, it was a guest with NO guest pass or I.D.

3. Just a couple of weeks ago, I was checking my mail at the Ashland mailbox. An unlicensed dog was running loose. I asked around, and it belonged to a subcontractor for Progressive Energy. When I got home, I called Community Watch (along with several others).

According to Community Watch, they did talk to the owner. The next day, same thing happened, and again I called Community Watch, along with others. Several days later, the same thing happened.

When I called Community Watch, they told me there really isn't anything they could do. They suggested I call Customer Service. Customer service said they couldn't do anything, and suggested, next time just call the police or Progressive Energy myself.....I called the police, and guess what the first question was.... Did I call our Community Watch to report it? Why, if Community Watch witnessed this twice, could they not call the police? I was told by Customer Service that if the dog belonged to a resident, they would address it with the owner, and possibly take action.

Thanks, Ron and Fran Griffith

Editor's Note: (1) Community Watch is NOT law enforcement. They cannot do anything "after the fact"... they need to know when it is actually happening and then they will call law enforcement.

(2) As to the gentleman at the pool, we contacted Janet Tutt and she advised us that she was very aware of the situation and it did not occur quite as presented. Community Watch was responsive. Recreation was VERY involved, and Ms. Tutt met with the gentleman who, by the way, actually lives in The Villages.

(3) In regard to the dog, Ms. Tutt advised that Community Watch cannot take any action. In this case, if the individual was back again and CW knew it, then CW should call Animal Control as they are the entity that enforces regulations on dogs not on leashes – not Community Watch, Deed Compliance, or Local law enforcement (unless it is a perceived safety issue). □

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*** Letters to the Editor ***

“Reasonable Accommodation” Golf Course Permits

Why are there so many handicap permits issued to people that don't need them?

On the golf course they should be issued only to people with walking disability. Many people get out of their golf carts and you can see there is nothing wrong with them.

They are taking advantage of the issue. Why are they permitted to drive on the course when it is cart path only.

I feel I am being discriminated against.

They are the ones doing the damage to the fairways next to the greens. I guess we can blame the doctors for issuing these permits knowing there is nothing physically wrong with these people.

I guess money talks.

Thanks, Tom Mitchell

Editor's Note: The Villages web site states that they welcome golfers with disabilities.

The courses will make “reasonable accommodations” to ensure that golfers with disabilities and/or certain medical situations are able to enjoy the courses.

Each Championship course has small posts (Deacon's Beacons) on each side of the

fairway indicating golf cars are to go no closer than the post to the green.

On the executive courses golf cars, in most cases, are not permitted off the golf cart path. If due to a disability or medical condition, a golfer needs additional access to enjoy the game, they may apply for a “Villages Reasonable Accommodation” card which requires that a Physician certify that the patient is in need of such accommodation.

Note that NOT all medical conditions

which are sufficient enough to warrant a card are observable to other golfers.

Heart conditions, suffers of COPD, stamina needs for some of our more senior golfers, etc. are not visible to other golfers. If you think about it, imagine how slow play might be if these permits were not available to those who need them. □

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Letters to the Editor

Stores for CR 466A??

Is there anything being done to provide stores, restaurants, and other services to the HUGE group of people that moved in within the last year in the Pennecamp, Buttonwood, and Tamiran Grove areas? There are NO stores, gas stations, restaurants or other services for the people that live in these areas. We desperately NEED some services along Rt. 466A close to Buena Vista. Gary Civiletti

Editor's Note: Historically, the Developer constructs the recreation centers, and executive and championship golf courses in the early stages of residential construction. The services you are requesting will be provided by corporations other than the developer and they typically will not lease or build in an area unless there are enough nearby customers that the business can be profitable. For example, CDD 3 was almost completely built out before the Southern Trace shopping center was built. As North of 466A is completed and more residents move in South of 466A your wish will likely be granted. □

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Lightning Matters

By Len Hathaway
Study Group on Lightning

In mid-June The Villages Daily Sun reported that the District Safety Department (DPSD) responded to six lightning related fire calls. Here are two cases that did not require the response of the DPSD and demonstrates the benefits of a properly designed, installed, and maintained lightning protection system (LPS) commonly called lightning rods.

A Belvedere homeowner believes that his home received a direct lightning strike but he found no physical damage because of the LPS. He also had primary surge protection by SECO on the electric meter and secondary surge protection plug in devices on sensitive electronic equipment. There was no damage and not even a circuit breaker was tripped. The motivation to provide a LPS was due to experience with lightning in a previous state and the articles on lightning in this publication.

Another homeowner, this one in Sunset Ridge, reported that he witnessed a direct strike to two lightning rods on his pool cage enclosure. He described what he saw was "solid electricity between the rods" He immediately checked out his home and found no fire, smoke, heat, gas leaks, or any sign of physical damage. He had primary surge pro-

tection on the electrical panel and secondary surge protection devices, some of which were sacrificed to save sensitive electronic equipment. His motivation to install a LPS was a nearby home that was totally destroyed by lightning in 2008.

These are the sixth and seventh success cases that we have received from Villagers over the past few years. If installed to the national standard, a LPS silently does its job and rarely leaves any trace of damage. They are a victim of their own success. Not only were the homeowner houses' saved but firefighters were not placed in harm's way due to a working fire and there was no wear and tear to their apparatus and equipment. And... it gets no media attention.

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 community service and non-commercial 45-minute Power Point presentation, Lightning Tips for Villagers, that addresses direct lightning, indirect lightning, validation of LPS, susceptibility of corrugated stainless steel tubing (CSST) gas lines to lightning, common myths and misunderstandings. It is intended to help homeowners make an informed decision on their own residential lightning risk. If your group or organization would benefit from a presentation contact Len Hathaway at lhatha@aol.com or Bob Freeman at STALIT1@aol.com. □

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Fitness Challenge August Challenge:

Attention all Villages
'Couch Potatoes'

Let's Get Moving !!!!!

By Judi Da Costa, Personal Trainer

Are you one of the many Villagers who does not like to have to go to a gym or recreation center to work out... or maybe you have just gotten kind of set in your ways over time, relaxing and not paying much attention to anything until all of a sudden, OUCH something hurts!

Perhaps your knees are creaking, hips are aching, shoulders are sore, and you just don't feel like you use to. Well sometimes all you need to do is start moving a little more... so that brings me to our first Fitness Challenge!

Think, when you watch your favorite TV programs every day, how many times are they interrupted with a commercial? Loads!

Well, how about if you pick one commercial break for each program you watch and during that commercial you stand up and step in place/march in place, until the commercial is finished. And NO, you can't step/march to the refrigerator!!!

Do this every day for one month and see if it makes a difference, and if it does, check in with me next month, for my next fitness challenge! □

Ask The Chief

Have you ever been in a situation where your family members needed to be contacted due to an emergency?

If you were not able to speak to the emergency services personnel, how would emergency services know who to contact or how to contact someone on your behalf?

One answer can be quite simple. The Florida Driver License Office now has the ability to attach emergency contact information to the driver's personal information that is available to Law Enforcement. Should you be interested, you can have the information attached by visiting your local Florida Driver License Office, or by simply entering the information online at www8.hsmv.state.fl.us/eci/.

In addition, if you carry a cell phone you can add an ICE (In Case of Emergency) contact into your cell phone. Simply input ICE in the contact name and add the phone num-

ber. Emergency Personnel are trained to check the cell phones for ICE contacts and will attempt to contact that person for you.

I would like to encourage everyone to consider adding their emergency contact information to their driver's license information. Then, should the need arise, it could aid emergency services personnel in contacting your family member(s) or your designee(s) on your behalf. In times of emergencies, time is of the essence and this information could prove to be essential in providing assistance to you and yours.

Remember, together we can make a positive difference,

Chief Ed Nathanson,
Lady Lake Police Department □

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Our Gardening Column:

Sunflowers - Happy Harbingers Of Summer

by Anne Lambrecht, Master Gardener

There is magic in growing sunflowers. If you have ever grown sunflowers, then you know what I mean. They are so easy to grow and with so many kinds to choose from, it's just pure happiness!

Sunflowers are a true American native, one of the very few food crops to originate in North America. Known botanically as *Helianthus Annus* which means Sun (Helios) Annual (Annus), the name is believed to have originated from the connection of the plant to the sun, both in looks and behavior. At a glance, a sunflower does look like the sun: a round circle with bright yellow fiery beams coming out all around, just like a child would draw a sun in a picture. But what's really

cool is that the sunflower actually tracks the sun's position in the sky. Their heads point east toward the sunrise in the morning. During the day, motor cells in the sunflower's stem tilt the flower bud to try to receive the maximum amount of sunlight. By evening, the sunflower's head is pointing west, towards sunset. Overnight, the sunflower will reset to its original eastward position and wait for the morning. I like to think that this is the work of the fairies but it is called heliotropism. Daffodils, buttercups and flowers growing in cold areas do the same thing.

There are sixty species of sunflower that come in all sizes and colors from burgundy, ruby red to orange, peach, apricot, bright yellow to fiery bi-colors. The sunflower resembles one huge flower but did you know that a single sunflower head has hundreds of tiny florets? The yellow petals are actually protective leaves that cover the center of the head while it is growing. The brown center of the sunflower is composed of a mass of hundreds of flowers all growing individually and from where each sunflower seed will originate. The seeds on some have dizzying geometric shapes.

Sunflowers need 6-8 hours of sun daily. That's no problem for us here in Florida. Sunflowers like to eat and drink, the more fertilizer and water, the bigger they get.

For refreshment, feed them:

1. Sheep, poultry, cow or horse manure
2. Fish emulsion, fish meal or real fish buried (remember the Indians and Pilgrims)?
3. 1 inch layer of cheap dog food nuggets

Now, who has all this stuff except maybe the cheap dog food? I suggest you use Miracle Grow or Peter's or any slow-release fertilizer. Another option is Black Cow or humus from Wal-Mart, anything to beef up the soil a little. Dig it in and plant your seeds 1" deep and about 18" apart. Make sure the soil is in a well drained area.

Water deeply, right after planting them and then weekly until the summer rains kick in. Sunflowers may be planted year round but they don't like the frost. The best time to plant is March and April but you can plant right now for fall color.

Feed again when plants are 3' tall. Bug and fungus problems are rare. Protect the seeds from birds with onion bags and save some seeds for planting next year.

For giants, choose Sunzilla, Russian Mammoth, Skyscraper or Grey Stripe. Other varieties are called Sunny Smile, Velvet Queen, and Teddy Bear. There are hundreds of varieties. Some are grown for their shoots and sprouts. Some are grown for living bird feeders, some for their oil.

The seeds that are hybridized will have no pollen. No pollen? Whatever shall our bees do? These are ornamental and are made for the floral industry (we don't want pollen on

(Continued on page 21)



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Sunflowers

(Continued from page 20)

our tablecloth)! For floral arrangements choose multicolored, multi-headed types like Autumn Sunset, Jewel Box, and Vanilla Ice. I got some medium sized multi-stemmed seeds this year called Strawberry Blonde, and woo-woo, are they nice looking petite flowers with red and yellow petals and black centers.

The sunflower seed provides food, was ground into flours for making breads and soups, and ground seeds were boiled to extract the oil. Oil was used for cooking, to soften leather, as salve and as hair conditioner.

Other cultivars include the native beach sunflower, the aggressive Bolivian sunflower, a multitude of native sunflowers, and "Sunchokes" or Jerusalem artichokes.

Recommended sources for unusual and original sunflower seeds are Johnny's Select Seeds, Seed Savers Exchange, Thompson & Morgan and Renee's Garden Seeds.

Our lanai faces east and is so cozy and breezy that the Husband enjoys taking naps out there in the afternoon.

Recently, however, I noticed a particularly strange kind of "barking" sound coming from out there. I checked it out and discovered that the Husband's resonating snores are attracting little tree frogs. Each time he snores, they answer him with their little bark. It's hysterical, really!

You can reach Anne Lambrecht at anne-garden@embarqmail.com □

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(Continued on page 22)

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(Continued from page 21)

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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>

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

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

Gold Plating Plus+ - 24Kt 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, 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.

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

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, 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 min 1 hr of service.

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

Kilwin's Chocolate and Ice Cream - 1108 Main Street, Spanish Springs, 352-430-3600. Buy 1 slice of fudge, get 1 slice free." One per family membership.

L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, By Appoint-

ment only, 10% POA discount, call 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/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, 430-0764 10% POA discount.

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

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; watch batteries \$3.

(Continued on page 23)

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(Continued from page 22)

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, 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. Tues after 5PM: 5 single patty burgers for \$5. Add-on at extra charge. Wed Nights: Half price single patty burgers; 99¢ single topping sundaes. Valid Summerfield only.

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

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

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

TeleBlend Home Phone Service - Unlimited calling US & Canada For Only \$9.99/mo. Free Equipment & Shipping. Exclusive Offer at the-

villages.teleblend.com 1.877.415.5635

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 N. 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, 728-8989. Complimentary after-dinner cocktail or dessert for each person in party. Not valid w/other 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 352-750-2522. 10% POA discount off regular price for first three months of home watch service for POA members.

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

Wholesale Computer Components - Terrace Shoppes Spruce Creek, Summerfield, across from Wal-Mart, 245-1500. \$15 POA discount or any computer repair. □

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