

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.09

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

September, 2012

The Great Northern Signage Caper

For the last few months, there has been a lot of activity and discussion regarding deed restrictions related to signage north of CR466. Much of the discussion is based on erroneous or incomplete information. Resident perceptions are their reality, so please let us provide some facts to help focus the perception.

First of all, the discussion for now is really about the portion of The Villages north of CR466 plus CDD5 (deed restriction enforcement for CDDs 6 – 10 is currently handled exclusively by the Developer until these CDDs qualify for and assume some level of enforcement capability in the future).

The second point that should be made is that when each of us purchased a home in The Villages, new or resale, we contracted with the Developer to abide by the covenants, restrictions, reservations, easements and servitudes as set forth in the Declaration filed with the appropriate County Clerk of Courts. While many residents have been suggesting that deed restrictions should be the same throughout The Villages, clearly that was not the Developer's plan. The restrictions vary from district to district and even units within districts. Some of the variations are as follows:

a) No For Sale sign of any type will be permitted to be displayed on anyone's individual lot or mobile home.

b -1) A sign showing the Owner's name (and address in some of the Declarations) will be permitted in common specifications to be set forth by the Developer...

b – 2)plus Professional signs advertising a property For Sale or Rent shall be permitted. ...

b – 3) ...and one sign advertising a prop-

erty For Sale or Rent which shall be no larger than 12" x 12" and which shall be located wholly within the home and only visible through a window...

...No other signs or advertisements will be permitted without the express written consent of the Developer.

There is no question that the Developer has the right to enforce the Declaration and the Covenants provide for enforcement of the signage regulations as follows:

"ENFORCEMENT: If any Homesite Owner or persons in possession of a Home-site violates, or attempts to violate, any or all of the covenants, conditions and reservations herein though the Developer or any Owner shall not be obligated to do so, it shall be lawful for the Developer or any Owner to prosecute any proceedings at law or in equity, against any such person or persons violating or attempting to violate any such covenants, conditions or reservations, either to prevent him or them from so doing, or to recover damages or any property charges for such violation. Cost of such proceedings, including a reasonable attorney's fee, shall

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Tuesday, September 18, 2012
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

Senior Living Options

Presentations by
Freedom Pointe, Lexington Park,
Mission Oaks,
Steeplechase & Sumter Place

Coffee & Donuts for All after the Meeting
All Residents Welcome - Come and Join Us!

TWO GOLF CART
INCIDENTS EACH
RESULTING IN A FATALITY
IN THE SAME WEEK

Could the use of a seat belt
possibly have saved a life???
Details on page 9.

POA Fact Finder Class Action Lawsuit Plaintiff Claims Vs Reality

The August VHA "Villages Voice" contained an article (Villages Fact Finder) on the VCCDD 2007 class action lawsuit settlement which we believe contained some misleading, and incomplete information as follows:

1. The statement, District Government reports that, "...amenity surpluses have grown District Reserve and Investment Funds to greater than \$100 Million" is misleading. The reality is that of the \$100M only \$23M is in VCCDD AMENITY funds and of that, **only \$9,560,518 is in the VCCDD amenity renewal and replacement reserve (R&R) fund** (another \$9.1M is in the law suit Settlement Fund and the rest is in Working Capital and a small insurance reserve fund). The other \$80M in R&R funds is in other entities (CDDs 1-10 = \$33M, Four Water Utilities = \$24M, SLCCDD = \$17M and VCCDD {non-amenity} = \$6M).

2. There is no acknowledgement by the VHA article that the \$9.6M currently in the amenity R & R fund would be significantly reduced if, a) the settlement agreement had not required the VCCDD to transfer \$1.2M from its operating reserves, (which the VCCDD had planned to spend in 2007 on

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Signage Caper

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be paid by the party losing said suit.”

The third point is that like the current situation in CDDs 6 – 10, all deed restriction enforcement activity in CDDs 1 – 4 and in Lady Lake/Lake County prior to March 2010 was handled exclusively by the Developer. **Typically, unless the violation occurred near the model homes or new home construction, the rule was not enforced. Clearly, For Sale signs were allowed in the yards of any homes up For Sale and For Rent signs were only prohibited if the home was already rented.** This has been the situation for twenty years or more leading up to the 2009 amendment to F.S. 190 which allowed CDDs to **also** enforce certain external deed restrictions. In March 2010, CDDs 1-4 plus the AAC for Lady Lake/Lake County put in place a complaint-driven process whereby enforcement of certain (not all) external deed restrictions would be enforced by a Community Standards department (CS) paid for by resident maintenance fees (and amenity fees for Lady Lake/Lake County). While the list of restrictions to be enforced (“the Matrix”) included the signage restrictions, the CDD boards just found out in recent months that the CS staff was not enforcing it, because it had always been standard practice by the Developer’s representative not to enforce the prohibition on For Sale and For Rent signs north of CR466.

So, **the beautiful community we all live in**, with very limited signage (less than 3% of the homes have For Sale or For Rent signs in the yard), **is clearly the result of good judgment and restraint on the part of the residents** North of CR466 who make this their home, **not because of enforcement by “Signage Police”.** The Developer never enforced the For Sale signage prohibitions and

in the last two years the CDD staff did not enforce them either. Mark Morse is quoted in the August 11, 2012, Daily Sun as saying, “Clearly, our residents expect The Villages to **remain** beautiful and don’t want their home values to suffer due to a proliferation of yard signs in their neighborhoods. Hopefully, the districts north of CR466 will eventually decide to stick with the districts south of 466 in maintaining The Villages’ high standards for beauty.” We have not been advised of any rationale to assume that residents north of CR466, who have not been held to the no signs standard for over 20 years, would behave any differently. Obviously, they have maintained The Villages high standards of beauty referred to by Mr. Morse and demonstrated by the continuing ability of The Villages to attract future residents.

The final point that needs some further information is the Freedom of Speech issue. The U.S. Constitution specifically prohibits governments from taking away residents’ rights that are guaranteed by our Constitution. However, anyone can give up their rights in a contract with a private party (Developer, HOA, etc.). The same is not true of a government, and a CDD is a form of government created by the Florida Legislature via F.S. 190. While the Developer can enforce a deed restriction that takes away a resident’s right to free speech, it is problematic for a government (our CDDs) to assume the same power the private agreement holder possesses. At the July 30th Workshop, **Valerie Fuchs, the attorney for the residential CDDs stated, “In my opinion, if the decision is made (by the CDDs) to enforce the sign regulation, the enforcing District takes the risk of legal challenge. The Districts should consider the costs of defending the rule, which action could include the imposition of fees if the District is unsuccessful.”** There is no case law in this regard

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POA Mission Statement

The Property Owners’ Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents’ Rights are respected, and local governments are responsive to the needs and interests of residents.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a “watchdog” organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.

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

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


The Villages Residents’ Bill of Rights

RESIDENTS have RIGHTS to:


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

The POA Bulletin is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the Editor or Forum postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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What is that Ugly “Gunk” on our Retention Ponds?

It is called Hydrilla which is defined as a submerged plant that is found in ponds and freshwater lakes. The plant is an invasive species that originated in Southeast Asia and will quickly grow over other plants species in its area. Hydrilla can grow up to one inch per day, and a single stem from the plant can reach lengths of 25 feet. Dense Hydrilla growth, in addition to being unsightly, can also hurt fish populations by simply taking up too much space and leaving the fish with little open habitat.

Sam Wartinbee, District Property Manager, in a recent article in the Recreation News, advised that since Tropical Storm Debby, the number of water retention areas with unsightly aquatic plants and or algae has increased. Staff met with the contractor that maintains the water retention areas (WRAs) and after testing, it was determined that in 9 out of 10 of the WRAs the Hydrilla had become resistant to the herbicide Floridone, which is generally used by The Villages to control Hydrilla.

The ‘game plan’ is to use different fast-acting herbicides immediately. However, because the WRAs are interconnected and the storm water is used for irrigation, they will need to start at the most upstream WRA and work their way downstream through the series of WRAs which will likely take a number of months to complete. □



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POA Membership Benefits

We only have four months left in our 2012 membership year, but it's not too late to show your support by becoming an active member of the POA now. Your officers and Directors work hard on behalf of the residents all year long, regardless of whether it is the first or the last month of the year and want to have each of you on their 2012 membership roster. As in most things, the more members an organization has, the greater its clout. Join now and use your 2012 POA membership card to receive a reduced price to have seat belts installed in your golf cart (See the ad on page 9). The POA is extremely concerned that The Villages is experiencing needless deaths and serious injuries due to the continued portrayal of the golf carts as toys

and the failure of the Developer and area law enforcement to recommend that residents at least consider installing seat belts in their golf carts when they are driving on public roads.

Your 2012 POA membership card can also be used to secure reduced prices from other advertisers and from our Discount Partners which are listed starting on page 20. □

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. □

POA 2012 Membership – New / Renewal and Contribution Form

Please complete each section and return to: **The POA, P.O. Box 1657, Lady Lake, FL 32158**

☐

New

☐

Renewal

☐

Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
(Same Last Name)

NAME(S)(2) _____
(Different Last Name)

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VILLAGE _____

CITY/STATE/ZIP CODE _____

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E-MAIL _____

(We respect your privacy: Your E-mail address is for POA Official use ONLY)

1. Membership New/Renewal: Please enroll my membership in the POA for 2012 at the Annual Rate of \$10 per household. A check payable to POA is enclosed. Memberships are for Households and run annually from Jan 1st to Dec 31st. (check the box that applies)

☐

Please mail my Membership Card to me at the address above. I will include a stamped, self-addressed envelope with this form and my check.

☐

Please hold my POA Membership Card for me to pick up at one of the monthly POA meetings.

2. Additional Contribution: Please accept my additional contribution to the POA in the following amount:

☐

\$_____ (Please indicate amount)

Total Amount Due: _____

THANK YOU FOR YOUR SUPPORT OF THE POA AND YOUR GENEROUS CONTRIBUTION

Dues Paid Date _____ (Office Use Only)

Class Action Lawsuit

(Continued from page 1)

office renovation and new furniture), into the amenity R&R fund, and b) the \$2.93M of settlement funds had not been used to pay off the remaining Paradise Recreation Center debt which would have otherwise been paid out of the annual amenity fees.

3. The VHA article does not acknowledge that the AAC has been deterred from moving forward with the use of settlement funds for needed renewal and replacement projects on older facilities such as the renovation of Paradise Park, upgrades to older recreation facilities such as Tierra del Sol, Silver Lake, Chula Vista, South Side, etc. because District Staff has consistently requested the AAC not commit any of the settlement funds until staff had completed the Capital Improvement Plan (CIP) – For the record, staff has been working on this plan since it was promised in 2008 – it was finally presented to the AAC at their July 2012 budget meeting, so the settlement funds will NOW begin to be reduced as these projects are approved and commenced, as well as the security concern which is being addressed by the purchase of state of the art cameras for all of the gates as was also requested as part of the settlement damages.

4. Finally, the VHA Fact Finder does not acknowledge the fact that the settlement **saved residents** of CDDs 1, 2, 3 and 4 over \$9M which would have been necessary for them to expend individually through their CDD maintenance assessments to renovate the deteriorating **RECREATION TRAILS** which the Plaintiffs alleged should have been included in the amenity budget.

In Mr. H. Gary Morse's December 14, 2007 letter to the residents which was printed in the Daily Sun announcing the law suit settlement, he stated that there was a problem with their (The Villages) plan and that "... These three (commercial) districts (Spanish Springs, Sumter Landing and Brownwood), should retain their responsibility to assess their land owners, to maintain their Districts and enforce their Bond Covenants. But after the Developer builds the amenities and transfers them to these commercial districts, the responsibility to operate these amenities in perpetuity should be turned over to the residents, instead of the (commercial) district."

Later in this same letter in speaking about the Future, he stated, "... The Sumter Landing District which serves CDDs 5, 6, 7 and 8 (now 9 and 10 as well) and the Brownwood District, will be formatted the same as The Villages Center District (VCCDD). Just like

the numbered districts, they will remain under our family's control during the development of the numbered districts that they serve. **They will operate the amenities with the guidance of a Resident Advisory Committee. Then the management of the amenities will be turned over to an elected resident Amenity Authority Committee (AAC) in perpetuity.** Detailed discussions among the attorneys for both sides are progressing and we all hope that soon a Class Action for Lake Sumter Landing District can be commenced **which will not only prevent inadequate reserves, but will also create the resident Amenity Authority Committee for that area as well.**" (This action is on hold by agreement of the parties until the IRS has completed their audit. Additionally, according to the following response given by The Villages and District Government officials at the recent VHA representatives meeting, "Transfer of the (recreation) facilities south of CR466 cannot be transferred until the IRS has completed their audit.")

Mr. Morse went on to say that, "... Villages' residents seem to divide up into 3 basic groups. The biggest complaint that group 3 (The POA – Plaintiffs group) has is that they believe we sell the amenities to the Districts

(Continued on page 5)

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From L to R: Ketan Doshi, MD, Craig H. Reynolds, MD, Rama Balaraman, MD, Roderick L. Paras, MD, Thomas H. Cartwright, MD and Maury B. Berger, MD

Class Action Lawsuit

(Continued from page 4)

without establishing adequate Renewal and Replacement Reserves, and failing to accurately project the future increased costs necessary to maintain consistent service levels, thus taking advantage of residents... **Group 3's (the POA) complaint about amenity sales can prove to be the best thing that ever happened for every resident that's here today and those yet to move here.** ... We have found some issues that could have been addressed better at the time of each sale. The most glaring one was not setting aside enough reserves to rebuild Paradise Center out of our first sale... Through the diligent work of the Plaintiff's group and our representatives, a settlement agreement was reached..." which included a \$40M cash settlement, plus the creation of the AAC which would control all of the amenity funds, including the settlement money, with the only exception being funds required to service the bonds ..."

PLAINTIFF CLAIMS VS REALITY -

What does the VHA article imply about the intelligence of the Developer and his attorneys? If the information in the article was accurate and complete, then one can only infer from it that the five resident Plaintiffs and their two attorneys pulled the wool over the eyes of the Developer and his attorneys and that the settlement monies were not required. Is that what really happened? WE

THINK NOT!!!

The class action lawsuit was about the VCCDD amenity fund and had nothing, nor will it ever have anything, to do with the other District Budgets such as the residential and water district budgets and their funding. On June 1, 2007, at the time the lawsuit settlement was being negotiated, and nine years after the first amenity transfer, there was a GRAND TOTAL OF \$210,254 that was available to be expended on improvements IN THE VCCDD AMENITY RENEWAL AND REPLACEMENT FUND, a 2005 debt of \$2,933,268 as payment still due on the much delayed renovation of the Paradise Recreation Center and reductions in services due to the increase in the minimum wage which could not be accommodated by the amenity income, presumably because the debt service for the amenity transfers was too high as a result of what the Plaintiffs believed to be a miscalculation of the costs of operation by Fishkind and PRMG when they determined the value of the transfers.

Note: The affidavit of Plaintiff, Ruth Elaine Dreidame, wherein she provides the basis for every dollar of damages agreed upon by the parties, can be easily accessed by going to the [poa4us.org](http://www.poa4us.org) website – scroll down to lawsuit settlement to review the document. (P.S. The VHA directive to go to the Sumter County Court House in Bushnell to acquire Court Records was incorrect. All of the documents are at the LAKE COUNTY Court House in Tavares.) □

July Open Forum Q&A

1) We recently filled out the resident survey. When and where will the results be published? A) The District survey results are on the districtgov.org web site and the Developer's results will be released soon.

2) Are there many people here who have had problems with Comcast? There is no way of knowing unless you ask for a show of hands. A) President Dreidame asked that anyone who has Comcast raise their hand. Out of the 300+ residents present approximately 250 of them raised their hand. They were then asked to leave their hand up if they were having a problem with Comcast. Approximately 20% (about 50) indicated they were also unhappy with Comcast. The questioner was then asked to describe the problem she was having – Service is terrible. My

(Continued on page 6)



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Open Forum Q&A

(Continued from page 5)

telephone was down for a day and a half and I didn't even know it. It just seems that with the use of underground wires we should be getting uninterrupted service. Half the time when I call my call is directed to someone in a foreign country and I find that it is getting worse instead of better. President Dreidame advised that the POA would determine if homeowners have a choice of which cable company to use. If they do not, the POA will look into the matter.

3) From time to time we are all reminded that we are on water restrictions and then the next thing I hear is that we are selling 200 homes a month – that's 2400 additional 'drinking straws' going into the aquifer every year and yet we still have water restrictions. Can anyone explain this to me? A) Ms. Tutt advised that there is no correlation between the new home construction and the water shortage. The new home construction is part

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of what is called a consumptive use permit and all homes extended out to the completion of the Development of Regional Impact (DRI) have been approved. The water shortage comes from the Water Management District determining that the aquifer levels are not being replenished adequately enough and conditioned into that are the consumptive use permits that provide for "X" amount of water coming out of the system, so there is really no correlation between the two. On July 31st the Water Management District will be revisiting the water shortage issue and making a determination as to whether to continue to leave us in a Stage III Water Shortage.

4) I live in Santo Domingo. Recently we have had door-to-door solicitation for Century Link. It was my understanding that this type of solicitation was not allowed and when I asked the people who were coming around they indicated that because Century Link was sponsoring some golf tournaments around here they had been given a special dispensation. A) Did you call and report it to anyone? R) Yes, I called and reported it to Community Watch and they indicated that they have no power to stop it and that they have had many other calls on this issue. A) Ms. Tutt advised that this type of complaint

should go to Community Standards and that she would speak with Community Watch about the response they should have provided, which was to forward it to Community Standards because that department will, if the call comes out at the time the violation is taking place, dispatch someone out to the area to have a discussion. THERE IS NO DISPENSATION FOR ANYONE TO SOLICIT DOOR TO DOOR, with the exception that access and use of the streets by religious groups cannot be restricted, but the Deed Restrictions pertain to your property not for street access so it can be addressed by Community Standards.

5) I live in Winifred and last week there were two instances where rebars attached to huge boulders came out of the drains onto the roadway. We had that one flooding problem in The Villages that appeared to have been related to construction debris, so how is this being addressed? A) The District is doing inspections of the various pipes. The VCCD did have engineering certification at the time they were turned over but even after they are turned over that type of debris shows up, so the District is now doing regular routine inspections to guarantee the continued flow of

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Open Forum Q&A

(Continued from page 6)

the storm water. However, this debris at Winifred was being cleaned out by the Construction Department and not the District.

6) This has to do with the entrance gate at Hemingway. You have a residents' gate and a visitor's gate which are separated by a fence and there is a golf cart path running across both entry lanes when you pass through the gate. If you are coming in through the resident gate in your car, you cannot see the golf carts crossing from the left. This is a safety hazard. A) For any safety issues such as the one you just described, call Customer Service at 753-4508 and report the exact location and they will send someone out from Property Management to take a look at it. If they agree that it is a safety issue, they will address the problem.

7) I have been here 12 years and I have noticed a big change in our gate system. I live in Hacienda off of Morse. At the Morse gate at CR466 they do an excellent job of alternating to bring in the cars, but at the north gate there are more and more residents going through the visitors' gate because they do not even stop them – they just raise the gate and send them through – and the traffic in the resident lane backs up. A) Ms. Tutt advised that it is a challenging location and that she will speak with Mr. Wilder about the issue. You will note that the entrance on Morse from 441/27 has two lanes and if you

are in the left lane and proceed through the roundabout correctly you will be in the 'visitor's lane. You are correct. They are starting to open it because of some of the traffic backups but it should not be a standard operating procedure and we have invited the AAC members to go out and spend time looking at the situation. It is a whole lot more difficult then what you would think.

8) We have a lot of workers within The Villages. I didn't know if you had NASCAR training for them driving like they do or whether they just do it, but I notice they use a lot of public facilities, in particular the golf course restrooms which are located by the roadways. Is that an intended usage by The Villages and are they entitled to use all of the public facilities. A) Ms. Tutt advised that if there is a VCDD vehicle speeding, all it takes is a telephone call to Customer Service at 753-4508. As far as the restroom facilities, they are government owned facilities just like here at Laurel Manor, so if 'John Q Public' were to come into the building they could in fact use the restroom facilities. □

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AAC Meeting Summary August 8, 2012


Financial Statements:

- AAC members and those in attendance at the meeting were advised that Amenity Reserves and Investment Funds total approximately \$23M (of which \$9.6M is in the Renewal and Replacement Reserve, not the \$100M plus amount indicated in the VHA Villages Voice distributed on August 7, 2012.)


Old Business Topics Included:

- The AAC approved funding for an engineering review/plan for improvements to The Villages Woodshop parking area.
- The Committee provided a consensus not to enforce deed restrictions relating to yard signage in the Lady Lake/Lake County portion of The Villages. Ms. Jennifer Parr representing the declarant (the Developer) suggested providing consent to allow signs of any type as long as they were no larger than 24" x 24" and were attached to the inside or outside of a window. The discussion included mention of the lack of any meaningful enforcement in the last 20 years and the possible legal expense exposure to the Amenity Fund if the AAC attempted to enforce private agreement restrictions on First Amendment Rights of Free Speech. Staff will prepare the Amendment to the Rule, to remove the enforcement of this deed restriction (yard signage) from the matrix. The Developer and individual residents

(Continued on page 8)



REVERSE MORTGAGES
Get The Facts, Then Decide





You may have heard your friends and neighbors talk about reverse mortgages.

Isn't it about time to have a seat at your kitchen table with a Villages resident and learn more about how a reverse mortgage can improve your quality of life?

Sit down with a fellow Villager and learn more.

For a free & confidential meeting please call or email!

Carolyn Fields, CRMP (352) 753-0851
Carolyn.fields@myfirstcenturybank.com
NMLS ID# 323051

 First Century Bank, N.A. NMLS ID# 446785 

AAC Summary

(Continued from page 7)

still have the right to enforce this restriction.

- The AAC agreed to change the expiration date of the La Hacienda catering agreement to run concurrent with their office space lease.

Consent Agenda:

- A Consent Agenda composed of the following was approved: a workshop date for the Paradise Park Master Plan (September 26th at 1:30), a schedule of AAC meeting dates for Fiscal Year 2012-13, and approval of an amendment to the Management Agreement with Golf Management Systems (2.92% CPI increase).
- Separately the Committee approved a janitorial contract with One Source and a resolution to provide the funds expended on the gate camera pilot program at the Chatham and Del Mar gates.

Reports and Input:

- A Budget Workshop was scheduled for August 22nd at 1:30 in the Laurel Manor District Office Board Room.

PLEASE GO TO THE www.districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.

NEXT AAC MEETING – WEDNESDAY September 12th, 1:30 P.M. AT THE SAVANNAH CENTER □

Performing Arts of Lake, Marion and Sumter (PALMS)

Excerpts from Fall 2012 update from the President, Bob Rutkowski

Our dream for a "Performing Arts Center that is a Jewel to be Enjoyed by the People of the Tri-County Area" is alive and well. We are confident that we have performed our due diligence properly. Our analysis of ticket price, choice and cost of talent, and audience size leads us to a facility that seats 1,800-2,000. Our location study directs us to the area surrounding the junction of I-75, US 301 and Florida's Turnpike. More than three-quarters of a million people live within 35 minutes of this target area.

Our capital cost benchmarking study still shows a cost of \$25,000 per seat to design and build a quality facility. So our capital

requirement remains in the \$50 million range. At this writing, we have not been able to secure any federal or state funding. Private arts foundations' resources continue to be under pressure to support existing facilities. So our efforts center on tri-county resources.

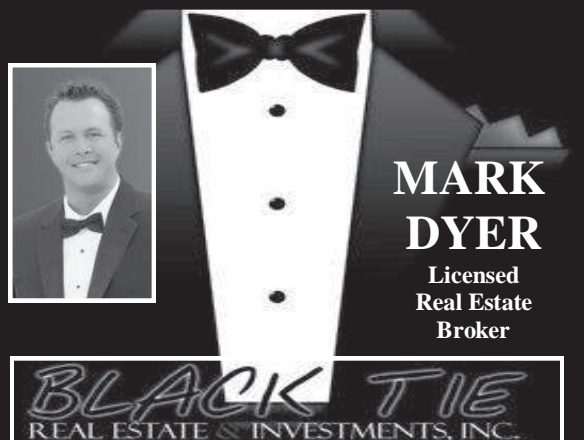
To this end, we are pleased at the recent election of Danny Smith to our Board of Directors. As a long-time area resident and commercial land realtor, he brings many contacts and relationships that will help advance our cause. Bill Hicks, a former sales and marketing executive for two Fortune 500 companies, returns to the Vice Presidency, Louise Clark, who was formerly involved in insurance, banking and paralegal work, extends her excellent services as Secretary into a sixth year, and Dorian Chapman, a 35 year banking professional and principal consultant for Chapman & Associates is now Treasurer.

One final thought: if you are aware of a high net worth individual with a penchant for the performing arts or who wants to be one of the first "Hearts of PALMS" supporters, please let us know.

Enjoy the remainder of the summer!

About Performing Arts of Lake, Marion and Sumter - We are a 501(c)(3) nonprofit citizens' group dedicated to establishing a world-class performing arts center as a jewel for the tri counties.

Performing Arts of Lake, Marion and Sumter, PO Box 2201, Lady Lake, 32158, www.palmsfla.org, palmsflainfo@gmail.com □



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Two Golf Cart Fatalities

Thursday, August 9th – Incident occurred at Del Mar and Panama Place in the evening. Two young men (both 22) in a golf cart. One was driving and the Lady Lake Police Department is still investigating the incident to determine whether the passenger was standing up or sitting in the cart while it was going down the street, the speed of the cart, whether or not alcohol was involved, etc. The passenger lost his balance (and/or grasp) and **wound up falling onto the pavement head first**. Unconscious and bleeding from orifices in the head, he was flown to Orlando Medical Center's Trauma Unit, **but did not survive**.

Saturday, August 11th – A male resident of Calumet Village, aged 70, was a passenger in a cart being driven by another Villages resident in the roundabout at Buena Vista Boulevard and El Camino Real at 8:30 PM. As the operator drove the cart through the roundabout in the outside lane, the **Calumet Grove passenger fell out of the cart and struck his head on the curb**. He was taken to The Villages Medical Center where he died of his injuries. □

Golf Cart Crashes with Injuries

Recent reports (ONLY THOSE THAT INVOLVED EJECTION, FALLING OUT OF THE GOLF CART, AND/OR INJURIES are provided) that we have received from Village residents, Public Safety, and area law enforcement. (Note: we cannot guarantee that the information we receive is completely accurate about all the details.)

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Wednesday, July 18th – 5:00PM – A 74 year old female was operating her golf cart

southbound on the Buena Vista cart path near the intersection of Odell Circle. She came around a curve in heavy rain and lost control. The cart slid on the slippery surface and tipped over. The operator **fell out of the cart and struck her head** receiving, minor lacerations. She was transported to The Villages Regional Hospital.

Sunday, July 22nd – 6:00 PM – A bicycle – golf cart crash on the golf cart path that runs parallel to Morse Boulevard just south of O'Dell. The golf cart was traveling east through the tunnel approaching the golf cart path. As the operator was exiting the tunnel he slowed down, but did not stop, and made a right hand turn onto the cart path after he did not see anyone coming. He traveled a short distance and was in the process of turning left when he first saw the bicyclist trying to pass him on the left and the two collided. The bicyclist had abrasions and shoulder soreness, but refused medical transport.

Tuesday, July 24th – 7:00 PM – Two vehicle collision involving a golf cart and a 2005 Hyundai. The Hyundai was northbound on Paige Place between Main Street and the Mira Mar bridge. The 78 year old male golf cart operator was southbound on Paige Place toward Main Street and suddenly veered left into the side of the Hyundai. Upon impact the **golf cart operator was thrown or fell out of the cart** and was seriously injured, including head trauma, and was flown to Orlando Regional Medical Trauma center. □

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Signage Caper

(Continued from page 2)

involving a CDD, but there are many cases (on up to including the U.S. Supreme Court) involving other governmental entities that make it reasonably clear it would be difficult for a government to enforce a signage prohibition.

Ms. Fuchs went on to advise the boards that they could not pick and choose to allow or prohibit specific signs (i.e., For Sale signs versus political signs). In that vein, the proposed Developer consent for a 24" x 24" sign would have to be "content neutral" – that is allow anything to be printed on the sign – political, commercial, For Sale, etc. Ms. Fuchs further advised that CDD enforcement of villa home restrictions and all homes in CDD 5 which allow For Sale and For Rent signs could result in a legal challenge since they are not "content neutral". However, at the CDD 5 meeting on August 17th, Ms. Fuchs further advised that the situation here in The Villages might be judged differently. She pointed out that if a District would be taken to court it would likely be a first impression case – the first time anywhere in Florida or anywhere that she is aware of where a government body has been given the right to enforce deed restrictions wherein the parties to the deed restriction contract have already waived their rights, as opposed to a government itself es-

tablishing an ordinance which contained similar specific content.

The current situation appears to have erupted as a result of an overreaction by our District staff. Staff had chosen not to fully enforce the signage policy adopted by the CDDs North of CR466 for the last two plus years, and the Developer has never enforced the signage policy for twenty plus years prior to that. The District Management has acknowledged that, "... this was a mistake on our part as historically (prior to the District taking over the process) the For Sale and For Rent signs had been on properties and an "assumption" by District staff all this time was that there had been consent for the one sign. This occurred in all areas north of CR466."

At their August meetings the AAC and the District boards each considered and voted on the question of whether or not they would:

1) Enforce the signage covenant and take their chances on a legal challenge due to concerns that lack of enforcement capabilities would result in their district becoming cluttered with signs;

2) Elect not to enforce the signage standard recognizing enforcement could have a financial impact on the residents they represent due to exposure to a potential lawsuit and that, while the Developer, per the requirements of Florida Statute 190.012 (4), has consented to and approved the adoption of rules of the AAC and Community Development Districts 1, 2, 3, 4 and 5 to enforce the deed restrictions, the Agreement includes the following caveat: **"...Notwithstanding anything contrary in the above, The Villages shall not lose any of its authority to**

enforce the subject deed restrictions, including, but not limited to architectural control, if it so desires to exercise such authority; or

3) Table their decision.

The results were as follows:

AAC voted 4 – 2 (Moyer and Forrester) not to continue to 'enforce' the signage standard;

CDD 1 voted 4 – 1 (Mapel) not to continue to 'enforce' the signage standard;

CDD 2 and 3 voted to table their decisions until they had an opportunity to see and review the exact wording of the compromise being proposed by the Developer;

CDD 4 voted 4 – 1 (Murphy) not to continue to enforce the signage standard

CDD 5 voted 5 - 0 to continue to enforce their signage standard. □

POA Reaction to Hahnfeldt Letter (to Daily Sun Editor)

HAHNFELD, FORMER VHA PRESIDENT, DEMONSTRATES HIS ALLEGIANCE TO THE DEVELOPER AND LACK OF KNOWLEDGE OF THE FACTS in his letter to the Daily Sun editor which was published on July 12th. (POA position in parenthesis and italics)

"This week the Amenity Authority Committee (AAC), in a split decision with Chairman Carl Bell casting the deciding vote, elected not to enforce Villagers' contractual agreement to comply with their covenants and restrictions relating to yard signage in the

(Continued on page 11)

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Hahnfeldt Letter

(Continued from page 10)

Lady Lake, Lake County, region of The Villages.” (It was a 4-2 vote with Carl Bell, Rich Lambrecht, John Wilcox and Jo Weber all voting not to enforce. The only two votes to enforce were from Gary Moyer, a Villages of Lake Sumter Vice-President, and Ann Forrester who generally votes along the same lines as Mr. Moyer.)

“It is unfortunate that it was the AAC making this decision since it’s in their charter to maintain policies seamlessly throughout The Villages while not degrading standards. The AAC board was unmoved by an impassioned plea from the Developer to maintain those standards that have attracted so many residents to become Villagers...” (Hahnfeldt lives in CDD 5 and apparently has never driven the residential streets in the VCCDD territory (homes north of CR466) or he would realize that while for the most part declarations have said no signs other than name and address, there have always been For Sale and For Rent signs in the yards north of CR466. It was the Developer himself who wrote different standards for the SLCDD residents, allowing them to put a For Sale sign no larger than 12” x 12” in the window. Prior to the 2009 change in F.S. 190, it was the Developer’s responsibility to enforce the restrictions on the signs and he made no effort to do so, so if the ‘standards

were degraded’ it would appear that they were done so by the Developer, who could have been enforcing them for the last twenty plus years and still could be, but who has opted not to.)

“In a compromise to residents who wished to have more substantial signage options, the Developer offered to modify the covenants and restrictions to permit (24” x 24”) For Sale/For Rent signs - four times the size of the current limit - and place them on the outside of the home window to be clearly visible to all passers-by. (However, the Developer also noted that the restrictions south of CR466 would remain the same - one 12” x 12” sign and would not be permitted to change to a 24” x 24” sign which was being offered to residents North of CR466 – **SO much for seamless...**)

“This offer was neither acknowledged by the AAC nor discussed or acted upon.” (Hahnfeldt failed to describe the discussions which included the lack of any meaningful enforcement by the Developer in the last 20 years, the fact that residents who would be impacted had advised Committee members that represented them that they did not want to change to a window sign and the possible legal expense exposure to the Amenity Fund if the AAC attempted to enforce the private agreement restrictions because the courts could find it to be a violation of the residents First Amendment Right of Free Speech. He also failed to mention that the Developer, as well as individual resi-

dents, still have the right to enforce the signage restrictions.)

“The Districts 1 through 5 supervisors will have an opportunity to let their constituents know if they will maintain the current high standards of The Villages or join the PRECEDENT-SETTING LOWERING OF STANDARDS BY THE AAC...” (The former VHA President appears to be showing his true colors with this remark. He has demonstrated, via a number of his messages as VHA president, his disdain for the AAC, which was created by the class action lawsuit, and apparently, if you have read the preceding POA remarks in italics and parenthesis, you will see that his distaste for this committee appears to be blinding his judgment. Also, you will find the results of the other Districts in the previous article - page 10) “and open up their district to all types of signage - not just For Sale/For Rent...” (He apparently was not listening to the District Attorney when she advised that any sign

(Continued on page 12)

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Hahnfeldt Letter

(Continued from page 11)

proffered by the Developer would have to be **CONTENT NEUTRAL**, for a government to **enforce**, which means that the 24" x 24" sign in the window could be a political ad, a For Sale sign, maybe even an advertisement, but for sure it could not be identified as to be limited to For Sale/For Rent information as this would be a violation of the First Amendment Right of Free Speech of residents if a government attempted to enforce it.) □

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SWFWMD Water Restrictions Lifted

The Southwest Florida Water Management District's (SWFWMD) Governing Board voted to let Modified Phase III water shortage restrictions expire on July 31st for Citrus, Hernando, Lake, Levy, and Sumter counties as well as the City of Dunnellon and The Villages in Marion County due to improvements in the region's water resources. This means those counties will return to the SWFWMD's year-round water conservation measures unless a stricter local ordinance applies. The lawn and landscape watering schedule is limited to a two-day-per-week schedule, and most watering may only occur before 10 a.m. or after 4 p.m.

The Governing Board voted to lift the restrictions in response to significant improvements in aquifer and river levels as a result of Tropical Storm Debby and regular summer rains. However, the Board urged residents to continue the water conservation practices they've learned during the recent drought and reminded them that just because they may be able to water two days per week doesn't mean they need to. (Some of the signs that a lawn needs water include a blue-gray appearance, blades folded in half lengthwise and footprints remaining for several minutes after walking on it.) □

LETTERS TO THE EDITOR

Residents Beware of "Collection Agency" Requests for Info

I have been receiving phone calls from a collection agency asking me to call them back. I owe no debt so I ignored the calls. I eventually received a letter telling me that I was put into their collection agency by The Villages Regional Hospital and I owed \$100 and I was to send a check to the collection agency. I called the hospital billing office and they confirmed I owed nothing. They also told me that they did not have any connection or dealings with that collection agency and told me not to pay them. I called to tell the agency that it was a mistake and that I had spoken to the hospital and I owed nothing. They wanted to verify who I was and asked for my complete Social Security number. I refused and they hung up. I then went to Seniors Vs Crime and they gave me a number and an official letter to mail to the collection agency along with a return receipt request. I was concerned about my credit rating. Thank you. Evalyn Echard

Editor's Note: Thank you for sharing this information which will be helpful for others! □



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LETTERS TO THE EDITOR

Burst Pipe Insurance

The attached mail was received by us recently and certainly sounds like a scam. Next, they'll want me to insure the electric lines that bring in electricity to our property from outside. Perhaps the exterior roads which bring the mail into The Villages after that. We would appreciate it if you could look into this and let us know of its validity.

Larry & Terri Eamigh

Editor's Note: The POA has been contacted by a number of our residents who have received a notification from the HomeServe USA Repair Management Corp which advises the resident that "As a homeowner, you are responsible for the maintenance and repair of the water service line from your service connection to the foundation of your home." The company then offers an insurance policy for the covered cost of repairing or replacing the burst or leaking water service line from the property boundary or well casing to the foundation wall for an annual payment of \$59.88.

Your utility company is responsible for the maintenance and repair of the water service line from the road to your meter (service connection). IT IS CORRECT that the homeowner is responsible for the maintenance and

repair of the water service line from the meter (service connection) to the foundation. HOWEVER, many homeowners insurance policies will cover repairs for this service line. Before you sign up, call your homeowners insurance company and make sure you are not already covered. In the event you have already signed up with HomeServe we would still suggest that you contact your insurance company because HomeServe does state under Q & A on the back page of the contract that, "...if you find that you have similar coverage, you can contact HomeServe to receive a refund of your service agreement fee, less any claims paid." MAKE A CALL BEFORE YOU WRITE A CHECK.

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LETTERS TO THE EDITOR

GE Dishwasher Recall

There is a GE dishwasher recall which could impact many Villages residents. I have notified 25 friends that I had emails for and so far only 3 were NOT on the recall list. The Villages used GE products for years and there have to be thousands of dishwashers south of CR466 that need to be repaired. Could you follow up and help with notification? Thank you.

Charlotte Rupakus (and a similar letter from Kathy Tuzio)

Editor's Note: Thank you both for contacting us with this info.

"GE Recalls Dishwashers Due to Fire Hazard

WASHINGTON, D.C. - The U.S. Consumer Product Safety Commission, in coop-

eration with the firm named below, announced a voluntary recall of the following consumer product. Consumers should stop using recalled products immediately unless otherwise instructed. It is illegal to resell or attempt to resell a recalled consumer product.

Name of product: GE, GE Adora(tm), GE Eterna(tm), GE Profile(tm) and Hotpoint (r), Dishwashers

Hazard: An electrical failure in the dishwasher's heating element can pose a fire hazard.

Incidents/Injuries: GE has received 15 reports of dishwasher heating element failures, including seven reports of fires, three of which caused extensive property damage. No injuries have been reported.

Description: Sold in black, white, bisque, stainless steel and CleanSteel(tm) exterior colors and finishes. Model and serial numbers can be found on a metallic plate located on the left tub wall visible when the door is opened. Model and serial numbers will start with one of the following sequences:

Model Number Begins With GLC4, GLD4, GLD5, GLD6, GSD61, GSD62, GSD63, GSD66, GSD67, GSD69, GLDL, PDW7, PDWF7, EDW4, EDW5, EDW6, GHD4, GHD5, GHD6, GHDA4, GHDA6

Serial Number Begins With FL, GL, HL, LL, ML, VL, ZL, AM, DM, FM, GM, HM, LM, MM, RM, SM, TM, VM, ZM, AR, DR, FR, GR

Sold nationwide from March 2006 through August 2009 for between \$350 and \$850.

Remedy: Consumers should immediately stop using the recalled dishwashers, disconnect the electric supply by shutting off the fuse or circuit breaker controlling it and inform all users of the dishwasher about the risk of fire. For all dishwashers, contact GE for a free in-home repair or to receive a GE rebate of \$75 towards the purchase of a new GE front-control plastic tub dishwasher, or a rebate of \$100 towards the purchase of a new GE front-control stainless tub dishwasher or GE Profile top control dishwasher. Consumers should not return the recalled dishwashers to the retailer where they purchased as retailers are not prepared to take the units back.

Consumer Contact: For additional information, contact GE toll-free at (866) 918-8760 between 8AM to 5PM ET, M-F or visit the firm's website at www.geappliances.com/recall. To see this recall on CPSC's web site, including pictures of the recalled products, please go to: www.cpsc.gov/cpscpub/prerel/prhtml12/12244.html □

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LETTERS TO THE EDITOR

AT&T Update

I was wondering if perhaps you'd received an update from AT&T indicating their new tower(s) were up and running. We just got back to The Villages today after a week away and discovered that we're suddenly getting 3-4 bars over here in our house in Pennecamp, where previously we usually had none. It's so good we unplugged our 3G Microcell and so far, no problems!

Bill Vayens

Editor's Note: Yes, we were recently contacted by Rich Guidotti, Vice President & General Manager, Greater Florida AT&T and he asked us to publish the following letter:

"Dear AT&T Customers, earlier this year, AT&T committed to expanding wireless coverage and capacity to The Villages. I'm happy to share with you today that we have activated two new cell sites in your area. The new cell sites provide additional coverage throughout The Villages, and include the

neighborhoods of Amelia, Bonita, Buttonwood, Caroline, Duval, Hadley, Hemingway, and Tamarind Grove. The new sites also expand wireless coverage along county roads 466 and 466A, as well as on U.S. highways 27 and 301. Each cell site is equipped with AT&T's HSPA+ technology, which delivers 4G speeds* to enable faster web surfing, e-mail and video downloads, and more. All told, we now have six cell sites serving The Villages. To view updates on the AT&T wireless network and check out our latest up-

grades, visit wireless.att.com/coverageviewer. As a growing community, we realize the important role wireless service plays for residents and businesses in The Villages. We value your business and will continue to invest in network upgrades for your area..." □

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LETTERS TO THE EDITOR

Insurance on Manufactured Homes

Just wanted to say "Thank You" for your article on insurance for manufactured homes. Saved me several hours of research and \$1300/year in premium payments. Really appreciate your efforts. Linda Smith

Editor's Note: We are happy to hear that you were able to benefit from the article and want to thank all of the residents who contributed to our "research on the subject". □

Unfriendly Villager

The following incident happened to a skater, who is a member of The Village Rollers Skate Club.

On Friday, July 6, he and another club member were skating on the multipurpose trail along El Camino Real, with him in the lead. A golf cart passed him on the left, and then pulled back in front of him, and stopped short. He then went around the cart on the left, and told the driver that he shouldn't stop short like that in front of someone. The skater then continued on a few feet to avoid

an oncoming golf cart. The cart that had stopped short then passed him on the right, and as it went by him, the driver reached out with his left hand and straight-armed the skater on his right shoulder. He went sprawling on the asphalt. The cart took off. The skater was wearing safety gear, and was not injured, but was quite mad.

This incident was reported to the Sumter Sheriff's office.

Phil Montague, President, The Village Rollers Skate Club

Editor's Note: So much for calling ourselves the Friendliest Hometown in America. As we age are our aches and pains making more and more of us impatient, grouchy and mean? We hope not. □

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Lightning Matters

By Len Hathaway

Study Group on Lightning: Surge Protection

This article is directed to those Villagers who have a lightning protection system (LPS), commonly called lightning rods. A LPS has no moving parts so they require minimal maintenance. However, once installed, they should not be ignored.

The national standard on lightning calls for periodic maintenance inspections. Under normal circumstances we suggest that you have your LPS system installer make an inspection every three to five years.

However, we strongly suggest that you call your installer immediately if any of the following applies to your situation:

- If you are re-roofing. Never leave it to the roofing contractor to remove or re-install a LPS. They are not in the lightning business and you will have no idea if it is re-installed to national standard.
- If you have added on to your home (including a pool cage or lanai) or made any other roof alterations.
- If you have had any excavation within three feet of your foundation such as landscaping work that could have disturbed the buried ground rods.
- If based on a visual inspection of your LPS you note any loose equipment or a lightning rod that is not upright.
- Satellite dish or flag pole has been added. Your LPS installer should have given you recommended guidelines for maintenance at the time that your system was installed. If

you do not have a record of who installed your system, or a copy of the guidelines, included below are names of three Underwriters Laboratories and Lightning Protection Institute "listed" installers known to be working in The Villages.

- A-1 Lightning Protection Services, Inc. 1-866-465-0620
- Advanced Lightning Protection LLC, 352-237-1833
- Triangle Lightning Protection, Inc., 352-483-7020

If your club, organization, church, or civic group would benefit from a free non-commercial Power Point presentation, *Lightning Tips for Villagers* contact Len Hathaway at lhathat@aol.com or Bob Freeman at stalit1@aol.com. □

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Leading the Fight Against Scams

SCAM ALERT

The Grandparents Scam

Many scams and other questionable business practices seem to come in waves. A particular area – usually a zip code such as 32159 or 32162 – is inundated by a particular scam for a few weeks. As public awareness of the scam increases, that particular scam disappears, only to be replaced quickly by a different scam.

Seniors Vs Crime in The Villages (the SVC Marion County Office at the Marion County Sheriff's Department on Mulberry Lane at CR 42 and the SVC Sumter County Office at the Sumter County Sheriffs Department at Morse Boulevard and CR 466) report that based on what we have seen recently, it appears that this area is in the midst of a wave of Grandparent Scams.

We at Seniors Vs Crime often recognize these waves based on the number of calls, inquiries, visits, and questions from Villagers and other area residents concerning a particular scam.

The Grandparents Scam is one that has been around quite awhile. Numerous residents have called or come by our offices in recent weeks to report being the target of this scam. The essence of the scam is fairly straightforward. You receive a phone call or text message purportedly from a grandchild. The "grandchild" is in some sort of trouble and needs money wired to them immediately.

Common reasons given are:

- A car breakdown while on a trip and need money for emergency repairs
- A passenger in their car had some "dope" in their possession when the grandchild was stopped by the police. The car was impounded and grandchild needs immediate money to get it out of impound

- Wallet stolen on vacation and needs money to pay hotel bill
- Arrested for Drunk In Public/ Disorderly Conduct and needs bail money
- And many other variations

Of course, "grandchild" begs you not to let "Mom" or "Dad" know about their problems, promises to repay you, wants the money sent immediately and wants it sent via a money order.

Some variations of this scam have been reported wherein the caller, mimicking some of the above scenarios, poses as a garage owner, bail bondsman, probation officer, or law enforcement officer calling on behalf of your grandchild.

There are several defenses to this scam. The best is to call the grandchild back at a phone number you know belongs to them and speak to them yourselves. You can also call "Mom" or "Dad" and ask about the grandchild. You will probably discover that they are at home and not in any trouble at all.

Lastly, ask "secret" questions like their pets name or something else that only your real grandchild would know. If the caller can't answer your question correctly, hang up!

Remember that sending money via a money order makes that money virtually untraceable.

Stay alert, be smart, be aware and be wary. □

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Our Gardening Column:

Cassia Cousins

by Anne Lambrecht, Master Gardener
 annegarden@embarqmail.com

The Cassias are blooming right now. I know you've seen their cheery yellow flowers and leaves that pray. The genus Cassia is confusing, with a piece broken off called Senna, as well as another piece which we know as cinnamon. For now, we'll just call this flowering shrub "Cassia".

The Cassia cousins share certain characteristics. They have yellow tropical looking flowers that bloom late summer into fall. They have rounded compound leaves with opposite leaflets that in the evening or when stressed close up upon themselves. They are deciduous and their seed pods provide interesting architectural structures during the winter months. Cassias tolerate drought well although that's one of the triggers for their leaves to pray. They like full sun to part shade. A wonderful benefit of these plants is that they serve as a larval host plant for three types of Florida butterflies – Cloudless Sulphur, Sleepy Orange, and Orange-Barred Sulphur. These plants hail from South America, Hawaii, and India.

Two forms of Cassia most popular in Florida gardens are "Candlestick" bush (Senna Alata) and Christmas Senna (Cassia Bicapsularis). These grow best in Zones 9-11. They always freeze back but return unless the winter is harsh. The root system on these plants is weak and they can be moved around

or removed easily. Candlestick actually looks like a candelabra with its yellow flowers stacked high like candles. I love this one because it's so unusual all year. It can grow from 5 to 8 feet tall and 3 to 4 feet across.

The group of Rain Shower Trees with their showy fall flowers are also Cassia cousins. These are sometimes considered invasive because their seeds "volunteer" in the spring. These trees can grow to 40 feet tall. You will begin to see them bloom and go to seed in the next few weeks.

There is a weed known as Wild Senna which is in the pea family that grows on the side off the road from Pennsylvania to Florida. They produce bright yellow flowers which turn into thick curved seed pods, 2-3" long. Tea made from the Wild Senna leaves has been taken as a laxative for centuries.

I would recommend getting one of the Cassias. They will not look the same all year long but they will make you happy all year long. You can buy them at better nursery centers and plant festivals. Be careful not to buy the plant Senna *Pendula* Var. *Glabrata* which looks similar to the *Bicapsularis* which is known to be a caution invasive in Central Florida.

The Husband has been busy repairing the ruts in the yard leading from the street to the back of the house created from dragging people off the street, some against their will, to come have a look at my garden. The Husband says, "Anne, not everyone likes gardens". But I think this is not true. Don't you agree? □

Fitness Challenge

Attention all Villages 'Couch Potatoes'

Fun in the Sun!

By Judi Da Costa, Personal Trainer

The heat is still on, and last month the Fitness Challenge took us into the pool. This month's challenge is another exercise that you can do in the water, but this time take your noodle with you and straddle it, then pretend you are riding a bicycle but don't let your feet touch the bottom of the pool. Hold on to the noodle with both hands...and wow that really makes your legs work! Once you have mastered that and you feel confident enough to take your hands away from the noodle, try doing the breast stroke with your arms...that will work your biceps, triceps shoulders back and chest. These exercises can really help you strengthen your muscles...and it's so much fun too! □



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(Continued on page 21)

Discount Partners

(Continued from page 20)

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(Continued on page 22)

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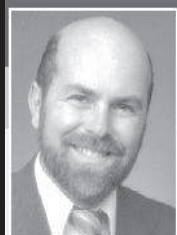
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(Continued from page 21)

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Johnny Rockets - 976 Old Mill Run, Lk Sumter Landing, 259-0051. 10% POA disc.

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Massage Therapy - In your home or my office. 10% POA discount from normal \$50 per hour. Call Susan at 352-638-7649.

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

(Continued on page 23)

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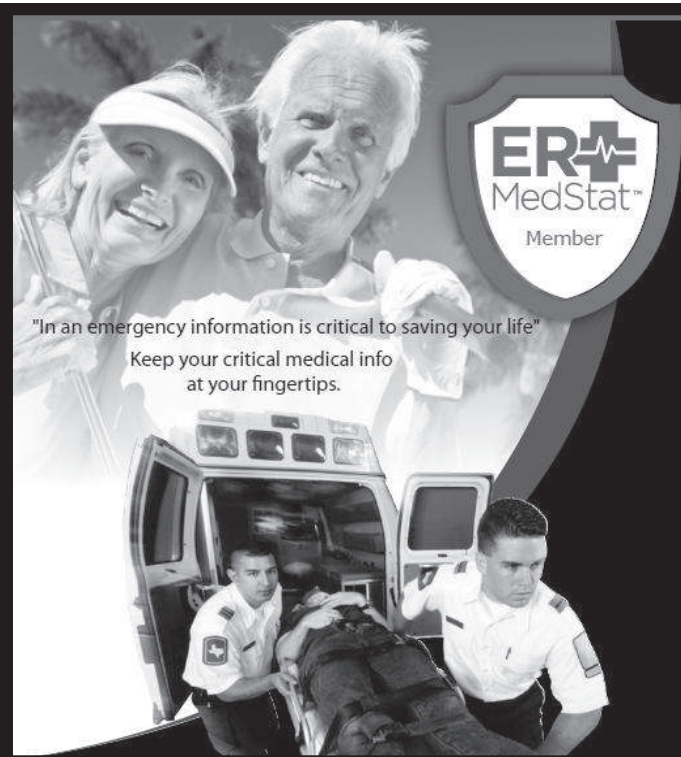
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(Continued from page 22)

extra charge. Wed Nights: 1/2 price single patty burgers; 99¢ single topping sundaes. Valid only - Summerfield for POA members.

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

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

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

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

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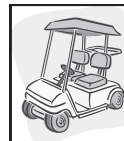


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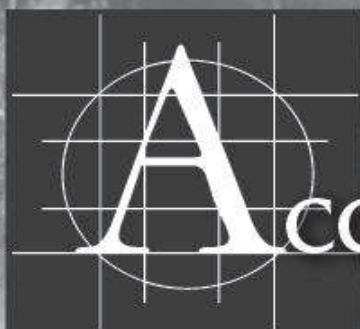
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