

The POA Bulletin

Free Copy



The Property Owners' Association of The Villages

Issue 38.10

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

October, 2012

POA Endorses CDD Candidates

There are eight residential Village Community Development District (VCDD) elections which will be held on November 6th that will have supervisor seats available which require that the candidate be a legal resident of that District. Each VCDD Board consists of 5 supervisors, and they are responsible for a variety of management functions on behalf of the residents of their districts. Brief biographical sketches of the candidates endorsed by the Board of Directors of the independent Property Owners' Association (POA) now follow.

Each of the POA Board endorsed candidates has demonstrated that he or she is a strong advocate of Residents' Rights. All of the candidates supported by the POA Board of Directors are actively involved in POA activities and will work toward reinstatement of residential board approval of all proposed Project Wide properties and spending rather than leave the decision making up to the Sumter Landing commercial property owner elected SLCCDD Board. This one expenditure item represents approximately 50% of the total maintenance assessment budget for Districts 5, 6, 7 and 8 and the major responsibility for its usage should not be abdicated to the SLCCDD commercial property owners.

Candidate for Seat 3 in VCDD 5:

Jerry Ferlisi A resident of the Village of Poinciana, Jerry Ferlisi is originally from Brooklyn and Staten Island NY. He holds a B.S. in Accounting from Long Island University and has had an extensive career in Finance with over 35 years of senior level experience. After 3 years in Public Accounting, he served as Controller for a Queens NY Hospital and then held several senior positions reporting to the Board of Directors at the Staten Island University Hospital including Controller, Vice President, and Senior Vice President & Chief Financial Officer. He held similar positions (Chief Financial Offi-

cer & Senior Director) for the NYU Hospital for Joint Diseases in NYC. He became certified as a CERT Volunteer (Community Emergency Response Team) and Treasurer in the POA in 2010 and continues to serve on the POA Board in this capacity. His vision is to make The Villages an even better place in which to live and to be responsive to the needs and interests of residents. He believes that his strong financial background and proven executive leadership serving several different Boards of Directors for over 35 years will prove to be an excellent addition to CDD 5 and he is committed to putting the residents rights and interests first and to keep them informed about important issues in a clear concise way when they have questions.

Candidate for Seat 4 in VCDD 5:

Carolyn Reichel Before moving to The Villages Sunset Pointe in 2005, Carolyn Reichel was a registered nurse (R.N.) in the State of Maryland and worked at the Johns Hopkins Hospital. In addition to a nursing degree, she earned a B.A. in sociology and an M.A. in legal studies. Ms. Reichel subsequently became a Nursing Home Administrator and managed skilled nursing facilities for 17 years. Since becoming a resident of The Villages, she has been a volunteer for SHINE (Serving Health Insurance Needs of Elders)

for six years, a Community Improvement Council (CIC) representative for 2 years where she partnered with other residents to address issues of common interest, a member of the Executive Golf Improvement Group (EGIG) for 1 year, and a member and Secretary of the Property Owners Association (POA) for 3 years. Ms. Reichel's background of caring for patients needs as a health care provider led her to become involved in civic concerns in The Villages. If elected as a supervisor in CDD 5, she intends to keep in close touch with the Villagers she represents through a monthly E-mail newsletter.

Candidate for Seat 4 in VCDD 7:

Jerry Vicenti A native of Staten Island, NY, Jerry Vicenti worked for The Port Authority of New York & New Jersey for 35 years in the Procurement Department as a buyer and contract administrator. His responsibilities included supervising the uniformed services department, and the construction, operation and security of the Brooklyn Cruise Ship Terminal. Mr. Vicenti was a Trustee on the Supervisors' Union Executive Board. He was part of the World Trade Center (WTC) Recovery Unit in 1993 and after September 11, 2001, and also worked with Secret Service and the Homeland Security Department. He received a special citation award for his work in the WTC recovery effort after 9/11. He has been a resident of The Villages (Hemingway) since June of 2008. He is a member of the POA Board of Directors and serves as POA membership director. In the last two years he has been devoted to speaking out for Residents' Rights whenever it is in the best interest of the residents and has an impact on our quality of life. He protected, preserved and improved the rights of residents of The Villages.

Tuesday, October 16, 2012

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

Karen Krauss

Sumter County Supervisor of Elections

MAKE YOUR VOTE COUNT IN 2012

Info on ID Requirements, Early and

Absentee Voting,

State-Wide Amendments, Etc.

Coffee & Donuts for All after the Meeting

All Residents Welcome - Come and Join Us!

(Continued on page 2)

POA Endorsements

(Continued from page 1)

Candidate for Seat 2 in VCDD 7:

William L. VonDohlen A native of New York State, William VonDohlen has been a resident of The Villages (Bonita) since 2010. He graduated cum laude from Syracuse University Law School and was partner in several law firms specializing in estates, real estate, business, contracts and municipal law. Mr. VonDohlen served as Town Attorney for 25 years for a very active town of over 90,000 people. He oversaw zoning, planning, environmental issues, liability, union negotiations and contracts. As a Commissioner of the local fire district, he was involved in establishing an annual budget and monitoring its disbursements. He was a Board Member and President of the Association of Towns of New York State (most towns in New York belong) and advised on judicial issues and legislative matters (communicating regularly with elected officials on community issues). A member and president of his local Rotary Club, a POA member and a regular guest at POA Board of Directors meetings, William VonDohlen has been active in representing Villagers.

Winner of Seat 2 in VCDD 8: Sal Torname A native of Massachusetts, Sal Torname has been a full-time resident of The Villages (St. James) since 2011. He received a B.S. in Business Administration from Salem State College and an M.S. in Quality Management from Anna Maria College. Mr. Torname worked in the telecommunications field for nearly forty years (New England Telephone and then Verizon) before working with the General Services Administration to provide communication services to Federal Agencies. Mr. Torname was elected to the Planning Board for his community in New England. He was also active in civic and

charitable organizations in his community (e.g., the Conservation Commission). As a member of the POA Board of Directors, Sal Torname has been active in representing residents of The Villages. Mr. Torname has no opponent for Seat 2 in VCDD 8.

A complete list of supervisor candidates for the respective VCDDs can be found on page 19 of this Bulletin. All candidates for supervisor positions were asked to provide brief biological sketches. Edited versions of these sketches appear in the article for those candidates who responded to our request for biographies and are in competitive supervisor elections. The POA Board of Directors hopes that the election information contained herein will help voters in the numbered VCDDs decide which candidates will best represent their respective districts. □

Voting Deadlines

The General Election is November 6th. Early voting for the General Election is October 27 to November 3rd. In order to participate as a Florida voter you must be registered for these elections and the deadline for registration is October 9th. □

Absentee Voting

Qualified registered Lake, Marion and Sumter County voters can request an absentee ballot at any time. The supervisor may accept a request for an absentee ballot from the elector, or, if directly instructed by the elector, a member of the elector’s immediate family, or the elector’s legal guardian. Call your election office for details or go to their website for instructions as follows:

Lake County, 352-343-9734; elections.lakecountyfl.org

Marion County, 352-620-3290; votemarion.com

Sumter County, 352-569-1540; sumtelections.org □

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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AAC Meeting Summary September 12, 2012

Old Business Topics Included:

- The AAC directed staff to proceed with the relocation of the pickleball court entrance at the Chula Vista facility.

- Closing out a process that began in March, the Committee recommended approval of the Recreation Amenities Division (\$40,213,825) and Mulberry Fitness Fund (\$152,633) Fiscal Year 2012-2013 Budgets.

Consent Agenda:

- A Consent Agenda composed of the following was approved: awarding of the Paradise Park Pickleball court construction contract, a maintenance contract for various pools, spas and fountains, an amendment to the OMI contract for pump stations and miscellaneous facilities operation, annual renewals of 26 agreements dealing primarily with property maintenance, renewals and amendments to the agreements with Professional Turf Managers, Inc. and Valley Crest Golf Course Maintenance, Inc. and an authorization to staff to revise the Architectural Review Manual to approve the petition process for courtyard villa driveway/walkway painting.

Reports and Input:

- A Paradise Park Workshop was scheduled for September 26, 2012, at 1:30 in the Laurel Manor District Office Board Room.

Please go to the districtgov.org website for the official minutes, agendas and meeting schedule.

Next AAC Meeting - Wed, Oct 10th, 1:30 P.M. at the Savannah Center. □

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Last Call for 2012 POA Memberships

On behalf of the Officers and Directors of your POA, we would like to say “thank you” for the tremendous response of members renewing their 2011 POA memberships and also for the many new members who have joined with us as a way of supporting Residents’ Rights for all Villagers. If you haven’t yet joined with us or renewed your membership for the 2012 fiscal year, now is your last opportunity as we will begin soliciting 2013 POA memberships starting with the November POA Bulletin. (We would like to take this opportunity to mention that we place a monthly Bulletin on the driveway of all residents, not just the current POA members, so if you have not sent in a membership check in the last 12 months, you are not an active member of the POA. Do not confuse us with the VHA which offers you a lifetime membership when you arrive in The Villages.)

If you are not a “joiner”, but appreciate the efforts the POA volunteers are making on your behalf, you can always simply complete the form below and mail in a donation to help defray our costs.

Our mission is to keep each of you informed of facts about issues which may not have been clearly or fully presented in other media.

Finally, current POA members who have provided us with an E-mail address will receive our monthly POA E-mail Newsletter reminding them of the speaker and date of the upcoming monthly POA membership meeting, as well as informing them of any matters that we believe they should be aware of on a more timely basis than what our monthly Bulletin can provide. (You must have paid your 2012 POA dues to receive the POA E-mail Newsletter.) □

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)

ADDRESS _____

VILLAGE _____

CITY/STATE/ZIP CODE _____

PHONE _____

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)

Signage Update Enforcement of Deed Restrictions

The debate continues regarding government (CDD) enforcement of specific deed restrictions that infringe on Residents' Rights that are guaranteed by our Constitution.

As we reported last month, the AAC (for Lady Lake/Lake County Villagers), CDD 1 and CDD 4 voted NOT TO enforce the controversial signage prohibition deed restrictions. CDD 5 voted TO enforce the restrictions. CDDs 2 and 3 had tabled any action back in August, but both voted TO enforce the signage prohibitions at their September 14, 2012, meetings.

So what does this actually mean – to enforce or not enforce? The **vote to not enforce** by the AAC and CDDs 1 and 4 means that the District Community Standards Department will not enforce any sign restrictions on the homes and villas located in these areas. How any complaints would be handled has not yet been worked through, but a

possibility would be as follows:

The Community Standards Department could:

- 1) still receive the complaint just as they do for internal complaints,
- 2) verify that the complaint was in fact a deed restriction violation, and
- 3) if there is a violation, concurrently advise the resident and the declarant that there is a violation. From that point forward the only action available (lawsuit) would have to be pursued by the declarant or another property owner.

The **vote to enforce** means that in Districts 2 and 3 all homes, other than villas, will be limited to one 24" by 24" sign attached to the exterior of a window. While it is hoped that the use of these signs would be limited to For Sale and For Rent information, in order to meet the freedom of speech standard the rule must be "CONTENT NEUTRAL", so the one sign could be a political sign, business advertisement, religious statement, etc.. Violations of this signage rule (i.e., – more than one window sign, signs in the yard, etc.) will be enforced only upon a complaint.

At the August 30, 2012, CDD 3 workshop, CDD attorney Valerie Fuchs explained to the board that it would be her recommendation

that it not choose to enforce the signage prohibition with regard to villa homes, since their deed restrictions already allow For Sale and For Rent signage and any content specific enforcement would likely cause legal problems. At the September 14, 2012, CDD 4 meeting, District Manager Janet Tutt and the CDD attorney indicated that **even in those Districts north of CR 466 that voted TO ENFORCE the signage prohibition, staff would not, for the time being, enforce signage complaints in villa communities due to the concerns expressed by Ms. Fuchs.**

CDD 5 **voted to enforce**, which in essence says that other than the name sign, residents may not have any signage in their yards or on the exterior of their homes. The Community Standards Department has no authority over the one 12" by 12" For Sale or For Rent sign that is permitted in the window – inside the home. This results in a complete ban by CDD 5 on all signs protected by the

(Continued on page 5)

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Signage Update

(Continued from page 4)

freedom of speech requirements. So, while the fact that the content specific sign is inside the home and therefore not in the jurisdiction of the CDD, the resultant “no signs at all” regulation could be the basis of a different (as opposed to content neutral, number of signs, etc.) basis for a lawsuit.

Residents are still trying to understand how this situation got so out of control. With twenty plus years of non-enforcement north of CR 466, residents were unaware there was a signage problem. Suddenly a decision by the Developer to come down hard on For Sale signs caused a huge spotlight to descend on a process that likely cannot withstand a legal challenge as currently administered. It is unclear if there are more pieces that could crumble with scrutiny.

Further, the signage issue may be just the beginning, as a government enforcing regulations such as no lawn ornaments could also become problematic to the freedom of speech regulations if a resident wishes to place a religious statue in his/her yard.

Maybe the amendment to F.S. 190 which permits CDDs to enforce EXTERNAL deed restrictions is not the best answer for residents. (However, it will save the Developer a lot of money - costs for execution of the enforcement program for CDDs 1 thru 8 and the AAC total \$455,673 for the 2012-13 budget year.) □

August Open Forum Q&A

1) Since there seems to be concern by some residents that we will have a lawsuit brought against a CDD if it enforces the sign restriction, why don't we go ahead and enforce it because “I think the majority of people **do not want** signs” who live north of CR 466. So, let's vote to enforce it – take a chance on a lawsuit. If we lose, okay we have to pay, but we at least have a test case. A) There is validity to that as well. However, we do not really know who wants to do what. Surveys have been used before to determine the will of the people. There is precedent in CDD 3. When their cart paths fell into disrepair, the CDD 3 Board sent out a survey to ascertain whether residents wanted to patch as needed, completely redo, etc., and the direction as to what to do was determined by the vote of the residents of

CDD 3. This could be the same kind of situation if you really want to know who wants what, rather than be influenced by a small number of residents who come to a district meeting or E-mail a supervisor to voice an opinion.

1a) To answer this gentleman, in Hacienda West and South we have about 150 homes and the vast majority of residents in those two Villages **want** For Sale signs.

2) Aside from real estate signs, does the restriction include commercial? Does it include political? Where does it end? A) The sign enforcement would be for no signs other than the 12” by 12” sign as designated south of CR 466, and whatever would be finally designated on the north side. It would include all signs, including political and commercial signs, unless there is some law, i.e., when you put chemicals on your lawn that you are required to advise with a sign. Those would be the only signs that would be allowed.

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August Forum Q&A

(Continued from page 5)

3) Who takes care of a property that is in foreclosure? A) Ms. Tutt advised that when a home is in foreclosure the bank actually does not own it. What the District has been successful doing though, is to work with the banks to get them to maintain the property. If the bank does not do it through discussions with them, the lawn then gets maintained by the funds in the Community Standards Department. Then if and when the District can secure funds at whatever point in time the property is sold, then the fund gets reimbursed.

4) Who would be responsible for trimming branches of a large oak tree which is located on a golf course, but has branches

hanging over the residential property? A) There is an invisible (vertical) straight up “line” from the property line and the resident is responsible for any maintenance needed on his side of the invisible vertical line.

4a) I live in Hacienda South and to answer this gentleman’s question, I paid \$350 to have a tree shaved “straight up my line”. I got rid of the leaves and nuts out of my gutters and 90% of the squirrels.

5) I have a question about individuals who live in areas represented by the AAC, CDD 1 and CDD 4, which have agreed not to enforce the sign restrictions. I read a statement in the paper by a real estate agent that says in the event that a resident’s neighbor is violating the sign restriction I can still go to the deed compliance people because the system that has been established is complaint driven. So, the resident can still go and complain about his neighbor. Is it not correct that individuals residing in those communities noted above, where the matrix has not been eliminated, cannot complain about their neighbor who is illegally placing signs? A) That is correct.

(Additional info received from Ms. Tutt for clarification after the meeting: If a board chooses not to enforce, the District Attorney has advised it would be her recommendation to remove signage from the Matrix and not have it there with just an action by the board to not enforce. So we will be going back to the boards with a request to advertise for the change.) □

Reverse Mortgages

Information we learned from Rob Wyatt, owner of Reverse Mortgage Associates LLC, at his presentation to the POA membership at their August meeting.

1) What is a reverse mortgage? It is a loan program that allows people age 62 or better, to utilize their home equity without repayment obligation until they no longer occupy the home as their primary residence without: having to sell the home, give up title, take on new monthly mortgage payments or qualify based on income or credit. **The home must remain your primary residence.** You cannot rent it to someone else. At the time the reverse mortgage is terminated any and all remaining equity at payoff goes to you or your heirs.

2) How are the benefits (funds you will receive/”loan” proceeds) calculated? They use the FHA appraised value of the home; the age of the youngest borrower, and the current interest rate (fixed or ARM). There are no restrictions on how you use these benefits. You can receive your benefits as a lump sum payment, tenure payments, term payments, line of credit, or any combination of the above.

3) When does a reverse mortgage make sense in your financial planning? It can be used to increase your monthly cash flow, to provide relief to a fixed-income situation, to preserve investment assets, to payoff other debts, to secure long term health care, to enhance one’s lifestyle without selling the family home, to ELIMINATE mortgage payments and/or to keep property taxes current.

4) So what are your responsibilities if you do a reverse mortgage? You must keep property taxes current, maintain homeowners insurance, maintain the property in reasonable condition, and utilize the home as your primary residence. When the property is no longer your primary residence due to moving, sale or death, the home will be sold and you or your heirs will receive any funds remaining after the loan is paid off. If there are not enough funds to pay what is due, the federally insured loan on your reverse mortgage will cover it so it will not be a new expense for either you or your heirs. Additionally,

(Continued on page 7)

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Reverse Mortgages

(Continued from page 6)

there is no penalty for early payment.

So why get a reverse mortgage? The major benefits are as follows:

- You maintain the benefits of home ownership
- You eliminate your traditional mortgage payment
- You have an enhanced cash flow
- The proceeds received are guaranteed and tax free
- The FHA administers the HECM and insures that you - the borrower - receive your requested loan advances.

What downsides are there and are there any risks?

- You are spending your kids' inheritance
- The possibility that you will be moving in the near future
- Eliminate fraudulent risk by getting information from reputable sources such as HUD or National Reverse Mortgage Lenders Association members
- It could be a bad move for you if you do not have good self control when spending your money.

What will it cost?

The FHA Reverse Mortgage costs are broken down into 3 categories - each a percent of the appraised home value:

FHA - Mortgage Insurance	.01-2%
Loan origination fee	0 - 2%
Traditional closing costs	1 - 2%

QUESTIONS AND ANSWERS FOLLOWING THE PRESENTATION

1) How do you get paid? What is your fee? **A)** My fees are in the same range as listed above. The loan origination fee is 0 - 2% which is what we charge to originate the loan.

1a) If it is at 0%, how would you get paid? **A)** If it is at 0% I get paid by the investor when I deliver an insured FHA loan.

2) If I have a reverse mortgage on my home, what will happen to that reverse mortgage if I get incapacitated and have to leave the house and go to a nursing home? **A)** If you move and no longer occupy the home as your primary residence the mortgage becomes due. The loan agreement is going to give you a six month window, plus two three month extensions, to market the home. The key is to communicate with the servicing company. As long as you are doing due diligence, and communicating with them as to what you are doing and what your intentions are, the loan won't come due. Technically, it will come due when you move out and no longer occupy the home. Remember, a Reverse Mortgage does not stress the family because you are no longer making a monthly mortgage payment. However, if you have a traditional mortgage and you move out someone still has to pay the monthly mortgage payment.

3) What is the maximum amount that is available? **A)** The Maximum FHA limit is

\$625,500. So, if your house is valued over that they will only allow the \$625,500 number to determine how much you are going to be eligible for - a percentage of that based on the interest rates and the age of the youngest borrower.

4) If the appraised value of the house is \$200,000 when I die and my heir sells it for \$150,000 what happens to the extra \$50,000?

A) Remember, with a reverse mortgage you are going to get a percentage of the value of your home. so if you have a \$200,000 home they are not going to lend you the whole \$200,000. - Maybe \$100,000. So you are lent \$100,000 and the home is sold for \$150,000 your heir will get \$50,000, the net equity.

5) What percentage ratio of the value of the home are you loaning? **A)** It depends on the age of the borrower. It is based upon the appraised value, the age of the youngest borrower, so the older you are the more we will make available. As a rule of thumb, if you are 62 years old you can borrow about 50% so take your age minus 12 and that is the approximate percentage you get based on the current interest rates.

6) Where does all the money come from? You were talking about investors. Who are they? **A)** Wall Street. Wall Street loves the FHA insured program because the risk is mitigated so they pack them into securities (mortgage backed securities) and sell them to pension & mutual funds, and investors alike.

7) If you have a present mortgage, are they going to let you out of that mortgage? **A)** Actually, what we do is refinance your existing mortgage into a reverse mortgage. Your original mortgage may have a prepayment penalty but there is no penalty for paying off the reverse mortgage early.

8) Can you escrow taxes and insurance in a reverse mortgage? **A)** Yes, you can today. □

REVERSE MORTGAGE:

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Things You Need To Know About Golf Cart Insurance

The following are excerpts from the presentation of Tim Babiarz, Attorney at Law, who was the featured speaker at the June, 2012 POA Membership meeting:

In order to understand the basics of insurance coverage for golf carts, it is important first to understand the basics of automobile insurance coverages in Florida. First and foremost, forget what you know about automobile insurance in New York, Ohio, or whatever state from which you retired. If you are a Florida resident with a car registered in Florida, then Florida law applies.

In Florida, the law only requires Personal Injury Protection (PIP) or No-Fault coverage. Many drivers in Florida take this as an invitation by the State of Florida to drive with minimal or no coverage on their vehicles. It is estimated that approximately 30% to 40% of all Floridians do not have any automobile insurance at all, or have no bodily injury liability coverage to protect you in the event they hit you.

Golf cart (those that do not go more than 20 mph) insurance coverage:

Most insurance companies cover golf carts as a component or rider under a home-

owner's insurance policy, an automobile insurance policy, or under a separate recreational motor vehicle/golf cart policy. It is crucial to **read** your insurance policy to determine exactly what coverages are provided for your golf cart. **Many of the homeowner policies cover only property damage liability and bodily injury liability, which means that if you are involved in a crash, you are unprotected. When purchasing golf cart coverage, always ask your insurance agent specifically to list your golf cart as an insured item under your policy. Additionally, request adequate bodily injury liability, uninsured/underinsured motorist, and medical payments coverage.** How much coverage to purchase varies from person to person. However, the general rule should be to purchase enough coverage to protect you and your assets in the event of a crash.

To understand golf cart insurance, you have to begin with Florida's laws regarding golf carts. Here, we are defining golf carts as those which do not go 20 mph. Golf carts also do not include GEM carts or Low Speed Vehicles (LSVs). Initially, a golf cart is a motor vehicle for some purposes, and is not a motor vehicle for other purposes. Crystal clear, right? For purposes of Florida's PIP statute, a golf cart is not a motor vehicle because it is generally not required to be licensed for use on the roadways of this state.

This means that in most cases, although

not all, your golf cart generally will not be covered for crashes under your automobile coverage or Florida's PIP coverage. Because the PIP statute's coverage of \$10,000 is generally not available for injuries suffered arising out of the use of a golf cart, there is a gap in insurance coverage for the medical expenses of persons injured while using a golf cart. Therefore, it is recommended that you purchase medical payments coverage for your golf cart, if available.

Next, under Florida's law, a golf cart is a dangerous instrumentality. The owner of a golf cart, because it is a dangerous instrumentality, is responsible for damages caused by a person using it with the owner's permission. Accordingly, it is important to purchase liability coverage in case property damage or bodily injury results from a golf cart incident, regardless of who is using it. Owners of automobiles and golf carts are frequently named as defendants in lawsuits – sometimes even if they were not driving or present at the time of the crash.

Lastly, because of the significant number of golf carts and automobiles that have no bodily injury liability insurance, it is important that you purchase uninsured/underinsured motorist coverage. As a practical matter, uninsured/underinsured motorist coverage pays medical bills, lost wages, mileage, miscellaneous expenses, and compensates for pain and aggravation. Finally, we recommend that you purchase medical payments coverage in at least \$10,000 to protect you in your golf cart.

Disclaimer: This presentation was a general analysis of the current law and was not meant to provide legal advice. For specific legal issues applied to a given set of facts, always contact competent legal counsel. □

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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.)

Friday, August 17th – 11:00 am – V-1 is a golf cart and was traveling east on the golf cart path that travels on the south side of El Camino Real. The golf cart lane has a posted stop sign and underneath the stop sign is a sign stating Carts Yield to Vehicle Traffic. These signs are posted at the end of the golf cart path before it travels over Buenos Aires. V-2 is a Ford Pick-up which was traveling west on El Camino Real and was turning left onto Buenos Aires. V-1 failed to yield to V-2 who was already turning and the front right bumper of V-2 crashed into the left drivers side/fender area of V-1. V-2 driver stated he had the green arrow and was turning when V-1 failed to stop and pulled out in front of him. The driver of V-1 was found to be at fault and issued a citation. The driver of V-1 was injured and transported to The Villages Hospital.

Monday, August 20th – 9:00 am - two golf carts – One golf cart (V-1) was eastbound on Avenida Central and the other golf cart (V-2) was westbound. The operator of V-1 was making a left turn onto Oak Meadows Lane when the front of her golf cart struck the left side of the westbound V-2. The impact caused V-2 to overturn on its side, **EJECTING the driver** of V-2 onto the pavement, and he was airlifted to Shands Hospital in Gainesville. The operator of V-1 who was charged with failing to yield, developed com-

plications during the investigation of the crash and was airlifted to Orlando Regional Medical Center. Both were reported to be in serious condition.

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Monday, August 27th – 2:36 pm - An 82 year old male was backing his golf cart out of a parking space on the westbound side of Main Street. Lady Lake Police said he backed across the solid yellow center line to go eastbound on Main Street when his golf cart was struck by a 54 year old male Village resident who was eastbound at the time, causing him to be **thrown from his golf cart landing on the pavement**. He was collared, blocked, boarded, strapped and transported to The Villages Hospital for treatment and evaluation. The driver was cited for improper backing.

Wednesday, September 5th – 1:35 pm – A 70 year old female golf cart driver was northbound on Bichara Boulevard and a 2008 Chevy was westbound on Avenida Boulevard. The golf cart entered the intersection and struck the left side of the Chevy. The golf cart driver **was thrown from her golf cart** and taken to The Villages Hospital with minor injuries. She was also cited for failing to yield at an intersection.

Saturday, September 8th – 1 pm - A 66 year old male was driving his golf cart on Laurel Manor Drive in front of the Laurel Manor rec center when he realized that he was being bitten by ants (sounds like fire ants) on his leg. He went to bend down to brush away the ants, lost control of the cart, drove over the sidewalk and hit the light pole. **He was thrown from the cart**. EMS immobilized him and transported him to The Villages Hospital for evaluation.

Tuesday, September 18th – 1:46 am - A 38 year old male (as per the report) **“fell off the back of the cart”** while traveling on Champion Avenue in Marion County, striking his head. Per friends, he had been out drinking. He was treated at the scene for a head injury and transported to The Villages Hospital.

The POA continues to need your help. If you are involved in or actually come upon the scene of a golf cart crash where there appears to be injuries or fatalities please E-mail us with your info (poa4us@hotmail.com) □

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LETTERS TO THE EDITOR

Problems With Your Irrigation Water Bill?

Sue Menningen recently wrote us and asked us to solicit information because she believes this may be more of a problem than the three recent reports the POA has received. In her situation she received a water bill of \$629.00 reflecting a 129,000 gallon water usage, a usage which is usually around 5,000 gallons. She had her home and sprin-


gling system checked and no leaks were found, but the VCDD water department said that they were “only responsible from the road to the meter” and would not consider the possibility that the meter might have failed.


Earlier this year, we were contacted by Les Clark who also received an outrageous bill. He stated that no one will listen to any logic - that you don't go from 31,070 gallons one month, 22,380 gallons the following month, and then use 294,830 gallons the next month! The time period of 11/10/11 to 12/12/11 (32 days) or about 4 1/2 weeks, equals 65,518 gallons each week, and if that was true, my yard would have so much water on it, it would be running down the street and would have numerous puddles in the yard which would have definitely been noticed by myself, my neighbors, and my mowing company, but this was not the case.

Mr. Clark went to the Water Dept office and was advised that if he wanted the water meter tested he would have to pay \$130 for a meter test which he agreed to do. Later he was sent a letter with some test figures saying that the meter had been working properly. He then called the company that tested the meter and was told he would have to have

the meter torn apart to find out if it actually had any defects. He then called the Water Department and asked them to OK further tests of the meter, and was told that he would have to pay for that too, which he also agreed to do. The testing company reported that “the reason for failure of the meter was that it had debris, and this debris infiltrated the water line and collected in the chamber, thereby preventing normal operation.” However, the tester further **advised that he could not say that even though the meter failed, that this caused the meter to over register the amount of water that went through it. The Water Department did not consider the fact that it could have caused the misreading** but instead demanded that Mr. Clark call and set up installment payments for the full amount of the 294,000 gallons of water (\$1,500 to be paid off in the next ten months at \$150 per month.)

Editor's Note: If you have experienced what you believe to be an erroneous charge for water usage and have not been able to win the “battle” with our Villages Water Department, we would like to hear from you. (E-mail poa4us@hotmail.com or snail mail to POA, P.O. Box 1657, Lady Lake, FL 32158) □



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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

LETTERS TO THE EDITOR

Golf Cart Seat Belts

Thank you for an excellent article on golf cart seat belts. After almost being thrown out of a golf cart 3 times, my husband installed seat belts on our cart. We and our visitors feel much safer.

Thank you, also, for debunking disturbing rumors afloat in The Villages.

You're the best.

Judy Bogan

Editor's Note: We will continue to provide information regarding golf cart seat belt usage until we are sure that every Villages resident has the information he or she needs to make an intelligent decision on whether or not to install and use seat belts in his or her golf cart. □

Following the Rules

We all have our issues with how some of our residents and guests follow the rules for OUR retirement community here in The Villages, be they with Bicyclists, Walkers, Runners, Skaters, Golf Carts, Low Speed Vehicles (LSV), and the various full size vehicles that speed through our community on a daily basis. I see problems on a daily basis when folks from each of these means of transportation and leisure do not pay attention to what they are doing and in not paying attention do not follow the rules for OUR community.

We all break a rule every now and then and just have to try and do better at following the rules each and every time we get out on The Villages streets and trails. The majority of US are here to enjoy our retirement and should remember if we follow the rules and have patience and compassion we can get to where we are going safely, have fun, enjoy life, and get rid of the stress we moved here or came here to get rid of.

Sometimes I think the signs we have at the entrance and exits should remind folks this is a retirement community and patience and compassion while following The Rules will be needed while traveling the streets and trails of OUR community. Living in a location where there are at least 90,000+ retired, and semi-retired folks from all over the US and other countries of various ages, from different backgrounds and different life styles presents many issues, and WE ALL need to work together to resolve all the issues. Living OUR life style here in The Villages is a dream most folks will never have a chance to experience so let's follow the rules, show some patience and compassion and enjoy the life style.

Bob Busby

Editor's Note: Well said. □

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LETTERS TO THE EDITOR

CDD

Infrastructure Bonds

“Some” Inadvertent Interest Overcharges When Bond Paid Off Early

Could I ask you to please review the information in the attached letter to Ms. Tutt, David Miles, and an attorney representing the VCDD and let me know if this issue has come up before and are the actions outlined legal under Florida Law? The attorney said in her opinion the fact we were charged interest on a bond we did not owe as we paid it off at closing was legal... On May 14th, on my behalf, the Florida office of Financial Regulation referred this to the State Board of Administration, Division of Bond Finance in Tallahassee... I have advised David Miles that if laws were broken I would go forward with a class action lawsuit on behalf of every-

one else they have overcharged.

Thanks very much for your help. I am a POA member and appreciate all the work being done on behalf of the residents.

Danny E. Smith

Editor’s Note: The POA received this request in early June. Mr. Smith had been working tirelessly on this issue since January. In August he finally received the following letter from David Miles, VCDD Director of Finance:

“This letter is provided to address your request for a refund of interest in the amount of \$1,363.38 paid by you when you prepaid your bond at the November 8, 2011, closing of your house at... We have re-evaluated your request after having our attorneys review District No. 9 Resolution 11-10, Section 7. This resolution requires upon bond prepayment for interest to be paid until the next succeeding interest payment date where the interest must be paid to the bondholders by the District. If your prepayment occurs within 45 days of this next bondholder interest payment date, the interest must be paid to the second bondholder interest payment date. In the case of your prepayment made on November 8, 2011, the next payment date to the bondholder is May 1, 2012. This is the date to which interest is due per Resolution 11-10, Section 7. As owner of the property on November 1, 2011, The Villages of Lake-Sumter, Inc was billed \$1,442.69 in interest through the Uniform Collection Method for the assessment year November 1, 2011, to October 31, 2012. Since the bonds were prepaid on November 8, 2011, by you, The Villages of Lake-Sumter, Inc charged you a pro-rated share of the annual assessment interest of \$1,363.38. **However, only the interest for the period November 1, 2011, thru May 1, 2012, was due to the District in or-**

(Continued on page 13)

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LETTERS TO THE EDITOR

Infrastructure Bonds

(Continued from page 12)

der to pay the bondholders. This equals one-half of the \$1,442.69 billed to The Villages of Lake-Sumter, Inc or \$721.35. As you paid this amount to The Villages of Lake-Sumter, Inc, who then remitted the payment to the District, please find an attached refund check in the amount of \$721.35 to cover the assessment interest for the period of May 1 to October 31, 2012, which was not due.

The District procedures have been changed to preclude this interest overcharge from occurring to other purchasers similarly situated to you in the future. We apologize for the inconvenience this error has caused for you...”

Upon receiving a copy of this letter from Mr. Smith, the POA was very happy that his efforts had been rewarded, but we were very disappointed that District Management was only going forward and not reimbursing all residents who had been overcharged interest in the past due to the District's procedural errors. In late August, POA President Dreidame spoke with Mr. Miles about the **decision not to refund monies due to ALL residents** who had interest incorrectly charged to them, as opposed to only correcting the error for the future, and when questioned as to why, he advised her that the decision was above his head and that she would need to speak to Janet Tutt, but that he would

advise Ms. Tutt of the POA concerns..

Bottom line, for residents who have paid off their CDD bond, depending on the particular month you paid it off (it doesn't matter which year), you may have been charged more interest than actually required to satisfy the bond. The POA is attempting to get data from the District staff to help residents determine if they are potential candidates for an interest refund.

We are hopeful that this POA NUDGE is enough to cause District Management to **re-think their initial position**, take this issue to each of the residential CDD boards and en-

courage each of them to see that ALL residents who were improperly charged ANY-TIME IN THE PAST have their overpayments directly refunded without delay, along with whatever interest said monies were able to earn. (As opposed to just changing the procedures “to preclude this interest overcharge from occurring to other purchasers similarly situated to you in the future,” as stated in Mr. Miles August 8, 2012, letter to Mr. Smith.)

KUDOS TO DANNY SMITH for his persistence and efforts and Justice For All - We Hope! Stay Tuned!! □

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Often, Villagers bring letters to Senior Vs Crime and ask us “Is this a scam?” Sometimes, as in the case of foreign lottery winner notifications, the answer is easy – YES! Other times, the answer is not clear at all.

Over the past few months we have been asked to evaluate several offers that were, at best, misleading. One concerns “coverage” for your outside water lines from your prop-

erty line to the outside wall of your home. The other concerns “protection” against unexpected inside natural gas line repair or replacement costs.

First, let’s address the water line coverage.

One letter we reviewed has a company logo on the upper right of the letter and an insurance company logo on the lower right. The letter reads as if it were from your utility company with words like “a recent review of this service area indicates that your property does not have Water Service Line Coverage...”. A small notice at the bottom states the company is “an independent company separate from your local utility or community” and offers this service as an “authorized representative for the contract issuer”. The cost is \$59.88 per year payable by credit card, automatic bank debit, or check/money order.

Reading the details (very carefully) you find you are purchasing a service contract to have this company send a repair service to your home to repair broken outside water pipes. There is a two calls per year limit and a \$3500 per service call limit. The first thirty (30) days are a “waiting period” so you only get 11 months of coverage for the price of 12. For credit card and automatic bank debit payers, the contract is **automatically** renewed each year **UNLESS YOU STOP IT!**

Research into the company finds that it is headquartered in Connecticut, is classified by the BBB as a Home Warranty Plans business. It is rated an “A” by the BBB but had 207 resolved complaints on file over the past 36 months. It had paid \$166,900 in “investigative costs” and signed an Assurance of Voluntary Compliance with four states (KY, OH, GA, MA) over false, misleading or deceptive representations. At least one of those agreements involved gas, heating and electric lines in addition to water lines.

Another letter submitted to us for “scam evaluation” involves protection against unexpected inside natural gas line repair or replacement in your home

(Continued on page 15)

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Seniors Vs Crime

(Continued from page 14)

There are many similarities between this and the first letter. It is written on what appears to be the utility company letterhead. However, a careful reading of the “fine print” on the back side of the letter clearly shows that the utility company is “not affiliated with (name of this company) or the home services and other plans it markets.”

One new twist, if you sign up for this protection - you can have it billed as a charge on your utility bill. The per-repair cost limit is \$1000 per year and, like the water line service above, this is only a service that will arrange for a contractor to repair your inside gas lines.

A company review shows that it has a slightly better BBB rating, an A+, but that it had 814 closed complaints over the past 36 months. Again, it is not insurance – it is a home warranty service selling a very limited service – a service which can conveniently be

billed through your natural gas utility bill at the rate of only \$5.99 per month. We did note this company has no record of any voluntary compliance agreements.

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You asked us “Are these scams?” Well, NO, both are legitimate companies selling a limited service.

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Remember, no one will watch out for **YOUR** money and **YOUR** interests better than **YOU**. When in doubt as to whether an offer is a scam or not, contact your nearest Seniors Vs Crime office in The Villages for advice. They can be reached at 352-753-7775 in Marion County or 352-689-4600, Extension 4606 in Sumter County. Volunteers at both offices are ready, willing and able to assist you. There is never a charge for their services. □

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. □

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Our Gardening Column:
Pollinator Program
At Belleview-Santos Elementary
by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

It was a stroke of luck that five years ago a savvy first grade teacher at Belleview-Santos Elementary contacted the master gardener office requesting that someone teach the life cycle of the butterfly to her class. That school is in my “territory” and I obliged. In those five years we have grown from butterflies to the all-important pollinators that are in the news so much today. We have grown from one class to all eight classes of first graders--160 kids! We’ve graduated from a simple lesson plan with

songs to an actual full-blown, 300 square foot garden that belongs exclusively to the school’s first graders.

My brave troop of master gardeners, friends, family and neighbors walk into a classroom and introduce ourselves by talking about what a master gardener is and how we are educated by the University of Florida in order to teach them. Go Gators! I do the gator clap and they do it too because everybody loves to be a Gator. One little boy shyly raised his hand and said that he didn’t like the Gators; he’s a Seminole’s fan.

We talk about bugs. Who likes bugs? What kinds of bugs do you like? We tell them that only a small amount of bugs are bad and the rest are good. We want them to become good stewards of the earth. We ask them if they’d like to become a “Member of the Earth”. Raise your right hand (they have a little trouble with this) and repeat after me:

- I am part of the Circle of Life
- I will not waste water
- I will try to recycle
- I will respect all creatures
- I am a MEMBER OF THE EARTH.

Then we give them cute little bee stickers. They love stickers.

Butterflies are so pretty and nice: they do not have germs; they do not bite and guess how long they live? Two weeks! Our state butterfly is the Zebra Longwing. Can you

(Continued on page 17)

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Pollination Program

(Continued from page 16)

say Zebra Longwing?

I draw a circle on the board and divide it into four sections and draw the butterfly life cycle: egg, caterpillar, chrysalis, and adult, as we sing the song Pretty Butterfly (to the tune of “Up on the Housetop”)

First comes a butterfly who lays an egg.

Out comes a caterpillar with many legs.

Oh, see the caterpillar spin and spin

A little chrysalis to sleep in.

Oh, oh, oh, wait and see. Oh, oh, oh, wait and see

Out of the chrysalis my oh, my

Out comes a pretty butterfly!

What does a caterpillar like to eat? What does a butterfly like to drink and lay eggs on? In the fall, we’ve got a ton of larvae munching away on milkweed and we bring them in see-through net containers for the kids to look at. They want to pet them and they love to see the “poop”.

Class by class we go out to the garden. They walk single file on a painted blue line that is in the middle of all sidewalks at the school. It is a special honor to be the line leader. As I usually am somewhere near the front, sometimes they’ll hold my hand. Out in the garden there are butterflies, dragonflies, wasps, bees, caterpillars, spiders. The kids are allowed to walk all around and in the garden as long as they don’t step on anything. The kids are so excited to learn that this is their very own garden. One time there

were some immature grasshoppers gobbling up a garden plant. Now you and I know that grasshoppers are really good-for-nothing critters except maybe a tasty morsel for a bird, but these kids just took the pledge to respect all creatures. “Miss Anne, look at these”. I looked and said sharply “KILL THEM!” There was horrified silence as they all turned and looked at me with big eyes.

Pollination is an easy to learn concept. Pollen is dust, like powder, that lives in all flowers. Sometimes it makes you sneeze. The flowers’ colors and smells are very attractive to insects and animals because they contain sweet nectar that becomes these creatures’ food, their energy source. While feeding on nectar, the incidental pollen sticks onto their bodies and gets dropped from flower to flower, thus enabling the plant to complete its goal to make fruit. Butterflies, hummingbirds, bees and bats are very important because they move pollen from flower to flower as they sip nectar.

I made up a pollinator coloring book with hand drawn birds, bees, bats and butterflies and the flowers they like which we hand out at the end. We also give them a really cool little fold-out laminated pamphlet put out by the Florida Museum of Natural History (the place that has the butterfly rainforest in Gainesville). The cover shows the state butterfly and her eggs, larva, chrysalis, and what she likes to eat, the purple passionflower. On one side are all the butterflies found in

(Continued on page 18)

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Pollination Program

(Continued from page 17)

Florida and on the reverse are all the flowers they visit.

All of this happens in the course of about 20 minutes! With their short little attention spans and wriggly little bodies and all the dialogue, it's time out.

I've got an army of helpers, some master gardeners, others neighbors and friends. Bill Kelly, of The Villages Woodworking Club, built us a trellis. The Villages Garden Club North donated money for the trellis. We grow passion vine which is the larval food for Gulf Fritillaries and the Zebra Longwing. Also on the trellis is Dutchman's pipe vine, a

larval food for the Pipe vine Swallowtail.

In the spring we come back and each child actually plants a flower that will attract a pollinator. We repeat the Member of the Earth pledge and hold hands and sing the butterfly song.

Then again, just before school lets out for the summer, we have a Garden Goodbye Ceremony with a real butterfly release. The office staff comes out to watch, the children are all around the garden and they cheer as each one flies away.

The school may feel lucky to have us there but we are the lucky ones. Our time at the school has been such a rewarding and happy time. It has been our sincere honor to be there. And the "cute factor" is an added bonus. □

Fitness Challenge

Attention all Villages "Couch Potatoes"
SIX PACK!

By Judi Da Costa, Personal Trainer

We all want a six pack right?! But we have to start somewhere, so this month I thought it would be good to target the abdominals. So try this: lying on a mat/towel face up, bend your knees, take your hands behind your head and keep your elbows wide. As you inhale draw your naval down towards your spine, and on the exhale lift your head and shoulders up (keep your chin slightly angled down and try looking between your legs as you come up. To avoid feeling this in your neck, don't pull your head up with your hands focus more on using your abdominal muscles). Now inhale to lower back down. Start with one and gradually increase to between 10 or 20. □

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Additional Bios for 2012 Candidates for CDD Supervisor Positions

VCDD 5 Seat #3 Paul Farineau - I am a veteran of 33 years of military service and retired from the Army as a Full Colonel in 1993. I have a Bachelors Degree from the University of Pennsylvania and a Masters Degree from the Medical College of Georgia. After retiring from the Army I worked in the Home Health industry as an educator, supervisor and administrator for 11 years, and then moved to The Villages in 2004 and currently reside in the Village of Bonnybrook. I served on the Board of Directors for Huachuca Federal Credit Union for 2 years. Throughout my career I have been responsible for preparing and executing budgets, small and large.

Vs. Jerry Ferlisi – POA Endorsed - See Bio on Page one.

Seat #4 Charles Wildzunas - I was born in Albany, NY in July 1941. Married Nancy White, also of Albany, NY in 1961. I have two children; Nancy Wildzunas Woods, Palmdale, CA and Dr (Lt. Col) Robert M. Wildzunas, U.S. Army, Enterprise, AL. There are six grandchildren. I lived in Montgomery, AL from 1977 through 2004. In March of 2004 we moved to The Villages as full-time residents. I entered the U.S. Air Force shortly after graduation from high school. Worked as Personnel Specialist, Military Drill Instructor and spent last years in Air Force Recruiting Command as Advertising and Publicity Specialist. I Retired from the Air Force in September 1979. B.S., Computer Information Science. Master of Science in Computer Informat.ion Science, Troy University, Montgomery, AL.

Vs. Carolyn Reichel – POA Endorsed - See Bio on Page one

VCDD 7 Seat #2 Wanda Cooksey - I moved to The Villages in 2007 from Alaska where I lived 46 years. After growing up on a farm in Kentucky, receiving undergraduate and graduate degrees from Western Kentucky State University in Bowling Green, I headed north. My career in Alaska Public Education and Public Administration included an opportunity to serve the State in the public schools and at the State Department of Education including time as public school superintendent and State Education Director of Management, Law and Finance.

Vs. William VonDohlen POA Endorsed - See Bio on Page one.

Seat #4 Janice Thompson - With 39 years experience as an educator and an administrator, I have dealt with budgets, policies, and regulations at the local state and federal level. I have worked with all levels of school administration, boards of education, faculty and staff; and have been responsive to the requests of individual students, parents and teachers. These skills and experiences I believe are similar to the skills and experiences required for a supervisor on The Villages Community Development District 7 Board.

Vs. Jerry Vicenti – POA endorsed - See Bio on Page one.

VCDD 8 Seat #1 Dennis Hayes - Married 46 years to wife, Pat; father of 4 sons; grandfather of 3; foster parent of many teens; graduated Manhattan College, Degree in Civil Engineering; Professional Engineer (retired) & Diplomat of the American Academy of Environmental Engineers; Vice-President (retired) of a National Environmental Consulting Firm.

Vs. Gene Murray - I have lived in The Villages for 6 years, having moved from Marietta, Georgia. I completed the Village Academy several years ago and am familiar with the infrastructure of the VCDD and the amenities that help make living in The Villages so rewarding. I retired from IBM six years ago and have served on several community/neighborhood associations and have a background in management and leadership. I actively support the efforts of the POA and commit to you that I will keep you informed and give you a voice on our board. □

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VCDD 2 – Nick Jones and Barton Zoellner

VCDD 3 – Charles Cook and Gail Lazenby

VCDD 4 – Charles Kazlo and Rich Lambrecht

VCDD 5 – Walter Martin (Seat 1)

VCDD 6 – John Calandro and Joyce Edmonds

VCDD 7 – None

VCDD 8 – Sal Torname

AAC-Richard Lambrecht and John Wilcox □

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(Continued on page 21)

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(Continued on page 22)

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Discount Partners

(Continued from page 21)

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

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

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

I. Stern & Co. - 10% off Hi Quality Golf Clothing, #200 Hwy 484, Ocala. 307-4878.

Jackson Hewitt Tax Service - \$25 off tax preparation for POA members. Must present POA card. 888-282-1040.

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

Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 753-5301. 15% POA discounted labor on a Service Call. Coupon Required Prior to Services Rendered. Not Valid With Any Other Offer. Valid on a minimum 1 hr of service.

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

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

L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, Appt only, 10% POA discount, 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 Ave, Ocala FL. Free stainless steel sink w/kitchen counter do-over. 671-9800.

MOE'S Southwest Grill - Rolling Acres Plaza, 352-430-3610. Buy 1 get 1 free every Saturday with purchase of two medium drinks! Not valid with any other offer. One offer per POA family.

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

Ollie's Frozen Custard - Across the street from Lowes Building Supply. Use the Ollie's Coupon (pg 23) or get POA 10% off.

* **Painting & Handyman Services** - Floor to Ceiling - We Do It All! Call Charlson Hadden for a free estimate & 10% discount to POA members. 352-348-9574

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

(Continued on page 23)

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Discount Partners

(Continued from page 22)

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Preferred Financial Solutions, LLC - POA Members receive complimentary retirement inc plan. 20+ yrs exp. 753-1967.

Snowbird Home Watch - We watch your home while you're away. \$48/month; 10% POA disc. 259-1143 bikinbob36@aol.com.

Sparr Building & Farm Supply - At Hwy 44 & Signature Dr, Wildwood. 330-1718. 10% POA disc on fertilizer, water softener salt & pool supplies. Sale items excluded.

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

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

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

Tornado Shelters of Florida, LLC - Two day installation in garage floor or carport. POA member discount of 5% through Oct 31. Call Pat Tripp at 352-702-6386.

Tri-County Landscaping - 25% POA member 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 978-3556. 15% Discount (on labor) to POA Members only.

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

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

Villages Apparel - Southern Trace Shopping Center, 750-1600. 10% POA disc off custom screen printing, min order 25 shirts.

Villages Car Wash and Lube - Bichara Blvd, La Plaza Grande Center, 753-1306. \$1 POA disc off reg price of silver or gold wash.

Villagers Home Watch - Call us at 750-2522. 10% POA disc off regular monthly rate of \$48 for first three months of service.

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Wholesale Computer Components - Terrace Shoppes Spruce Creek, Summerfield, across from Wal-Mart, 352-245-1500. \$15 POA discount on any computer repair. □

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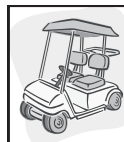


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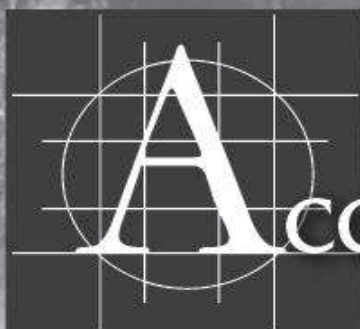
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