

# The POA Bulletin

Free Copy



## The Property Owners' Association of The Villages

Issue 37.09

Champions of Residents' Rights Since 1975

September, 2011

## IRS Updates Issue Number 2

On July 27, 2011, the VCCDD (Village Center Community Development District) received the Report of Alice Price, State Certified General Real Estate Appraiser, State of Florida, which was solicited by the IRS, to address the 2<sup>nd</sup> issue presented by the original IRS investigator which is as follows:

"The Opinions of Value (Fishkind and Public Resources Management Group - PRMG - appraisals) do not support the price paid by the District to the Developer - facilities were purchased from a related party, the Developer, who has controlling ownership of the property within the District and thereby maintains control of the governing board of the District... The proceeds of the Bonds exceeded the amount necessary for the governmental purpose of the issue by more than 5% of such amount. This is considered an 'overissuance' and therefore interest is not excludable... The payment of the \$59+M sales price to the Developer by the District is the payment of gross proceeds of the Bonds to a related party and therefore not a governmental use of those Proceeds... Using tax-exempt bond proceeds to provide private golf courses not available for use to the general public on the same basis as the residents of a private gated community is not an essential government function. Therefore, these Bonds are taxable bonds..."

Ms. Price's conclusions were as follows: "Based upon my review of the PRMG, Inc. report, I have concluded that the estimate of the value of the amenity stream of \$60,500,000 is overestimated and not credible.

It should be noted that for analytical pur-

poses and using data contained in the appraisal report under review as well as data provided by the VCCDD, I developed an opinion of the value of the Subject Purchased Assets. Based upon my analysis as outlined in the attached Appraisal Review Report was as follows:

Real Estate & Personal Property	\$3,990,000
Amenity Fees Income Stream	<u>\$24,000,000</u>
Total Market Value of Purchased Assets	\$27,900,000"

Excerpts from Ms. Tutt's e-mail to the VCDD Supervisors on July 27, 2011, regarding this finding by the IRS are as follows:

"...Importantly, the Appraisal Review does correct the essential error that was made by the initial IRS agent handling the audit, by not excluding the value of the amenities fees from the value of the assets purchased with the proceeds of the bonds. However, I believe the value arrived at in the Appraisal Review is substantially less than the actual value of the purchased assets..."

"...it has been my experience that while bond issues may vary in length, municipal bonds issued for infrastructure and other governmental operations such as water and sewer systems (which is the model the District used) have used a 30 year income stream when determining value based upon the capitalization of revenue method. I believe that Ms. Price's use of a 15 year period is based on the assumption that is the typical

holding period for a business or property, which is not an assumption that is applicable to this purchase by the District..." (Mr. Ori from PRMG, had advised Ms. Tutt that the 30 year holding period was appropriate because the time frame for such period was equal to or less than the useful life of the capital facilities acquired and the revenue stream being generated supported the acquisition. Additionally he said that he also rec-

*(Continued on page 2)*

## Questions & Answers

### From August POA General Meeting Forum

1) There are traffic lights at El Camino Real and Buenos Aires (Freedom Pointe area). Who is responsible for the posts, Sumter County or The Villages? They are peeling and they look awful. **A:** They are the responsibility of Sumter County and The Villages Center District has been advised by Sumter County that they are going to begin working on them by the first of October.

2) I want to know what the deal is on the installation of solar lights. They charged me a \$69.00 Permit Fee. **A:** It depends on the interpretation of the State Building Code and if, in fact, the County feels they need to perform an inspection. By Florida statute they are permitted to charge a reasonable Permit Fee - the actual expense of the inspection. In an effort to reduce taxes, each of the departments in the county governments have to become self-funded, so they are looking for 'user fees' or permit fees to pay for what was previously subsidized through County ad valorem taxes and most local governments have now moved to user fee type charges.

3) Could you explain a little more about the project-wide fees that were discussed in the July POA Bulletin? **A:** This has nothing

*(Continued on page 3)*

**September 20, 2011**

**POA GENERAL MEMBERSHIP MEETING**

**Third Tuesday of the Month - 7:00 PM**

**Laurel Manor Recreation Center**

**Speaker: Bob Collins**

**Retired WVLG 640AM Weather Forecaster**

**Forecasting Hurricanes,**

**Tornados and Lightning Storms**

Presentation followed by

Question & Answer Session

**OLLIE'S FROZEN CUSTARD**

**FOR ALL AFTER THE MEETING**

**ALL RESIDENTS WELCOME - COME AND JOIN US**

## IRS Issue No. 2

(Continued from page 1)

ognized the 30 year holding period has been a typical holding period for state and local governments.)

“The second item of concern is the Amenity Fee Cash Flow Analysis prepared by Ms. Price. . . Initial review of the figures indicates that some of the analysis and assumptions are not accurate which lead her to assert an incorrect value of the net amenity fee cash flow after taking into account the expenses allocable to the amenity fees purchased...”

“Finally, it appears an arbitrary decision was made to change the capitalization rate assumption used to determine the present value of the cash flow...”

Ms. Tutt concluded the report to the VCCDD by stating that, “...staff will be reviewing the valuation, addressing the issues with the District’s attorneys, and preparing questions and comments for the IRS regarding Ms. Price’s Appraisal Review.”

P. S.’s

1) If you are new to the area or want a ‘refresher course’ about the issues we would suggest you review the 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, issue.

2) Both Janet Tutt’s memo to the VCDD Supervisors and Ms. Price’s Report are on the District website. ([districtgov.org](http://districtgov.org) - left hand column of home page – click on IRS Updates)

3) The official response from the District to the IRS is not yet complete, so we could not include it in this Bulletin. However, we will send out information to our POA members who have their current e-mails on file with us via an e-mail alert as soon as we can secure the response.

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.

## IRS Issue No. 1

Issue number one – Does the Villages Community Development District (VCCDD) 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.”)

At the August 18<sup>th</sup> VCCDD meeting, District Manager Janet Tutt reported to the Board that, “On August 3<sup>rd</sup>, the District’s attorneys and I met with the Chief Counsel’s office of the Internal Revenue Service. The purpose of the meeting was to clarify the time frame involved for the Technical Advice, identify any additional documents and information being requested, and to clarify issues. The meeting was very productive. We are providing the requested documents and we are revising the legal analysis to incorporate additional information requested.

We have agreed to a tentative submission date of September 2<sup>nd</sup> for both the District’s and IRS Agent’s legal analysis. Chief Counsel has advised while they will address this issue in a timely manner after document submission, no scheduled response time has been or will be provided as they wish to conduct a thorough review of the issues.”

### The POA’S Position in the IRS Matter.

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. 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 an IRS victory being passed on to the residents. □

## 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. □

## BABY BUNDLES ON THE GO

Renting all your baby needs

Fully Sanitized Quality Equipment



Cribs - Strollers -

High Chairs

Car Seats & More

Villages Resident



Call Belinda 352-406-4754

[www.babybundlesonthego.com](http://www.babybundlesonthego.com)



## Questions & Answers

(Continued from page 1)

to do with amenity fees or services. It deals with your numbered district annual maintenance assessment which is on your tax bill from the County every fall. Each community development district (CDD) has to maintain their infrastructure. North of 466 it is relatively straight forward. Each numbered district figures out what it is going to cost them to maintain their infrastructure and they 'tax' their residents accordingly. South of 466 there is what is called the Project-Wide Agreement which is between the SLRDD and CDDs 5 - 8. What they did was take parts of their infrastructure maintenance and pooled it into one bucket and then they put an assessment against each of the participating districts to pay that combined bill. The question is whether or not you believe there are some economies of scale to be achieved by this pooling of resources. If there are, you would want to put all of it into one bucket so that it would be a savings for each district. However, it is not clear from the information that is currently available to us how much, if any, that savings is, and that is what the article was trying to point out. This is not necessarily going to change and be implemented anywhere else, but it is in effect for the districts south of 466.

4) When are they going to start building the third town square? Sumter Landing was packed last winter. **A:** It is currently being developed, but it will probably take another two years or so before it is operational.

5) Why is the Canal Street gate opening when you pull up to it without pushing a button. It has been like that for several months even though construction in that area is complete (generally this gate process is used in areas where new construction is going on) and are they considering a traffic light at this intersection (Canal Street and 466A)? **A:** It is a developer owned gate and the District will look into it. The traffic light option is the responsibility of Sumter County.

6) Warning for everyone! I got a speeding ticket given to me by a Sumter County police officer driving an old, gray, beat up looking Camaro or something of that nature. No signs, nothing, and I almost didn't pull over because I wasn't sure it was a policeman. He

(Continued on page 4)

## POA Sends First E-Mail Alert 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. We will use the 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. We had our first "Alert" e-mail notification when the IRS report came in the day after the Bulletin was printed. POA members received the POA summary and information the next day by e-mail and did not have to wait four or five weeks to have it provided to them in our monthly Bulletin. (You must have paid your 2011 POA dues to receive the POA E-Mail Newsletter.)

If you are a current 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](mailto:database@poa4us.org) and we will correct it in the database.

Note that some of the bounce back e-mails which we received actually had the correct e-mail address, so, before e-mailing the database manager, 1) be sure and look in your junk mail or in your spam 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, please add the following address to your safe sender list: [poa@poa4us.org](mailto:poa@poa4us.org).

Thank you to all who have responded to our invitation to join the POA. If you have not yet joined, and you appreciate the efforts the POA is making on your behalf, and/or you want to receive the POA e-mail alerts and meeting reminders, please join now – the membership application form is below. □

### 2011 MEMBERSHIP FORM PROPERTY OWNERS' ASSOCIATION OF THE VILLAGES P. O. Box 1657, Lady Lake, FL 32158

#### PLEASE PRINT!

NUMBER OF PEOPLE IN HOUSEHOLD

NAME(S) \_\_\_\_\_

ADDRESS \_\_\_\_\_

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

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

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

NEW  RENEWAL  DATE \_\_\_\_\_

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

EXTRA DONATION: \$ \_\_\_\_\_

**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.**

## Questions & Answers

(Continued from page 3)

advised me that the County is using any type of vehicle that they can to stop the speeders.  
**A: SLOW DOWN !**

7) In your Bulletin you state in your Bill of Rights that, "We have the right to be informed beforehand by the Developer on any major change in our Community." What methodology is employed to get to the residents so that we have some inkling of it ahead of time? **A:** It is our Bill of Rights, it is what the POA believes residents should be entitled to. It is not anything that anybody has signed off on. This is why it was so important that the creation of the Amenity Authority Committee (AAC) be a part of the settlement of the class action lawsuit as it gives the residents, via their resident elected representatives, control over all of their non-bond related amenity funds. Prior to that, it was simply the Developer's Board that was making those decisions. Yes, that is our ideal. Hopefully, at some point in the near future we will have an AAC for residents south of 466 so that resident elected representatives can control the expenditure of their amenity funds.

8) So, if I understand, those residents south of 466 have literally no protection whatsoever at the present time. **A:** That's correct, but they do have Janet Tutt, that's a start. That is something we did not have in the past. She is very ethical, very straight forward, and very fair and we do not believe that she would do anything which she believed did not meet her responsibility as a government official. No, the residents south of 466 do not have control, but they have a lot better situation with this administration than we had with the last.

Janet Tutt reminded the audience that "... we are a unit of special purpose government. All of our meetings are in the public, and any major changes are all publicly noted. Everything we do is on the website so there is really nothing that takes place that is not communicated. So, even if it isn't under the SLCCDD Board, we are contracted for those areas that still fall under the developer which covers 16,000 additional rooftops. We have an agreement with him to administer services to all of the residents south of 466. Because of that all of the services and all of our activities are in the open so nothing can happen without being seen."

President Dreidame followed that up with a reminder that yes, they are all open records - you can see them - but we could go to a meeting and have a 100 or more residents get up and beg the SLCCDD Board not to vote to do something and those 5 people do not have

to pay any attention to us - they vote the way they want to and residents do not have any control. So that's what we talk about as the difference between the residents north of 466 who have the resident elected AAC to control the expenditure of their amenity funds and the residents south of 466 who are at the mercy of the SLCCDD Board. □

## POA Elections

Nominations for the election of POA officers and directors are now open. Anyone wanting more information on serving on the POA Board should talk to any officer or director for more information. The term of office is one year. You might find the opportunity to serve to be rewarding and not as much time as you might imagine. Elections will be held at the November membership meeting and the investiture at the POA Annual Meeting in December. □

## Help Wanted

Delivery person for the monthly POA Bulletin. Once a month, about 2-3 mornings, 10-12 hours total. Several routes may be available. Attractive compensation.

Must have a reliable golf cart and be able to pick up your papers in Leesburg. E-mail your name, address and Phone number to [delivery@poa4us.org](mailto:delivery@poa4us.org) □

Creating Beautiful Rooms Since 1969

**Decorating Den**  
INTERIORS

**In The Villages: 787-4603**

10% Discount When You Mention This Ad  
Coupon must be presented at time of purchase.

*We Love*  
**The Villages POA!**

*Enjoy a*  
**FREE BEER or WINE**

COUPON REQUIRED. ONE BEER or WINE With The Purchase Of Any 2 Adult Entrées At Regular Price. Not Valid With Any Other Special Offers. Split Entrée does not equal two meals.  
Expiration Sep 30, 2011.

**OakWood**  
SMOKEHOUSE & GRILL  
EST. 1998

**KILEY & SONS, INC.**  
[www.centralfloridaplumber.com](http://www.centralfloridaplumber.com)  
A full service plumbing company

<b>Lake</b> 753-5301	<b>Marion</b> 245-3000	<b>Sumter</b> 748-9500
-------------------------	---------------------------	---------------------------

**COME VISIT OUR NEW SHOWROOM!**  
Conveniently Located at 219 S. Old Dixie Hwy in Lady Lake

Home Improvement Store Prices with Personalized Service

Bath Remodel Headquarters From Start to Finished Project

One Call Does It All!

Same Location Since 1987

Licensed & Insured  
Lic# CFC1426882

**COUPON REQUIRED**  
15% off Labor ONLY on a Service Call.  
Minimum 1 Hour of Service  
FOR POA MEMBERS ONLY - Sep 30, 2011

A SURFACE TO MATCH YOUR NEEDS

- Fiberglass
- Tile
- Solid Surface

ADA/ Handicap Fixtures & Accessories

**BBB**  
NEVER A TRIP CHARGE!  
24 Hour Emergency Service





## Houston, We Have A Problem

Well, it may not be Houston, but Florida definitely has a problem. So did the State of Maryland, when it passed aggressive legislation meant to confront and end urology physician self referral in medicine.

The referral of prostate cancer patients by urologists to a facility in which they own a financial investment has been a national ethical issue for five years. It has now become a violation of state law in Maryland, with other states proposing similar legislation.

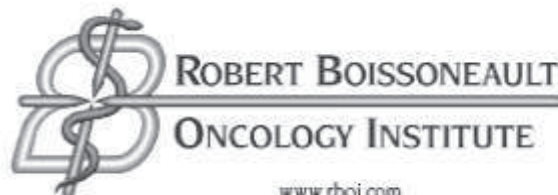
As explained in the Baltimore Sun newspaper in May of this year, "Medicos who refer cancer patients to their own radiation centers 'increase the use of services and costs substantially' and don't improve care, according to research published in The New England Journal of Medicine in the 1990s."

Referring to radiation facilities owned by urologists in Maryland who are still performing treatment, the Baltimore Sun warned, "You should know that its professionals operate under incentives that are substantially different from those of doctors without a financial stake in your therapy. If they want to zap you at their prostate center, get a second opinion about whether that's really the best option."

Unfortunately, Florida continues to lead the nation in this financially incentivized approach to directing cancer treatment. Patients have been informed that if they do not receive radiation in their urologist's facility, they will have to find another urologist to care for them. This tactic, however, is vehemently criticized by urologists who practice at leading academic medical institutions within our state. If diagnosed with prostate cancer, perhaps it would be wise to seek that second opinion with a non-invested urologist ... before your treatment.



[www.acr.org](http://www.acr.org)



[www.rboi.com](http://www.rboi.com)

Accredited by the American College of Radiology since August 1998.

**Ocala Office**  
2020 SE 17th St.  
Ocala FL 34471  
352-732-0277

**TimberRidge Office**  
9401 SW Hwy. 200, Bldg. 800  
Ocala FL 34481  
352-861-2400

**The Villages Office**  
1540 Clemente Court  
The Villages FL 32159  
352-259-2200

**Lecanto Office**  
522 N. Lecanto Hwy.  
Lecanto FL 34461  
352-527-0106

**Inverness Office**  
605 W. Highland Blvd.  
Inverness FL 34452  
352-726-3400

## Project-Wide Agreement Part 2

This month we will continue our review of the Project-Wide Agreement in place for property maintenance south of CR 466. Last month we reviewed what the agreement covers and how the expenses are allocated to the participating districts. This month we will look at how maintenance expenses for the numbered districts north of CR 466, which do not have Project-Wide sharing, compare to those south of CR 466.

The primary responsibilities of all the numbered districts are maintenance of the common property within their district boundaries, their storm water system, entry way annuals and signage, villa walls, roadways and signage, recreation trails and tunnels and district boundary fencing. The numbered districts are all quite similar even though they vary by size from less than 900 acres for District 3 to almost 1500 acres for District 6. Many of the expenses for numbered districts, such as Personnel & Professional Services, Accounting & Auditing, Postage, Rentals & Leases, Insurance, Printing & Binding, Permits & Licenses and Legal Advertising, are roughly the same for each district and are little affected by the size of the district. Expenses such as Operating Supplies, Capital Outlays and Renewal & Replacement Reserves can vary with size of the district, but vary greatly from year to year as specific projects are undertaken in particular years. Other expenses such as Utilities Service (electricity & irrigation water) and Landscape & Repairs are a function of the size of a district (the area to be maintained, illuminated and irrigated).

Chart 1 to the right shows the 8 numbered districts that currently have significant residential populations (of the ten districts planned for The Villages). The disbursement expenses from the 2010-11 Budgets are shown grouped by the categories described in the previous paragraph. All numbered districts are responsible for maintenance of their villa roads, but only CDD4 (in Marion County) is responsible for maintenance of all their residential roadways. For that reason, the non-villa roads portion of the Road Maintenance R&R expense has been removed from the CDD4 expense shown, for comparison purposes. Also, only 33% of the CR42 maintenance expense is included in the CDD4 Landscape and Repairs entry since 67% is

(Continued on page 7)

CHART 1

### CDD 1-8 Disbursements (2010/11 Final Budgets)

	CDD1	CDD2	CDD3	CDD4	CDD5	CDD6	CDD7	CDD8
Personnel Services	19,611	19,611	13,946	26,148	10,417	11,767	0	0
Professional Services	236,936	274,649	234,784	293,315	289,168	267,681	222,230	258,016
Accounting & Auditing	10,654	10,654	10,654	10,654	10,654	10,654	10,654	20,450
Other Contract Services	183	183	183	183	183	183	0	0
Travel & Per Diem	5,000	1,848	800	1,200	5,000	1,000	1,000	0
Postage & Misc. Charges	1,500	2,225	2,500	1,000	1,800	2,200	2,000	2,000
Rentals & Leases	500	1,000	1,500	1,000	500	1,000	0	0
Insurance	5,000	5,000	4,500	5,000	5,000	5,000	5,000	5,000
Printing & Binding	500	500	500	1,000	100	500	500	0
Permits & Licenses	250	250	250	250	250	250	250	250
Legal Advertising	2,200	2,200	2,200	1,500	1,500	2,000	1,500	4,000
<b>subtotal</b>	<b>282,334</b>	<b>318,120</b>	<b>271,817</b>	<b>341,250</b>	<b>324,572</b>	<b>302,235</b>	<b>243,134</b>	<b>289,716</b>
Operating Supplies	8,000	13,750	13,500	7,000	2,500	1,000	1,500	1,000
Capital Outlay	162,476	0	155,408	0	106,731	0	0	125,000
Villa Roads R&R*	0	0	0	78,794	450,000	0	0	0
General R&R	0	0	0	0	0	0	0	500,000
<b>subtotal</b>	<b>170,476</b>	<b>13,750</b>	<b>168,908</b>	<b>85,794</b>	<b>559,231</b>	<b>1,000</b>	<b>1,500</b>	<b>626,000</b>
Utilities Services	139,100	156,000	177,000	208,600	306,000	289,700	159,400	218,000
Landscape & Repairs**	398,500	411,925	503,550	846,290	328,600	431,775	189,857	215,000
<b>Project-Wide Expense</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>1,647,034</b>	<b>1,829,992</b>	<b>1,164,865</b>	<b>1,309,297</b>
<b>subtotal</b>	<b>537,600</b>	<b>567,925</b>	<b>680,550</b>	<b>1,054,890</b>	<b>2,281,634</b>	<b>2,551,467</b>	<b>1,514,122</b>	<b>1,742,297</b>
<b>TOTAL</b>	<b>990,410</b>	<b>899,795</b>	<b>1,121,275</b>	<b>1,481,934</b>	<b>3,165,437</b>	<b>2,854,702</b>	<b>1,758,756</b>	<b>2,658,013</b>
<b>District Acreage</b>	<b>998</b>	<b>989</b>	<b>894</b>	<b>1,187</b>	<b>1,406</b>	<b>1,496</b>	<b>976</b>	<b>1,098</b>
<b>Total Expense per Acre</b>	<b>\$992</b>	<b>\$910</b>	<b>\$1,254</b>	<b>\$1,248</b>	<b>\$2,251</b>	<b>\$1,908</b>	<b>\$1,802</b>	<b>\$2,421</b>

#### NOTES:

\* For comparison purposes, the CDD4 amount shown is 24% of total Road Maintenance R&R (villa portion only).

\*\* Amount shown for CDD4 includes 33% of the total CR42 expense since CDD4 is reimbursed 67% of the expense by other benefitting parties.



# Project-Wide

(Continued from page 6)

reimbursed to the District by other benefitting parties.

As shown in Chart 1, the first group of expenses is relatively similar for all districts, since they are little impacted by the size of the district. The second group of expenses varies dramatically depending on what projects a particular district is undertaking in the budget year and whether there are other special situations. For example, CDD8 is still developing and their budget includes \$500,000 to significantly increase their General Reserves. This amount is likely to decline substantially in subsequent annual budgets as the reserves reach desired levels, as they have in the other numbered districts. Similarly, CDD6 has included \$450,000 for a Villa Road reserve fund and several districts have provided for specific projects requiring capital outlays this year. It is the third group of expenses that we should focus on as they represent a major portion of each district's budget and are the items most noticeable to residents.

Chart 2 indicates that for the numbered districts north of CR 466, the Utilities Services and Landscape & Repairs line items cover the cost for all electricity, irrigation water, repairs and maintenance and land-

scape services. For the numbered districts south of CR 466, Project-Wide expense must also be included to see the total cost. As you can see on Chart 2, on a per acre basis there is a significant difference in cost across the numbered districts for maintaining the property, from a low in CDD1 of \$539/acre to a high of \$1,706/acre in CDD6. The \$1,626 average cost/acre for the four districts south of CR 466 is more than twice the \$698 average cost/acre for the four districts north of CR 466. That seems to be a very large difference for what some might consider a relatively common set of activities. Clearly within acreage there can be different usage.

For example, landscaping along residential streets requires little if any district maintenance while a walled villa community requires district maintenance of the wall, entry plantings and regular grass cutting and shrubbery trimming along the wall. Also, one district may have more conservation areas or storm water ponds to maintain than another. Still, you would expect that this would tend to average out over 8 districts and 9,000 acres.

The items shown in Chart 2 represent more than half of each district's total budget for disbursements and are clearly the key items affecting the appearance of our community. For the districts south of CR 466, over 70% of this spending is transferred to a

Project-Wide account in the hopes that the district will save money due to economies of scale. From the comparisons to the districts that do not participate in the Project-Wide Agreement, the magnitude of this savings is not readily apparent.

Perhaps now would be a good time for the boards of CDDs 5 – 8 to have staff review the Project-Wide contracts and quantify the savings each of these districts are receiving. The alternative to Project-Wide is for each district to retain control of their residents' maintenance assessments and to separately bid out their maintenance needs.

Next month we will look at the other beneficiaries of the Project-Wide Agreement – what they contribute and what they receive. □

CHART 2

## CDD 1-8 Disbursements (2010/11 Final Budgets)

Utilities Services, Landscape Maint. & Repairs and Project-Wide Expense Comparisons

	CDD1	CDD2	CDD3	CDD4	CDD5	CDD6	CDD7	CDD8
Utilities	139,100	156,000	177,000	208,600	306,000	289,700	159,400	218,000
Landscape & Repairs*	398,500	411,925	503,550	846,290	328,600	431,775	189,857	215,000
Project-Wide Expense	n/a	n/a	n/a	n/a	1,647,034	1,829,992	1,164,865	1,309,297
<b>Total</b>	<b>537,600</b>	<b>567,925</b>	<b>680,550</b>	<b>1,054,890</b>	<b>2,281,634</b>	<b>2,551,467</b>	<b>1,514,122</b>	<b>1,742,297</b>

District Acreage	998	989	894	1,187	1,406	1,496	976	1,098
Expense per Acre	\$539	\$574	\$761	\$889	\$1,623	\$1,706	\$1,551	\$1,587

<- - - - - Average \$698 - - - - -> \* <- - - - - Average \$1,626 - - - - ->

**NOTE:**

\* Amount shown for CDD4 includes 33% of the total CR 42 expense since CDD4 is reimbursed 67% of the expense by other benefitting parties.

**HARLAN INSURANCE AGENCY**  
 352-753-1007  
 HOME  
 AUTO \* GOLF CART  
 LIFE \* HEALTH \* DISABILITY  
 LONG TERM CARE  
 ANNUITIES  
 BRUCE I HARLAN LUT.C.F.  
 LOW RATES FREE QUOTES  
 Visit us @ [harlaninsuranceagency.com](http://harlaninsuranceagency.com)

"Sliders Slide Like New"  
**Slidertech**  
 Sliding Glass Door Repair  
 REPLACE Rollers, Locks & Handles  
 Weather Stripping  
 REPAIR Damaged Track  
 IMPROVE Ease of Operation  
 Energy Efficiency  
 Security  
 (3667)  
**866-432-DOOR**

**Need More Energy?**  
 Better Focus?  
 Less Stress?  
**24K™**  
 24K™ is the world's first healthy Energy Drink to target all three symptoms of the fatigue cycle. 24K™ nourishes your body with 24 active ingredients, no caffeine and no sugar.  
**THIS IS YOUR DRINK!**  
 MARILYN HOUSTON, RN - Village Resident  
 Independent Reliv Distributor 352-205-5250



## Cheers, Cheers and More Cheers

**Cheers** to the Developer for initiating some renewal and replacement activities on the Orange Blossom Hills Country Club golf course. Removal and replacement of the restrooms with completely new restrooms on the course, as well as the ongoing renovation of four of the tee boxes were much needed and much appreciated improvements. Hopefully renovations to the Orange Blossom Restaurant are in the plans for the near future as well.

**Cheers** to the Amenity Authority Committee (AAC) for representing the residents (in this case, those residents who have paid amenity fees for the longest period of time), when they approved putting \$149,000 in next year's budget to build six pickle ball courts to be located on the East side of RT 441, as long as staff can find adequate and appropriate

space for the facility, and to pay to have an engineer's report on possible improvements for the Paradise Park, including sufficient lighting of the area.

**Cheers** to Janet Tutt, District Manager, and all of her staff on the excellent job they did in negotiating a new management agreement with the Developer. Ms. Tutt negotiated what we believe is a proper and fair allocation of expenses, previously included in the Services Agreement which had expired and which had previously been paid for by the Developer and which going forward would have to be paid by the District. For example, previously the Developer provided the Information Services which included access to computer hardware and software capable of providing billing services for the amenities fees, etc., and in return the District provided the billing, collection and remittance services, which they will continue to do under the new Agreement. However, all parties (budgets) shall be billed for these services, including the utilities, amenities, and trash (Developer) based upon either the number of accounts serviced or by the number of rooftops served because the Developer will no longer provide the Information Services free of charge.

Additionally, under the former Agreement, which has now expired, the Developer allowed the Center District at least weekly access without charge, to publish in The Daily Sun a 'calendar of its activities and events', which we now recognize as the weekly 'Recreation News' publication. The proposed allocation for the new costs which was approved by the AAC was based on a 50/50 split between residents north and south of CR 466. We agree that the 50/50 split works for this year but hope the AAC will revisit this allocation next year and consider basing it on rooftops as at build out, approximately 60% of the residents will live south of CR 466 (not 50%). □

... another point of view



**THE VILLAGES  
DEMOCRATS**

<http://thevillagesdemocrats.com>  
352-259-1426

**UNLIMITED Calling**  
only  
**\$9.99**  
/month



- Unlimited calling to the US, Canada
- \$5 per month in Free International Calls
- Free Phone Adapter (\$60 Savings)
- Free Shipping (\$9.95 Savings)
- Keep Your Existing Number

**Use your high-speed internet connection to reduce your phone bill by 75%.**

No promotions. No gimmicks.  
Just an everyday low price.

Call: 877.415.5635  
Visit: [thevillages.teleblend.com](http://thevillages.teleblend.com)

\*Requires high-speed internet. Price does not include taxes and fees.



**OPEN DAILY 8a.m. to MIDNIGHT AT HWY 441**  
**OPEN DAILY 8a.m. to 8p.m. at Buffalo Ridge, Hwy 466**

**441 Urgent Care Center**



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

**GOLF CART ACCESS  
AT BUFFALO RIDGE,  
NEXT TO BONEFISH  
INSIDE THE VILLAGE LAB,  
HWY 466**

**OUR PHILOSOPHY**

- See you at your convenience
- Provide top level care without top level pricing
- Be ever mindful that your time is valuable
- Create a warm and relaxed environment
- Include you in the medical decision process
- Treat you as we would treat our own
- Now Offering Ultrasound

Spruce Creek Plaza • 17820 SE 109 Ave, Ste 108  
Summerfield, FL 34491 • Across from Wal-Mart on SR-441

(352) 693-2340 An alternative to ER

*"Your care means more to us than your insurance card"*

Adam Santos, PA-C



John Santos, ARNP

**ADULT AND PEDIATRIC CARE  
ON SITE LAB, X-RAY AND EKG**

**ILLNESSES:**

- Colds, flu, and other viral illnesses
- Bronchitis, pneumonia, asthma attacks
- Ear, throat and sinus infections
- Rashes and Poison Ivy / Oak
- Nausea, vomiting and dehydration
- Urinary Tract Infections / STD's
- Migraines and chronic / acute LBP

**INJURIES:**

- Fractures, sprain, strains and dislocations
- Lacerations (cuts) abrasions (scrapes)
- Splinters and foreign body removal
- Wound care / repair and abscess drainage
- Work related injuries w / authorization





# AAC Meeting Summary August 10, 2011

## Old Business Topics Included:

•Property Management Director Sam Wartinbee provided the Committee with a "Gate Camera Pilot Project" update. The equipment will be installed as soon as the last piece is received - four cameras at the Del Mar (unmanned) gate and five cameras at the Chatham (manned) gate. The Community Watch staff is working up a plan for reporting of statistics and other information regarding the project.

•Reflectors will be installed on the curbs at the Polo Ridge and Calumet Grove entries.

•The AAC approved change order #1 for \$16,631.58, to the Chula Vista/Mira Mesa multi-modal path reconstruction project. The change will provide additional landscaping in the area where a large tree needed to be removed and also for additional concrete removal and asphalt paving in an additional area requiring upgrading.

## New Business Topics Included:

•The Committee approved removal of a few Pampas Grass plants and other plant material at the northwest corner of Legacy Lane and Calumet Avenue to improve line-of-sight concerns.

•The Consent Agenda was approved. It contained the schedule of AAC meetings for the next fiscal year and approval recommendations for amending and restating External Deed Restrictions Standards for the Town of Lady Lake and Lake County portions of The Villages, revisions to the Architectural Review Manual, an amendment to the budget for renovations to the Chula Vista/Mira Mesa golf courses, awarding of a golf course maintenance services contract for the Saddlebrook Executive golf course and softball complex, awarding of a janitorial contract and a change in contractors for the Buena Vista Boulevard/CR 466 right-of-way maintenance. Also included were 17 annual renewals of contracts with no increases to current year charges.

## Informational Items:

•John Rohan reviewed the Recreation Department's plan to replace the banquet chairs at the Savannah Center. The current chairs are 12 years old and the vinyl covering is no longer available. While the proposal is cur-

rently out for bids, the expectation is that the 585 replacement chairs will cost approximate \$125,000 (\$200 per). The Committee questioned the high cost per chair, but was assured by staff that a high quality chair is required due to the significant stacking/unstacking and usage of the chairs.

## Reports:

•Ms. Tutt reported that the IRS's Appraisal Review of the District's facilities has been received and is posted on the district's website.

(Continued on page 10)

**Cabinet Designs & More**  
Cabinet Designer & Cabinet Maker  
**KITCHENS  
AND BATHS**  
Bill Rebling  
Village Resident  
34 Years Experience  
**352-446-0301**  
[cabinetdesigns-more.com](http://cabinetdesigns-more.com)

**FOOD BANK** **FOOD BANK**  
AT NO COST TO YOU AT NO COST TO YOU  
Villages1.com will donate 8oz of Food when you go online and choose which food bank. Look for "FOOD BANK" at [VILLAGES1.COM](http://VILLAGES1.COM)!

**DIRT CHEAP**



Mulch ~ River Rock ~ Boulders  
Granites ~ Sand ~ Top Soil ~  
Stone ~ Lime ~ Rail Ties ~ Rocks  
Most Items in Several Colors & Styles

**352-245-7900**

CALL FOR *DIRT CHEAP* DELIVERY!

**13265 SE Hwy 441**

**Summerfield, FL**

VISA & MASTER CARD

## PC Sales & Service

### ✓ House Calls

- Viruses & Spy ware Removal
- Clean-out and speed up PC'S
- Pick-up & delivery

Anthony Wamock  
[support@pcsrepairs.com](mailto:support@pcsrepairs.com)

352-274-5725  
[pcsrepairs.com](http://pcsrepairs.com)

## EMBROIDERY Audrey Ann Originals

Creative Logos for your Club, Village, or Business  
Polo Shirts Tee Shirts Hats Towels

Call Audrey Ann

**352-259-0131**



Your Decorator for 10 years  
No High Overhead to Ensure  
**LOWEST PRICES**



## Bone Dry Roofing LLC

Hurricane repair specialists RC 29027460  
Family owned and operated

Repair or replacement of Shingle, Tile,  
Metal, and Rubber roof systems.

POA Discount Partner  
Mention POA Bulletin and receive \$100 off Bid.

Call to discuss your options  
Pete Tsirnikas (352) 669-6607  
Licensed Bonded Insured

## Free Estimates

Safety, Security & Energy Savings Window Films



Residential & Commercial Window Tinting

**3M** Authorized Dealer  
Window Film Products **352-753-4550**

[SolarControllers.com](http://SolarControllers.com)



## AAC Meeting

(Continued from page 9)

### Committee Member Comments:

•Committee member Jo Weber requested that staff include funds in the fiscal year 2011-12 budget for pickleball courts on the east side of CR 441 subject to staff finding a suitable location. The request was approved by a 5 to 1 vote.

•Committee member Rich Lambrecht requested that staff refurbish the golf cart trail on the north side of the Paradise Recreation Center (including moving the fire hydrant), widening it to ten feet. The committee agreed to the project which will be included in the current year’s maintenance budget at a cost of approximately \$11,000.

### Audience Comments:

•A resident requested the AAC consider enlarging the Tierra Del Sol recreation center to provide larger meeting rooms and other facilities for residents in that area.

•Several residents spoke for and one against AAC involvement in facilitating a traffic signal at CR 466 and Chula Vista Avenue (La Zamora gate).

PLEASE GO TO [www.districtgov.org](http://www.districtgov.org) FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.

**NEXT AAC MEETING – WEDNESDAY September 7th, 1:30 P.M. AT THE SAVANNAH CENTER** □

## AC Copper Tubing Line Set Failures

Many thanks to all of the homeowners that have responded to our request for information about their experience with repairs made on their underground copper line sets. We have over 100 occurrences documented directly from owners and close to 50 others in the same neighborhoods that have been noted additionally by those sending information about their own homes.

We have been told by a reliable source that Villages personnel know of over 270 failed line sets so far, although we do not know how much of an overlap there is with the information we have gathered. We do know that many of those sending us information did not report the problem to Home Warranty, figuring there was no coverage anyway, and others that did ask for help were turned away by the Warranty Department (in some cases, rather rudely, we have been told).

The symptom is formicary or ant-nest corrosion causing pinholes in underground copper refrigerant lines, and allowing coolant to leak out. The cause is undetermined. Regardless of the actual number of occurrences, this is a serious and costly problem for those who are affected, and it seems that although they have primarily been villas, it can affect any kind of home - owners of ranches, designer

homes and even premier homes have told us about the same problem with leaking line sets. We don’t think this problem will just go away. And even though installation changes are being made on new construction, those solutions will only be proven in time, and at best, will still not help all the owners of existing homes that have had or will have expensive repairs to correct the problem.

Leading manufacturers of air conditioning systems, Trane, Carrier, Troy, Lennox, Goodman and others all agree, in so many words, that running copper line sets underground should be avoided, and if installation must be done that way, to take precautions to prevent corrosion. Recommendations for providing a sealed, insulated, waterproof environment are mentioned in various manufacturers’ literature, such as the following: “Enclose all underground portions of refrigerant lines in waterproof material (conduit or pipe) sealing the ends where tubing enters/exits the enclosure,” “lines must not contact the soil for any reason and the conduit must be designed so it cannot collect and retain water,” “buried lines must rest inside a sealed, watertight, thermally insulated conduit.” The more we research this issue, the more references we find.

It would seem that the industry is well aware of the potential for corrosion in underground copper lines, and there are many warnings against the practice, as well as suggestions provided for cases in which it is a necessary choice. Yet The Villages chose to use underground installation and did not adequately protect against corrosion of the copper and our homeowners are paying the price in large expenses to replace the refrigerant, diagnose the problem, and reroute the copper through the attic and through an unsightly conduit attached to the outside wall. Sometimes the estimates for repair are so large

(Continued on page 11)

# #1

## Real Estate Company in Lake & Sumter Counties



Tom Grizzard, Inc.

(352)

314-1557

X  
A  
N  
G  
O

HEALTH & WELLNESS  
PRODUCTS

Bring Your Body into  
Bio-Chemical Balance with  
XANGO JUICE  
and Other Health Products

Contact: Naturecoast Health & Wellness

352-430-0091



## AC Copper Tubing

*(Continued from page 10)*

that A/C technicians or salespersons convince the homeowner that a whole new system is a better choice. And sometimes the line set failure causes subsequent problems with other components, making replacement of the entire A/C system a necessity.

This should not be happening in Villages homes, particularly those less than 10-15 years old. Remember the statistic we reported previously: the median life of a residential air conditioning system in Florida is 15-20 years.

POA representatives removed some recently abandoned copper line sets from two side-by-side villas and pressure-tested the copper tubing. Multiple pinhole leaks along the length of the tubing were found. When exposing the ends of the PVC conduit where the copper tubing exits under the concrete slab, for visual inspection in these and several other homes, they found open-ended, often crushed and broken, PVC conduits with sandy mud washed into them, surrounding the copper tubing and the smaller PVC condensation line which also runs through the larger chase.

Since most of the line set failures have been in Sumter County, POA representatives met with the Chief Building Inspector of Sumter County, Lee Hartman. At the time, he had been aware of only three incidents. Apparently, The Villages has their own Building Official and information about the line set failures has not been getting back to the Sumter County Building Department. Mr. Hartman suggested that in addition to informing Home Warranty, homeowners in Sumter County should also provide him with information about their experience:

Lee Hartman, Chief Inspector, 7375 Powell Road, Suite 115, Wildwood, FL 34785, [Lee.Hartman@sumtercountyfl.gov](mailto:Lee.Hartman@sumtercountyfl.gov)

With your help, we will continue our work gathering and compiling information from homeowners about their experience with leaking underground copper line sets. It is helpful to learn about as many individual situations as we can, so if you or anyone you know has been affected--recently, or in the past--please get in touch with us by completing the form to the right and mailing it Attn: AC Line Sets, POA, PO Box 1657, Lady

*(Continued on page 12)*

## AC UNDERGROUND REFRIGERANT LINE PROBLEMS

If you have had a problem with your underground AC refrigerant lines, **your participation is appreciated.** Please let us know about your experience. Contact Ray by e-mail at [rym101@aol.com](mailto:rym101@aol.com) providing the information requested below, or fill in and mail this form-- Attn: AC Line Sets, POA, PO Box 1657, Lady Lake, FL 32158. (Attach additional pages if needed.)

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

(Continued from page 11)

Lake, FL 32158, or contact Ray Micucci, Coordinator of this POA Project, by e-mail at rym101@aol.com. Please include your name, address & phone number, your Village or neighborhood, the model of your home, the year built, the age of your home when the problem occurred, the make & model of your AC unit, the name of the original AC installer (there's probably a sticker on the unit in your garage), whether you are the first or subsequent owner of the home, a brief description of the related AC problem you have encountered, whether it has been resolved, and if so, how and at what cost.

**ANDREW'S**  
AIR CONDITIONING

**\$69 Tune Up Special**

- \* Help restore equipment to peak efficiency
- \* Save energy & money
- \* Help prevent costly breakdowns
- \* Prolong the life of your equipment

(352) 552-4174

### AdvantageGolfCars.com

PALMRIDGE PLAZA  
11962 CR 101, Ste 103  
The Villages, FL  
352-259-8566

Sales, Leasing, Rentals,  
Service & Parts



WILDWOOD  
5975 Signature Drive  
Wildwood, FL  
352-347-2213

**EZGO**  
Authorized Dealer Since 1991  
E-Z-GO DEALER OF THE YEAR

**\$500 OFF**

2011 Gas or Electric Golf Cars  
(MUST PRESENT COUPON)

**SAVE 50%**  
compared to AGA.  
Plus, act now and  
get an extra month  
of service **FREE**.

**VILLAGE KART AIDE**  
352-409-5853

Send in this coupon today or use  
promo code: 13412C at [KartAide.com](http://KartAide.com).  
Limited time offer for new members  
only. We are the AAA of golf carts.

The designers, engineers, contractors and installers of our air conditioning systems were all in a position to better protect the copper line sets from corrosion. Our homeowners were charged for a new air conditioning system when they purchased their homes, then just a few years later, they are being charged again to replace leaking coolant, diagnosis, and repair of inaccessible components that should have lasted much, much longer. If just a handful of line sets had failed, it would be understandable, but the growing number is well beyond understanding, especially the extent to which whole neighborhoods have been affected.

The 5-year window for a vague, verbal, conditional "warranty," negotiated in good faith by members of the VHA, was effective beginning in December 2010 and partially covers some homeowners, some of the time. It is simply not adequate and excludes far too many homeowners. Poor design/engineering/installation/bad copper, whatever the cause, corroding, leaking, underground copper is not the fault of the homeowners and they should not have to bear the cost.

If any homeowner has had an experience with leaking copper lines in your air conditioning system, or you know anyone who has had this problem, please participate even if it 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. We appreciate the feedback from homeowners and thank you for participating. You can follow our progress in The Bulletin in print, delivered to your home each month, or online at [www.poa4us.org](http://www.poa4us.org).

As previously stated, we recently learned that the Sumter County Building Inspector had not been informed of the leaking copper line set problem and consequently, we concluded that the Developer may not know of the severity of the problem; therefore, we will no longer assume that the Home Warranty Department is sharing the true extent of the problem with the Developer but instead, we are taking steps to insure that the Developer is fully apprised of all the information we have. Gary Morse came to the aid of The Villages residents in the class action lawsuit and we are hopeful that he will likewise address this issue.

The POA would also like to offer our sincere thanks to a gentleman visiting The Villages who read our first article on the leaking copper line sets in The Bulletin and volunteered to help. Dave Gott has worked in the industry and taught air conditioning in venues from Wisconsin to the US Virgin Islands, in commercial, residential and marine applications. As well as being knowledgeable and conscientious, he has also been extremely generous both with his time and his expertise. Thank you, Dave. Your help has been invaluable, and we hope you and your wife will be moving to The Villages soon. □

**Village Resident Coupon**

**Sullivan Cadillac**

**CHECK OUT THE NEW 2011 MODELS TODAY!**

4040 SW College Rd  
(State Road 200)  
Ocala, FL 34476

**Save.....Save.....Save**  
**10% Off Service**  
**not to exceed \$100**

Expiration **9/30/2011**  
Date:

**888-449-9890 or 352-732-4700**

*New and pre-owned vehicle specialist!*  
*Home of the Certified Pre-Owned Cadillac!*

**Bring this ad with you for your special discount!**



## Excerpts from Recent Articles on the Mark Morse 'Hunting Trial'

The POA has received a number of requests for information on this topic since none has appeared in The Daily Sun. Here are excerpts from the latest articles we have located:

"The Case Against Mark Morse" by Scott Callahan, Leesburg Daily Commercial, 6/27/11:

"A long trial could occur on Aug. 8 when Villages president and chief operating officer Mark Morse faces poaching charges in Montana. The prosecutor in the case, Assistant Attorney General Barbara Harris, has lined up 80 possible witnesses in the case. She specializes in prosecuting wildlife violation cases for the state.

Morse's case is complicated because it is intertwined with four other cases involving

his wife, M'Lissa, and three business associates. And defendants in another three connected cases, including Morse' daughter, Kelsea, have already admitted guilt or had charges dismissed for lack of evidence.

Charges are pending against another 10 people, State Fish Wildlife & Parks spokesman Robert Gibson said..."

"Trial Delayed In Poaching Case Of Wealthy Florida Businessman" by Greg Tuttle, The Billings Gazette, 8/10/11:

"The trial of a wealthy Florida man accused of hunting illegally in Montana has been delayed until December. Mark Gary Morse's trial had been scheduled to begin Monday before Yellowstone County District Judge Ingrid Gustafson, but the judge recently ordered the trial reset to Dec. 12.

Meanwhile, Morse's attorney, Jay Lansing of Billings, filed 10 defense motions in the case on July 29. Assistant Attorney General Barbara Harris, who is prosecuting the case, has yet to respond to the motions, and a

hearing has not been set. The defense motions, which include more than 200 pages of supporting briefs, seek dismissal of the charges on several grounds, including an immunity agreement offered to Morse by Harris in the case against a co-defendant.

Several of the motions seek the suppression of evidence, and Lansing filed an affidavit alleging that state investigators used false information to obtain search warrants. Similar motions have been filed in a criminal case against Morse that is pending in Big Horn County District Court..." □

### 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](mailto:delivery@poa4us.org) or by phone, 259-3611. MANY THANKS!

### Yesterday & Today Consignment Boutique



115 N. Main St.  
Wildwood, FL  
(Across from City Hall)

352-748-4012



Furniture

Dress Yourself and  
Decorate Your  
Home with  
Beautiful Brand  
Name Clothing &  
Accessories



Home Décor

**ACTION JACKSON  
HANDYMAN (352-205-7977)**  
Quality Service - Dependability  
Lights - Fans - Shelving - Cabinets  
Attic stairs - Garage Opener  
Painting - Exterior Cleaning  
FREE Estimate LIC & INS  
Villages Resident LIC# 241393

### BECK'S APPLIANCE REPAIR

Rick Beck—Technical Specialist  
QUALITY SERVICE AT A FAIR PRICE



352-245-3598

For Complete Satisfaction

Find us on [thevillagesguide.com](http://thevillagesguide.com) for coupons  
Click on Electronics and Appliances  
E-mail [becksappliance@yahoo.com](mailto:becksappliance@yahoo.com)

### FUTONS BARSTOOLS & MORE

LARGEST SELECTION OF FUTONS AND BARSTOOLS IN THE AREA



Swivel  
Tilt  
Barstool

- 18 Wood Finishes
- 4 Metal Finishes

Wide Selection  
of Fabrics!

FUTONS starting at... **\$359**



5-Piece Bistro Set  
Cultured  
Marble Top

**\$329**

**FREE**  
Solid Color Cover  
with purchase of any futon  
Not valid with any other offer.  
Offer Ends 9/30/11

142 N Old Dixie Hwy - Century Plaza - Lady Lake  
Corner of 466 & 441  
(352) 205-7484 • Mon. - Fri. 10 to 5 • Sat. 10 - 4

### Hot Tub SALE at Spa Kingdom

ALL 115V Spas  
MUST GO!  
Hideaway Hot Tubs  
PERFECT for Two!  
Plug in 110v 15amp.



SAME  
DAY  
DELIVERY  
AVAILABLE

Call Today!

352-728-0772 • 800-369-0772  
[www.SpaKingdom.com](http://www.SpaKingdom.com) M-F 9:00-5:30  
Sat 9:00-5:00  
3050 US Hwy 441/27 Fruitland Park Sun 11:30-4:00



Dr. Bartling  
Is Back!

in his new dental office  
on US 301, minutes  
from The Villages

"Tradition and Technology is my philosophy. I strive to maintain the respect of the traditional family dentist, to listen to my patients, and to stay current with new techniques and technologies in order to give you a pleasant dental experience."

William C. Bartling, DDS  
General Dentistry  
6378 SE 125th Place (at US 301)  
Belleview, FL 34420  
Phone: 352-245-1004

For more information and directions, please visit  
[www.bartlingdds.com](http://www.bartlingdds.com)



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

### Hispid Cotton Rats

At last week’s meeting of the POA, a gentleman commented on the relatively common occurrence of rats along the recreational trails. Several members expressed some shock at hearing this. I feel it is important to note that the rats so often seen on our trails and golf courses are Hispid cotton rats (*Sigmodon hispidus*), a common rural rodent of the southeastern U.S. and the New World tropics. It is NOT the Norway rat (*Rattus*

*norvegicus*), that invader from the Old World that we have all learned to abhor in urban settings, so eager to live among us, eat our garbage and spread disease. Hispid cotton rats, on the other hand, are native to the fields and agricultural areas of our region, and probably carry no more fleas or disease than do the rabbits and squirrels that we enjoy seeing on our walks and drives. The cotton rat’s diet largely consists of green vegetation – stems, foliage and seeds. They also consume insects and other small animals. They have no instinct for entering our homes or eating our garbage. Although the very word “rat” conjures up unfortunate images in all of us, if we can learn to accept the cotton rat as just another member of our native wildlife community, we and the cotton rat will be happier for it.

Thanks for your good work and support of Villagers. Paul Nistico

**Editor’s Note:** Thank you for the information, as it does make us feel a ‘little better’ about their presence among us. □

### Pool Chairs

I would like to know if you could provide some information about the missing chairs at the Sabal Chase Pool. We are now missing 30-40 lounge chairs. The chairs were taken because the material was thinning out and were dangerous to sit on. We were told that

they were going to be repaired and returned. They are now missing for 3 - 4 months! Now we are told that the chairs were abused and will not be returned. This is a very active pool and the chairs have been in use for the last 5 years and to my knowledge have never been abused. (how do you abuse a chair anyway?) Someone said we might get a different type of chair, the ones with the straps. We would like our original chairs back with new material. We can't seem to get to the bottom of this issue. Can you help please?

Thanks for your consideration on this matter. Bob Buhrig

**Editor’s Note:** We contacted John Rohan, Director of Recreation, and he responded as follows:

“We regret it took more time than anyone expected for this pool. This is the same issue we encountered at other pools. This type fabric style does not hold up to the high use at the pools. In addition, when it does need replacing the manufacturer no longer carries that material setting us back further in the situation. This is precisely why we have decided to go to a single model type of pool furniture for our pools. This will allow us to repair quicker, order quicker and keep a limited inventory on site. This pool will have this style of new furniture delivered within the next two weeks.”

So, hopefully the replacement chairs are there when you read this Bulletin. □

**Tri-County Tile & Home Improvements**  
**352-978-3556**  
 PROFESSIONAL, QUALITY WORK | LOCALLY OWNED | 25 YEARS EXPERIENCE  
 Email: TileAndHome@gmail.com  
 “HIGHEST STANDARD START-TO-FINISH WORKMANSHIP”

SIDING REPAIRS	GARAGE/ATTIC STAIRS
BATHROOMS REMODELS	WOOD & TILE FLOORS
HANDRAILS	HANDICAP MODIFICATIONS
DRYWALL	DOOR REPLACEMENTS
VINYL	TILE BACKSPLASHES
	PAINTING & TRIM
	CUSTOMIZATION

FREE ESTIMATES | LICENSED & INSURED  
**15% OFF ANY JOB**  
ON LABOR - NOT VALID WITH ANY OTHER OFFER - EXPIRES SEP 30, 2011

**peepers**  
**EYE CARE AND VISION CENTER**  
 301 Colony Plaza, The Villages • 259-1621  
 Comprehensive Eye Exams  
 Treatment & Management of Eye Disease  
 Full Service Optical w/ On-Site 1 Hour Lab

**\$50 EYEGLASS OFF FRAMES**  
Coupon Required Expires Sep 30  
 with purchase of complete pair of glasses.

**ROHELAW.COM**

Tavares Office  
 (352) 742-1876

Oxford Office  
 (The Villages)  
 (352) 399-2033

  
 A.J. Rohe

  
 Kristopher A. Vanderlaan

  
 Thomas Holden

  
 Ashley S. Hunt

  
 Paul W. Darby



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

**Morse Blvd Roundabout South of CR 466**

I wrote this letter to find out what was going on, and with the thought that, if enough of us protested, we could change it: I am seeking information about the possible extension of the Morse Blvd roundabout south of 466 that appears to be staked out to cross the heavily traveled golf cart path that abuts the developer's new residential development.

Myself and all my neighbors are appalled that ANYONE would intentionally bring cars and carts together in this manner, especially off of a roundabout. We are already having nightmares of carts backed up into the 466 tunnel and perhaps as far back as the wooden bridge and perhaps into Morse Blvd itself.

The fact that we have to hang out in the middle of Morse Blvd now waiting to make that left hand turn because of the inability of someone to plan ahead properly is already unacceptable.

The Village stresses safety, why would they allow this plan to be approved that brings CARTS head to head with CARS. After the recent death and acknowledgment that not all cars stop at stop signs why would the developer design this intersection to serve less than 400 residential homes????

Give them a golf cart gate only and force the car traffic to use 466 into their neighborhood. The potential for a short cut will turn into a huge safety issue for the 1,000's of carts that travel that path.

I want to prevent a death. Do not mix cars and carts!!!!

Do you have any information about the developers plan for this intersection?

Thanks, Eileen Jones

**Editor's Note:** If you Google Sumter County GIS, you can zero in on this area. It appears there will be a street which will intersect with the recreation trail, but it looks like there will be a gate there, similar to many of our other 'subdivision' entrances, i.e., Polo Ridge, Piedmont, Chatham, etc. – Unlike the problem crossing on Morse Boulevard north of the CR 466 entrance to which you are referring. □

Have a Safe and Happy Labor Day!

**Incontinence Care Solutions**

*The Home-Caring Brand*

**TRANQUILITY**  
Incontinence Products

Superior Performance • Full Line • All Sizes



**FREE Incontinence Samples**  
for POA Members Call:

**Wellness Solutions**  
Provider of Medical Products

352-489-5730 • 800-627-2824

[www.selectwellness.net](http://www.selectwellness.net)

Limited Offer 2TRQ-383-AD11

**Village Paw Spa**  
**352-751-5711**  
A Country Club For Pets



Villages Largest Premier Facility:  
Grooming/Boarding/Daycare  
Private Suites/Infant Beds  
Stereo and T.V.s  
40 yrs. Experience

**Master Groomer and Vet Tech**

**FOOD BANK** **FOOD BANK**  
AT NO COST TO YOU AT NO COST TO YOU

Villages1.com will donate 8oz of Food when you go online and choose which food bank. Look for "FOOD BANK" at [VILLAGES1.COM!](http://VILLAGES1.COM)

**LOWER YOUR UTILITY BILLS TODAY!**  
Go **GREEN** today and **START SAVING!**

**ON SALE NOW!**  
*With energy tax savings!*

- Solar Pool Heating
- Tubular Skylights
- Solar Water Heating
- Solar Attic Fans
- Solar Electric Systems



Qualifies for **30% tax credit**

**Solar Lights & More**  
Solar Energy is Free!

Serving The Villages Since 1996

100% Financing O.A.C.

"Free Estimates"  
**800.347.9664**  
[www.solarlightsinc.com](http://www.solarlightsinc.com)

State Certified Solar Contractor Lic. #CVC56750 • Ocala, FL

**Sweet Summer SALES EVENT**

**V.I.P. APPOINTMENTS**  
Beat the Heat, call and schedule your V.I.P. appointment with one of our friendly professional sales staff.

**KIA of LEESBURG**  
NOW OPEN SUNDAYS Next to the Leesburg Airport KIA MOTORS

888-349-3581  
9039 US Hwy 441  
Leesburg, FL

We Will PURCHASE YOUR VEHICLE Even if You Don't Buy Ours!!!

**10 YEAR 100,000 MILE WARRANTY**

- 10-year/100,000-mile limited powertrain warranty
- 5-year/60,000-mile limited basic warranty
- 5-year/100,000-mile limited anti-perforation warranty
- 5-year/60,000-mile 24-hour roadside assistance\*

MORE COVERAGE THAN HONDA, NISSAN & TOYOTA!



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

### Local Repair Service Rip-Offs

Keep up the good work. You are doing a great service for this wonderful community. You keep the developer honest, or at least try to. And the results show.

My concern today is in trying to keep the local repair services honest. I'm talking about the myriad services doing business in the Villages (such as landscaping, golf carts, A/C, plumbing, etc.) Some of these businesses will, of course, take advantage of naive homeowners.

My recent experience was with an A/C service (identification omitted by the Editor), who I believe presented an outrageously high invoice for a simple (routine) repair. I'm attaching a protest letter sent to them for your review.

Anyway, my point in writing to you is that this community needs a forum for homeowners to share their experiences with these service organizations, either good or bad. When repair services are needed, how does one choose a particular business. Answer: throw darts at the phone book; or choose the one that can do the repair quickest; or some other imprecise way.

What would help resolve this problem is to have a local web site whereas homeowners can post their experiences with the local service organizations for other homeowners to see. This would greatly help in choosing an otherwise unknown service.

Would the POA entertain such a blog on its web site? Or, perhaps some other person or organization would volunteer to maintain such a site. We need to have a community discussion on this matter and I would like to see it on the agenda of a future meeting. In the meantime if you have any information

on this subject I would be glad to receive it. Such as a web site already established for this purpose.

**Editor's Note:** First of all, the POA understands the problem and agrees that their needs to be some means for residents to communicate with each other regarding these matters. We would suggest that you check into the talkofthevillages.com web site as many of their discussions center around problems with contractors, et al. Additionally, many of the neighborhood clubs maintain lists of 'approved' contractors, et al. that they have had positive results from and 'don't use' lists of those who have not been satisfactory. Please let us know if these contacts help. □

## Support Your Local Humane Society

### Cash and/or Food Donations Volunteers Needed

Lake County: 352-589-7400  
Sumter County: 352-793-9117  
Marion County: 352-867-0544

### Irrigation Maintenance & Repair 352-409-3163

System tune-up. Check and adjust entire system and provide written estimate to fix problems.

**\$35.00**

(Before Discount)

20% discount to POA members  
(Includes fixing problems; excludes materials)

Get the most for your irrigation  
dollar & help preserve

### GOLF CART BATTERY SOLUTION, LLC

Call Terry

**352-553-6030**

Lic. & Ins.



Extend the Life of New & Existing  
Golf Cart Batteries  
Restore To "Like New" Condition  
Free Battery Analysis with Purchase of BLS \$30 Value

## BROWARD FACTORY SERVICE 352-307-5100

Sales - Service - Contracts

We're Broward Factory Service  
- Family owned & operated  
business proudly serving  
customers for over 35 years



Lic#s CAC057400 \* ES0000336 \* CFC056867

BrowardFactory.Com

### Never Pay Another Expensive Repair Bill!

Relax knowing that your air conditioning and appliances  
are covered for repairs throughout the year!

No Deductibles - Unlimited Service Calls  
All Labor Charges - All Functional Parts

### Villages Area Residents Special

**\$183.00\* per year**

\* For appliances up to 10 years old. Offer extended through Sep 30, 2011

#### PACKAGE INCLUDES...

A/C up to 3 ton - Heating - Wall Thermostat - Dishwasher  
Refrigerator, Ice & Water Dispenser  
Ice Maker for Refrigerator

Oven and Range, including Self Clean! - Freon Recovery  
Water Heater to 40 gallons - Disposal - Washer Dryer (full-size)

Package Includes All Major Appliances and More! Call for Details.  
Other Options and Replacement Plans are available.

15980 S US Hwy 441 ~ Summerfield, FL

## Neerlee New Furnishings

Gently Used Home Furnishings Gallery

Stop and visit the "talk of the town"

**NEW INVENTORY ARRIVING WEEKLY**

3320 Hwy 441/27 Fruitland Park

Owned by  
Villages Residents

1 Mile South of 466A

**352-315-1000**

We Buy  
Home  
Furnishings

www.neerleefurnishings.com



Mon-Fri 10-5:30  
Sat 10-3



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

### Turnpike Connector Follow-Up

A recent letter to the Editor caught my attention and prompted me to look a bit further into the proposed project. I was able to obtain a copy of a Project Development and Environment (PD&E) Study prepared for Florida's Turnpike Enterprise by Kimley-Horn and Associates, Inc. which has raised several serious implications and many unanswered questions.

The second paragraph of the Project Need section reads "As development in the area continues, Morse Boulevard will be extended south to intersect with SR 44 at the existing intersection of SR 44 and CR 468. This extension will **provide a continuous four-lane roadway connection between US 27/441 in the northeast portion of The Villages and SR 44 east of Wildwood** which will aid in the movement of goods and services and improve access for the traveling public. The new connection created by the Morse Boulevard Extension will create a useful alternative to US 301 or US 27 for area residents and business interests desiring to access Florida's Turnpike."

The study does not mention everything about how Morse Boulevard will be ex-

panded to four-lanes between US 27/441 and CR 466. Is there enough space to safely allow this expansion, considering the increase in traffic particularly commercial traffic? Who will pay for it, the Developer? What are the plans, if any, to accommodate golf cart traffic along this stretch of Morse Boulevard? Does the County, the Developer, or any other entity plan to hold town hall meetings on this?

Thanks, Charles Reed

**Editor's Note:** The Project does NOT include any alteration of the two-lane section of Morse Boulevard located between CR 466 and RT 441. The intent is that the two mile connector south of SR 44 would allow drivers to have access to four-lane roads to travel between the Turnpike and RT 441 – not a thru four-lane highway. The anticipation is that traffic could come up Morse Boulevard to CR 466 and turn right (east) onto CR 466 in order to reach RT 441. □

## Financial Solutions with a Smile and a Handshake



**Bill Garner, AAMS®**  
Financial Advisor

10935 SE 177th Place Suite 204  
Summerfield, FL 34491

**352-750-2800**

Member SIPC  
[www.edwardjones.com](http://www.edwardjones.com)

**Edward Jones®**  
MAKING SENSE OF INVESTING

### Complete Guide to The Villages

*More than 1,500  
copies sold!*



**TheVillagesBook.com**

(Free shipping for POA Bulletin Readers)

### ALL ABOUT CARTS, LLC

Electric or Gas Golf Carts  
Service, Repairs, Parts, Accessories  
All Work Done at Your Home  
When You Want it Done Right

Call for Appointment

**352-409-2702**

Serving The Villages  
since 2004  
Licensed and Insured



## DIRTY WINDOWS?

### Call The Genie Today



More Affordable than you think...

- Interior / Exterior
- Year Round Service
- No-Streak Guarantee



**WINDOW  
GENIE®**

**WINDOW TINTING:**  
Controls Fading,  
Heat & Glare.  
Ask us how!

WE CLEAN WINDOWS AND A WHOLE LOT MORE

**352.255.3776**

[www.windowgenie.com](http://www.windowgenie.com)



## Lightning Matters

By Bob Feeman, EE, P.E.  
Study Group on Lightning

The summer months have produced a number of indirect lightning strikes that have resulted in damage to appliances and sensitive electronic equipment.

To better understand lightning and the damage it can do, and how to protect yourself and your property from the perils of lightning, it is necessary to examine all aspects. Today we are looking at the safety and damage prevention measures that can be taken that are associated with an *indirect lightning strike*.

An **indirect lightning** strike is where the lightning strike from cloud to ground is nearby but does NOT directly strike your home. It is a strike that hits a nearby tree, flagpole, neighbors home, directly into the ground, or directly into the ground and involves buried utilities, etc.

You can best protect your electrical equipment in your home from being damaged by an INDIRECT lightning strike by installing surge protection devices (SPD's) in your home.

SPD's are designed to clamp (or limit) the magnitude of the voltage transient to a level that should not damage electrical and electronic insulation. Surge protection is divided into two categories, primary and secondary protection.

**Primary protection** is located at the main electrical service entrance, i.e., the electric meter outside your home. SECO will sell a unit to you, or rent it to you on your monthly bill. Progress Energy will rent it to you on your monthly bill.

The other option for primary protection is to have a reputable and licensed electrical contractor install a "SPD" on your electrical panel that is located in your garage.

The primary protection will protect the 240 volt equipment, like your furnace/air conditioning, water heater, electric clothes drier, electric stove, dishwasher and garbage disposal. Either of these two options is a must for surge protection BUT is not yet the "whole house protection" that some people say it is.

**Secondary protection** is a "point of use" SPD for equipment that has a 120-volt plug-in power cord. Some SPD's are equipped to provide protection for telephone and cable TV coaxial connections. Progress Energy has these SPD's for computer and TV. SECO has

these SPD's for all applications. If you contact the Customer Service Department at either utility, they will be glad to help you. Secondary protection SPD's are also sold at hardware and other major supply stores.

*How to Contact SECO and Progress Energy:* SECO website [secoenergy.com](http://secoenergy.com) or call 1-352-793-3801, press 5, ext.1368 Progress Energy website [endzaps.com](http://endzaps.com) or call 1-866-999-8856 ask for "surge protection" If your group or organization would benefit from a presentation, please contact Len Hathaway [lhatha@aol.com](mailto:lhatha@aol.com) or, myself, Bob Freeman, [Stalit1@aol.com](mailto:Stalit1@aol.com). □

Are you  
**DIABETIC?**  
Do you have  
**INSURANCE?**

*If so, you probably qualify for these supplies at no cost!*

- Diabetic shoes with custom orthotics
- Custom fitting right in your home
- Many *unique* styles available
- Comfortable and lightweight
- No claim forms to fill out

**Bruce Hancock**  
Certified Pedorthist

**ADVANCED**  
DIABETIC SOLUTIONS      **352.445.5575**

*Don't Delay...  
Call Today!*



## Landscape Lighting

adding beauty, security and value to your home.



Call today for a free design consultation.

# 259.9166

[www.EnlightenedDesigns.com](http://www.EnlightenedDesigns.com)  
Certified Electrical Contractor ES12000791

Keep your loved ones  
*at home...*  
*A Helping Hand During Challenging Times*

**Transportation & Errands**  
**Companions ~ Medication Management**  
**Registered Nursing**  
**Certified Nurse Assisting**  
**Housekeeping ~ Meals**

**Family  
Care  
Givers**  
State License NR30211052

Friend us  
on Facebook  
(FamilyCare Givers)  
for special discounts

Call TODAY for a FREE Mini Assessment  
**(352) 307-8044**

*Don't Delay...  
Call Today!*



## Fitness Challenge September Challenge:

Attention all Villages

‘Couch Potatoes’

Fitness Challenge #2

By Judi Da Costa, Personal Trainer

OK, so how many of you made it through to the end of the month and completed your first fitness challenge?

Congratulations, you are on your way to becoming less of a couch potato!! Now it's on to Challenge #2!!

This month, same thing, when your favorite TV program hits the screen, have 2 cans of soup (unopened!) handy and when the advertisements come on, I want you to continue to stand up and march in place, take a can of soup in each hand, extend your arms in front of your body and then bend your elbows at your waist, bringing the cans of soup towards your chest making an arm curl.

Next, lower the arms back down to your starting position. Keep doing this with the march! Now you are working your upper and lower body together!

If you have any questions or would just like to write to me you can find me at Exercise2gether@aol.com

See you next month! □

## Ask The Chief

Here are a few questions that our officers are asked on a daily basis while they conduct traffic stops:

“Why are you stopping me?, Don't you have anything better to do?” and “Why don't you stop a real criminal?” Traffic stops are an effective way for law enforcement officers to serve and protect. Effective stops will impact violent crime, illegal drugs, and traffic crashes.

Traffic enforcement has a number of important spin-off benefits: First, visible traffic enforcement has a symbolic effect. When drivers see a marked police unit working traffic, they tend to slow down and pay more attention to their own driving.

Second, police visibility provides the driving public with a sense of security and they know that the police are on the job.

Third, criminals shy away from areas where they fear they may be stopped and discovered by an active traffic patrol.

Our streets and highways are one place where both the good guys and the bad guys travel. Due to this we find: stolen vehicles, wanted persons, drivers whose licenses have been suspended because of their unsafe driving habits, abused and runaway children, illegal weapons, drunken drivers and fleeing criminals. Traffic stops frequently lead to arrests for more serious crimes.

When it comes to traffic, safety is the name of the game and voluntary compliance is truly our goal. Unfortunately, enforcement

(Continued on page 21)

**SUPERIOR PROPERTY  
MAINTENANCE**

**FAMILY OWNED & OPERATED**

**352-207-1275**

Mow \* Trim \* Weed \* Mulch \* and More

**1st Month of Service FREE**

[superior.property@yahoo.com](mailto:superior.property@yahoo.com) | Hassle Free Service

**NewAir  
Home Care Inc.**

**RESPIRATORY & MEDICAL EQUIPMENT**

Introducing a revolutionary approach to oxygen therapy!

LifeChoice® Oxygen Concentrator

SMALLEST STATIONARY/  
PORTABLE OC AVAILABLE  
QUIET AND LESS THAN \$LBS

REIMBURSABLE BY INSURANCE  
AND MEDICARE  
EXCLUSIVE SLEEP MODE  
TECHNOLOGY  
(FOR 24/7/365 DAYS A YEAR USE!)

**No Carts!  
No Tanks!**

BETTER MOBILITY = BETTER HEALTH

Locally Owned and Operated  
Check Out Our Product Catalog Online at  
[www.newairhc.com](http://www.newairhc.com)

BE SURE TO MENTION THIS AD  
Toll Free: (866) 563-9247

## Village Mover



We Sell All Moving Supplies!

• Packing • Paper • Boxes

**352-751-2750**

611 North Dixie Ave.

Fruitland Park, FL 34731

**Free re-  
Inspection**

Lowest Prices  
In Area  
Will Match any  
Price  
200% guarantee

Choose an inspector with the most experience and someone who will stand behind their work.

Inspecting Homes in The Villages and living in The Villages for 9 years.

Your Villages Resident Inspector Pat Degioia

Tel- 205-0180 or 751-1075

**A-1 VILLAGES  
HOME INSPECTIONS**

Members of BBB-NACHI  
Home Warranty Specialist  
Certified Mold Testing  
Insurance Inspections  
Roof Inspections  
Mobile Home Inspections

## Villagers: Get Fit!

(without leaving home)

Let's put my thirty years of Personal Physical Training experience to work for you! It's affordable! It's fun! And your program will be 100% customized to your needs and your schedule!

**Free Consultation!**

**352.396.6531**

let's **Exercise2gether!**



Judi Da Costa  
Personal Trainer  
& Villages Resident

• Cardio  
• Weights  
• Yoga  
• Pilates  
• Nutrition  
• Aquacise  
• Whatever Works For You At Home!

**FLOORS DIRTY?  
We have your SURE solution!!  
SURE CLEAN Solutions  
352-484-1166**

Tile & Grout Cleaning \* Sealing Specialists

Patented Technology \* Amazing Results

**FREE Demo**  
See what your surface SHOULD look like!!

[Surecleansolutions.com](http://Surecleansolutions.com)

We also clean  
Carpet  
Natural Stone  
Patios  
Driveways  
Pavers & more

10% Off  
any  
Service  
Expires  
9/30/11



Our Gardening Column:

## Ornamental Grasses

by Anne Lambrecht, Master Gardener  
annegarden@embarqmail.com

Easy to grow, beautiful and stately, ornamental grasses are a wonderful addition to our southern landscapes. And luckily for us, there are so many cultivars to choose from. Grasses are easy to grow because they can tolerate, and are easily adaptable to, a broad range of environmental conditions such as what we have: dry and wet.

Grasses are a part of large group of flowering plants called monocotyledons – or monocots for short. The largest family in this group is the orchids. True grasses come next and include grains like wheat, corn, and rice, pasture grasses, sugar cane and bamboos. Other groups in this family are palms, bananas, ginger and onions. But instead of getting too technical (and boring) we will call anything that looks like a grass, an ornamen-

tal grass. True grasses have evolved to become highly specialized for wind pollination.

The first most important thing to consider when choosing a grass for your garden is the size it will be when it grows up. For instance, many people like the look of Pampas grass--those tall and regal white fluffy plumes look so pretty. But it grows to 8' high and when the seeds in the plumes disburse, they stick to everything. The leaves are sharp as razors and it makes a great hiding place for rodents. And it's just too big for a small garden area. Pampas grass does look handsome, however, in the landscape where there's lots of room.

Other characteristics to look for are color, if the grass is winter hardy, and time of flowering (plumes). The foliage of grasses can come in such wonderful colors from greens, gray, blues and browns to yellows and creams. Ornamental grasses can provide contrasts of color, create an accent or focal point or they can provide subtle contrast colors as background plantings.

Grasses are ever changing and will not keep their original shape or structure during the season. In the spring they appear upright and narrow and may become a vase-shaped plant by summer while flowers in the fall may make the plant appear more rounded. Each October, I'm sure you've noticed the fluffy pink grass (called Muhly grass) along

our roadsides and golf courses. Muhlys are not much to look at in the spring, summer and winter, but that glorious pink fluff is worth having them around.

Many grasses retain their seed heads for many weeks and even months. The seed heads are where the "flowers" were. Pruning seed heads right after "flowering" is not recommended. Pruning grasses should be done right after winter or early spring, just prior to new growth. Most grasses really do not need pruning at all but sometimes you can see grasses that have been pruned to look like bullet-shaped domes which is the correct way of pruning.

Consider also their texture and feel (fluffy, soft, stiff, curly), movement, and sound they make in the wind and how they look with light shimmering in and out.

In small gardens or space challenged areas, grasses can look sharp in containers with other plants.

Here are wonderful grasses for our area:

Sand cordgrass – *Spartina bakeri*  
Elliot's Love grass – *Eragrostis elliottii*  
Fakahatchee grass – *Tripsacum dactyloides*  
Muhly grass – *Muhlenbergia capillaries*  
Fountain grass – *Pennisetum setaceum*  
Lopsided Indiangrass – *Sorghastrum secundum*  
Narrowleaf Blue-eyed – *Sisyrinchium angustifolium*  
Chalky Bluestem – *Andropogon capillipes*  
Wire grass – *Aristida stricta*  
Northern Sea oats – *Chasmanthium latifolium*  
Blue-eyed grass (*Sisyrinchium angustifolium*)

(Continued on page 21)



Is ATTENTION

what you're looking for?

We have a

95%

Success rate with  
getting homes sold!

It's what happens when

focus and expertise

come together!

352-751-7888

www.blacktierealestate.com

## HYPNOSIS

Stop Smoking, Weight, Other Issues  
Reasonable Rates

June N. Steinbock, LCSW, CACH  
State Licensed & Certified - Village Resident

352-250-5052

## SHEEPSKIN

Genuine Sheepskins Prevent  
Rub Sores in Beds & Wheelchairs!  
We Make and Sell Coats, Hats, Vests,  
Slippers, Seat Covers & More!

MADE IN THE USA  
BEST QUALITY, FAIR PRICES  
www.sickafus.com

1-888-751-1300

What: **SAVE PRECIOUS MEMORIES**

Where: **VidproMedia**

owned and operated by  
Village resident Del Lasley

When: **Now...so your memories  
will never fade!**

Convert your:

- Slides • Pictures • VHS Tapes
- 8mm film • Digital Video

to DVD

for as little as \$8.50 per DVD!

We also offer special occasion custom video services for birthday and anniversary parties or other memorable moments, and whole house video records for insurance purposes.

Call for quotes: 352-750-2755



## Ornamental Grasses

(Continued from page 20)

Often I invite the Husband on a journey to see what's new in the garden. I have to beg or bribe him to step one foot outside and he always resents being torn away from his computer. When he does come outside, he always offers to bring the Round Up. Now what kind of a gardener's husband is that? I know that he zealously uses the Round Up when I'm not home. But I got him good this time: I removed all the poisonous stuff and washed out the container---and replaced it with---Miracle Grow! □

## Ask The Chief

(Continued from page 19)

is sometimes a necessary evil. I believe that whenever traffic laws are violated, especially a moving traffic violation, there is a great potential that an accident will be the result. Road safety is everyone's responsibility.

Compliance to traffic laws is the responsibility of each and every driver out there. As a rule, if you don't want to be stopped by the police, then simply comply with all of the traffic rules and regulations and chances are, you will never be stopped.

Now you will understand, when we're asked, "Don't you have anything better to do?" We will reply "No, we're just out here to serve and protect, so may I see your driver's license, vehicle registration and insurance card please?"

Always remember that together we can make a positive difference! Until next time - Let's be safe out there!

Chief Ed Nathanson, Lady Lake PD □

## POA Discount Partner Program

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

**AAA Golf Carts Inc.** - Your "Mobile" Golf Cart Guy, we do repairs, 10% POA discount (exclude batteries), Larry 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 new POA policy receives \$25 gift card. Anna, 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 1st day of pet sitting while you are away.

**Basile Drywall Repair** - All phases of dry-wall 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.

**Bone Dry Roofing, LLC** - Repair or replacement of shingle, tile, metal & rubber roof systems. Receive \$100 off bid. Pete - 669-6607.

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

**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 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, 750-1600. 10% off any in stock, in store, item; 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.

**Decorating Den in The Villages** - Creating beautiful rooms since 1969. Must present 10% discount coupon at time of purchase. 787-4603.

(Continued on page 22)

**Village Car Wash & Lube**  
Full Service Car Wash Packages  
Professional Detailing Center  
Car, Golf Cart, Boat & Motorcycle Detailing  
Pennzoil Oil & Lube Center  
970 Bichara Blvd

Golf Cart Approved **352-753-1306** PENNZOIL

\$2.00 OFF Silver/Gold Car Wash Not valid w/other discounts Not interchangeable Expires Sep 30, 2011	\$1.00 OFF Basic/Bronze Car Wash Not valid w/other discounts Not interchangeable Expires Sep 30, 2011
--	---

Free Car Wash with Any Oil Change

**BUY RVs & BOATS!**

- ALL MAKES/MODELS
- ANY PRICE RANGE
- I PAY CASH
- CAN PICK UP QUICK
- I PAY TOP DOLLAR

**352-396-1000**

**Blinds Plus Shutters**  
"QUALITY FOR LESS"  
**(352) 430-7200**  
**GRABER**  
EVERY HOME A GALLERY. EVERY WINDOW A CANVAS

**Villagers Special**  
**POA Discount of 20%**  
(must present coupon)



## Discount Partners

(Continued from page 21)

**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).

**Easy-Go Painting & Maintenance** - Interior and Exterior; and Power Washing, 10% POA discount starting at \$50, 352-410-4438.

**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](http://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** - E-mail 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.

**Grandma's Crafts & Treasures** - Personalized gifts & custom embroidery, specializing in baby gifts. [myshopping14@comcast.net](mailto: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](mailto:naturesliquids@comcast.net)

**Odd's & Errands by Paula** - Affordable Personal Assistant, 430-0764 10% POA discount.

**Ollie's Frozen Custard** - Next to First Watch 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)

**WILDWOOD  
Growers' Market**

**9AM-1PM**

Every **Saturday** at  
**Wildwood City Hall**

100 N. Main Street, Wildwood

**Duncan Stone**  
**Granite Zodiaq Silestone**  
**Custom Cabinets and**  
**Kitchens**

**DuncanStoneInc.com**  
**352-253-0499**  
Free Estimates  
Showroom/Slab Yard @  
217 North Lake Ave. Tavares

**FRANK  
SLAUGHTER  
INSURANCE  
AGENCY**

- Car, Home, Life & Business Insurance
- Competitive Rates
- Prompt, Reliable Service
- Represents Most Major Companies
- Free Insurance Reviews Offered

Serving Sumter and  
Surrounding Areas  
Since 1964

Call Now **748-2221**

820 S. Main St.  
Wildwood, FL 34785  
[www.frankslaughterinsurance.com](http://www.frankslaughterinsurance.com)



## Discount Partners

(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.

**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 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](http://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. □

## The Property Owners' Association

P. O. Box 1657

Lady Lake, FL 32158-1657

### Officers

President	Elaine Dreidame	753-5069
Vice President	Bill Garner	753-7494
Treasurer	Jerry Ferlisi	391-5261
Secretary	Carolyn Reichel	205-8199

### Directors

Frank Carr	751-4667
Ken Copp	751-0086
Myron Henry	205-8849
Ron Husted	350-6384
Jerry Vicenti (908)	705-1857

### POA Staff

Membership	Jerry Vicenti (908)	705-1857
IT Tech	Ken Copp	751-0086
Bulletin Editor	Elaine Dreidame	753-5069
Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
Bulletin Delivery	Shelley Pfaff	259-3611
Webmaster	John Donahe	750-3093
Shine	Betty Cunningham	259-0753
Environment	Sue Michalson	259-1426
Hall of Fame	Myron Henry	205-8849

POA e-mails [poa4us@hotmail.com](mailto:poa4us@hotmail.com)

Website [www.poa4us.org](http://www.poa4us.org)

### Bulletin Delivery

E-mail: [delivery@poa4us.org](mailto:delivery@poa4us.org)  
Phone: Shelley Pfaff 259-3611

POA telephone 352-753-5069

ALTERATIONS, ETC.  
Ladies & Men's clothing of all types & home décor projects.



Call ELLEN  
352-753-7249  
[ecronas@gmail.com](mailto:ecronas@gmail.com)  
Villages Resident

**D&J Handyman** 

Tile, Laminate, Wood, Plumbing, etc.

504-5008 (Cell) 750-2822 (Office)

Licensed and Insured w/ 31 years Experience

References - Free Estimates - Villages Resident

Quality Work GUARANTEED!!

**Advertisers**

For Ad Rates and  
More information, Contact:

**Richie Hausner**

POA Advertising Independent Sales Rep.

**352-446-4186**

[rhausnerpoa@hotmail.com](mailto:rhausnerpoa@hotmail.com)

 **Ollie's Frozen Custard**

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

**\$.50 cent off your order  
with this coupon - expires 9/30/11**


Sign up for Ollie's E-mail @ [OlliesUSA.com](http://OlliesUSA.com)  
Get Discount Coupons sent to you

Next to First Watch in The Spanish Plains Center  
Open Noon-10 pm Daily Phone 259-3568

**My Endocrinologist**

10000 W Colonial Dr,  
Suite 393  
Ocoee, FL 34761

**407-764-5000**  
fax 407-764-5300



**Maribel Montoya, MD, FACE**  
Board Certified Endocrinologist

Find us on Facebook  
as My Endocrinologist



*caring for your life*

A trusted healthcare team, providing the highest level of patient care with compassion

**PREMIER MEDICAL ASSOCIATES**

*comprehensive medical care*

for more than thirty years

**URGENT CARE**  
OPEN 7 DAYS  
WE OFFER DISCOUNTS FOR UNINSURED PATIENTS

**COMPREHENSIVE MEDICAL CARE & MANAGEMENT OF: Heart Disease \* Hypertension \* Diabetes Pulmonary Disease \* Arthritis \* Digestive Problems \* Allergies \* Geriatric Care \* Kidney Disease Stroke Management \* Joint & Heel Injections \* Minor Surgeries \* Skin Cancer Screenings \* Skin Biopsies Men’s Health \* Vascular Disease \* Immigration Physicals \* Erectile Dysfunction \* Sleep Apnea \* Gynecology**

<b>Dinesh Khanna, MD</b> Board Certified by Am Board of Internal Medicine	<b>Eldar Balgabatov, MD</b> Board Certified Internal Medicine	<b>Florian Gegaj, MD</b> Internal Medicine Cleveland Clinic	<b>Hazem El-Arousy</b> General Practice and Surgery	<b>M. Madonna, ARNP</b> BS and MS in Nursing National Board Certified in Adult Health	<b>James S. Miller, MD</b> Board Certified Family Medicine	<b>Wanda Moody, ARNP</b> Board Certified FNP

**WE OFFER THE FOLLOWING: CT Scans \* XRAYs \* Nuclear Stress Test \* Echocardiograms Holter Monitor \* Coumadin Clinic \* PFTS \* Continuous Glucose Monitoring \* DEXA \* Ultrasounds \* Polysomnography (Sleep Studies) \* Nerve Conduction Studies \* Full Lab**

**Shehzad Topiwala, MD**  
Fellowship Trained Endocrinologist  
Consultant & Chief Endocrine Service

**DIABETES ENDOCRINOLOGY SPECIALIST**

Dr. Shehzad Topiwala, M.D., specializes in Diabetes, Obesity, Thyroid Disease and Osteoporosis. He has extensive experience in thyroid ultrasound and biopsies, bone densitometry and Insulin Pump/Glucose Sensor management. He has completed an ABIM accredited clinical Fellowship in Endocrinology at the State University of New York during which he was bestowed with the coveted Endocrine Scholar Award, granted annually to only 1 fellow nationwide by the Endocrine Society. He served as faculty at University of Buffalo. Apart from academic excellence and published literature, Dr. Topiwala is a recipient of several national and international awards.

**In-House Pharmacy for Our Patients \* Two Convenient Locations**  
910 Old Camp Rd, Suite 196 \* 1580 Santa Barbara Blvd  
PMA-PHYSICIANS.COM PMAFLORIDA.COM

**352-259-2159**

**LRMC & VRMC Privileges - Medicare, Humana, Preferred Care Partners, Freedom, PUP, UNH, B/C Cigna, Aetna & Medicare HMOS**