

The POA Bulletin

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The Property Owners' Association of The Villages

Issue 39.07

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

July, 2013

IRS UPDATE

There has been some activity on the IRS issue since our last Bulletin. If you are a POA member you were emailed an alert on June 6th advising you of the POA position on the latest development. The alert reads as follows:

On June 6, 2013, The Villages Daily Sun, buried on page 6 of the Local Section, published the following article:

“District weighing options after IRS ruling by David Corder

In a nonbinding opinion, the Internal Revenue Service has ruled the Village Center Community Development District is not a political subdivision of the state. The ruling, contained in a memorandum released Wednesday to the district, means that about \$364 million of the CDDs bonds could be declared taxable. ‘It’s a setback for the district, but it’s not the end of the process,’ said Perry Israel, the attorney representing the VCCDD. We’re going to be continuing with the examination process.’

Israel maintains the IRS is overstepping its bounds. ‘I’m concerned the IRS seems to still be trying to make law through the enforcement process rather than through the regulatory process,’ he said. ‘They have the ability to write regulations. They didn’t do that. What they did is they came up with a rule that’s not easy to interpret.’”

In the April, 2013 POA Bulletin we advised that there were actually **three questions, not just one**, that had to be answered affirmatively in order to achieve tax exempt status, which are identified below.

On February 23, 2009, the IRS Agent notified the VCCDD that after reviewing all of the documents, he had three questions regarding the tax exempt status of the bonds:

“1. Is the VCCDD, the Issuer of the Bonds under investigation, a qualified is-

suer of tax exempt bonds?” (This is the subject of today’s IRS finding that the VCCDD is not qualified to be an issuer of tax exempt bonds because it does not meet the criteria to be a political subdivision of the state.) It should be noted that by using the “income approach” (revenue minus cost and expense) for determination of the acquisition price for the various amenity transfers, it made no difference to the District if the bonds issued were tax exempt or not. The issuing of tax exempt bonds by the District simply increased the Developer’s profit on the transaction, by lowering the interest cost.

“2. Did the Series 2003 facilities acquisition price reflect the fair market value of the assets? i.e., were the Bond Issues properly sized to carry out the government purpose of the Bonds or were the amenity facilities overpriced and thus the bonds over-issued?” (This is the subject of the April Bulletin article dealing with the valuation procedures in which the VCCDD claimed ‘victory’.)

“3. Were the Bond proceeds used for an essential governmental function or do the nature of the facilities acquired with the Bonds result in private business use, and hence are the Bonds Private Activity Bonds?”

A negative response to any of the three questions could result in the bonds not being tax exempt.

The potential impact on The Villages amenities system of an IRS finding that the bonds are not entitled to be tax exempt has been discussed in earlier issues of the POA Bulletin. In a nutshell, the amenities system would be threatened if the outcome of the IRS investigation leaves the Center Districts with such large financial liabilities that the Districts can no longer continue to maintain and furnish the amenities. A complete analysis can be found in the August 2009 Bulletin, which is available on the POA website: poa4us.org. (Click on Archived Bulletins)

(Continued on page 2)

Task Force on CDD Governance Improvement

A Task Force consisting of one representative each from Districts 1 – 9 met on June 21st and had a “brainstorming” session in an effort to determine if the residential Districts are being operated in the most efficient way possible. It was apparent from the start that at this particular point in time the majority of representatives were not interested in “re-inventing the wheel” – that is, they wanted to start by looking at possible opportunities “to achieve material productivity improvements in the current operations of residential CDDs within The Villages.”

The initial look was at how the present system could possibly be streamlined – espe-

(Continued on page 4)

Tuesday, July 16, 2013

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

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IRS Update

(Continued from page 1)

Copies of relevant documents can be found at districtgov.org, by clicking on the IRS Updates link.

The POA's Position. Because of the potential implications for Villagers of an adverse determination on valuation of the assets, the POA hopes the IRS (or a court, if litigation ensues) eventually agrees with Mr. Israel's analysis. With respect to the entire IRS investigation, the POA has not taken a position on the relative merits of the positions of the IRS and the VCCDD / SLCDD, although we hope that the VCCDD and SLCDD are able to prevail in regard to all three questions. The POA's objectives in this matter are to keep residents informed of developments and to try to protect your rights by doing what we can to try to ensure that any resolution of the IRS investigation does not jeopardize your amenities or result in the costs of an IRS victory being passed on to residents. We have previously written to the IRS to express our concerns, and we will continue to report to you at POA meetings, in the Bulletin, and in the E-Mail Alerts to our members all publicly available news in this matter.

Provided below is the content of the June 12, 2013 Memorandum from District Manager Janet Tutt to the AAC and the various District Boards on this latest development:

“The District received notice on the afternoon of June 4th that the Internal Revenue Service had issued a Technical Advice Memorandum (TAM). On June 5th, I provided copies of the TAM to members of the Village Center Community Development District Board of Supervisors (District) and the Amenity Authority Committee members.

“On June 5th I also worked with the District's Attorney, Perry Israel, and the Dis-

trict's Bond Counsel. Mike Williams, to assure the appropriate disclosures to the bond market were made along with a brief statement which stated the District disagrees with the conclusion set forth in the TAM and is formulating a response.

“This TAM does NOT close the examination.

“The IRS review is now in its 6th year and I am advising this long process may continue for some time as the District weighs its options and moves forward with the next step.

“The District is still hopeful for a favorable conclusion. The IRS's own evaluation, after adjustments to make them consistent, shows that their original premise that the District overpaid for those assets was incorrect and that, in fact, residents received a bargain in that they actually underpaid for those assets. Combine that positive finding with well established law regarding Special Districts and we feel confident that we can eventually grind through all of this to a positive conclusion.

“As the National Association of Bond Lawyers (NABL) have stated, the TAM ‘is not supported by existing authority and could substantially undermine the market for Special District bonds...NABL is aware of no authority interpreting section 103(a) or any other provision of the Code where a governmental entity that has been held not to be a political subdivision solely by reason of an insufficiently large number of voters participating in the election of its governing board.’

“In fact, the Internal Revenue Service has just closed two examinations within the last two years on Districts whose past, present and future boards are landowner elected. Yet, this issue was never raised, addressed or considered. In addition to the lack of legal basis for the TAM, I am concerned as to

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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, unslanted 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 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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IRS Update

(Continued from page 2)

what has caused the disparate treatment of like Districts by the Internal Revenue Service.

“With that being said, this TAM has no impact on the numbered Districts. In addition, I also follow the statistics on home sales and home values and there hasn’t been any impact there. In fact, our community continues to be in a very strong position with all of our District governments being in excellent financial condition both short and long term. In over 33 years of governmental service, I have never seen governments that were this strong financially. It is a testament as to how well the Districts work and that the financial model for the Districts was correct.

“As for the content of the TAM, its lack of accuracy, selective statements, non-existent legal foundation and conclusion, I will not address that today as many of you that have read the document have already expressed the same frustration.

“However, I am committed to keeping our residents fully informed as this process moves forward. It’s been a long, arduous road for all of us with a lot of twists and turns. My challenge is to share the facts and not get caught up in all the misinformation, rumors, innuendos and hypothetical scenarios that fly around. I will continue to provide factual information to the AAC, the Boards and to our residents in a timely fashion.” □

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We still have concerns in The Villages – the eventual outcome of the ongoing IRS investigation; warranties on leaking underground a/c refrigerant lines and defective roof shingles; District governance as we approach build out; and the desire for the creation of a resident elected Amenity Authority Committee for the Sumter Landing Community Development District residents, to name a few. The more members the POA has, the better able it will be to help manage good results for residents if there are problems. We are supporting you. We urge you to support us.

We put a Bulletin on almost every driveway in The Villages every month, regardless of whether or not you are an active POA member. We believe it is important that all residents have all of the information about happenings and events in The Villages as they make deci-

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

We are making every effort to research the issues and advise you of any pertinent information which was not included in the various Villages media outlets.

If you believe we are providing a service and you read the Bulletin, we urge you to become a POA member. (Membership form and information below – annual membership year is from January 1 through December 31.)

Paying a membership fee of \$10 per year is an investment in your future as you will be helping to keep the POA financially sound and your membership numbers will increase our “clout” if action needs to be taken. □

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

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Task Force

(Continued from page 1)

cially in regard to the use of administrative staff in that the current system requires a great deal of redundancy. Diane Spencer (CDD 9) suggested the possibility of providing general reports such as the financials on a quarterly or every other month basis. Jerry Vicenti (CDD 7) went one step further and offered the idea that the CDDs meet every other month which would cut staff time and administrative meeting expenses by 50% since the vast majority of business at their meetings is not time sensitive. Now that the CDDs have finished their Capital Improvement Plans (CIP) Bill Ray (CDD 3 and the leader of the Workshop) offered that it might not be necessary for Sam Wartinbee, Prop-

erty Management Department, to be in attendance at all of the residential meetings. Ellen Cora (CDD 1) stated that attendance of specific administrators, such as finance, budget, property management, etc. could be confined to meetings where there is an actionable item in their area of responsibility on the agenda.

John Calandro (CDD 6) suggested the possible expansion of the committee process as a means of decreasing staff and supervisor time since it seemed to be working very well with current committees such as the Architectural Review Committee, the Financial Oversight Committee and the Project Wide Committee. John Blum (CDD 2) stated this could be beneficial as long as each District representative was given the authority to vote on Committee actions.

Bill Ray (CDD 3) raised the issue of pos-

sibly consolidating or merging the Districts, but the majority of representatives led by comments from John Calandro (CDD 6) appeared to be more in favor of "oiling the wheel" rather than "re-inventing it" at this time. Jerry Knoll (CDD 5) suggested that the Task Force look at improvements that could be made now and do them. Ellen Cora (CDD 1) stated she wanted to maintain the quality and responsiveness to the residents which would be difficult if the Districts were merged or consolidated. Chuck Kazlo (CDD 4) advised of the significant attendance at last year's CDD 4 Town Hall meeting.

At the conclusion, Bill Ray was applauded by the group for initiating what was deemed a worthy endeavor which had resulted in a productive discussion. Janet Tutt, District Manager, was asked to get together with her staff and compile suggestions as to adjustments which could be made that would save staff time and also those that would be saving money. The plan was that staff would put all of the information together and present the workshop's ideas to the numbered districts. The numbered districts would then take the next month to review, comment and offer any additional suggestions at the next numbered district meeting. Staff would then take and compile all those ideas along with staff ideas and all of them would be brought back to the committee. The Task Force plans to meet again in two or three months to discuss the findings of each of the District representatives. □

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Remembering Irv Yedwab

Irving Yedwab of The Villages, Florida, formerly of Long Island, New York, was born on March 3, 1934, and passed away on June 6, 2013. He was the husband of Fran Yedwab, father of one daughter Beth, one son Jason and one grandchild. His daughter lives in Clermont, Fl and his son lives in Miami. Prior to retiring Mr. Yedwab practiced law in Long Island and moved his business to Miami Florida in 1980.

The POA members knew Irving as Irv. He was an active member of the POA for several years and was involved with POA activities. He also served as a member of the POA Board of Directors for many years and was very active as a plaintiff in the lawsuit awarding the Village residents amenity fund over forty million dollars. He did a great job in gathering information to help make the lawsuit successful. He was wise, an overall good person, well-liked, and showed good judgment.

Irv loved to play duplicate bridge and for several years was active at our local bridge club. He won often and was considered a great bridge player.

Without pain, Irv passed away quietly in his sleep. He will be missed by his family, the POA, his friends and neighbors. □

AAC Meeting Summary June 12, 2013

Old Business Topics Included:

- A pre-bid meeting was held and bids are due in late June for the Paradise Park Area A project. A recommendation will be provided to the AAC at their July 10th meeting. Construction is anticipated to begin in late summer.
- RFPs have been received for the Woodshop Parking Lot project and the Committee approved the awarding of the contract to Paqco, Inc. Construction is anticipated to begin in early July.
- The AAC was advised that the restroom and dugout construction at Knudson Field will be completed within two weeks, weather permitting. The softball season begins July 1st.
- The AAC was advised that the inspection of the former El Santiago restaurant building has been completed and forwarded to the two appraisal firms. The appraisals are expected within the next two weeks and purchase negotiations will begin. Another petition was received from a group of residents requesting the Developer utilize the El Santiago building as a restaurant.
- Staff presented a conceptual site plan and analysis for the Silver Lake Recreation

Center, as well as a billiards overview. Several residents came forward requesting an enlargement of the billiards area and commercial quality equipment geared to the advanced players. Staff was directed to present suggestions made by these residents to the architect.

- Staff was directed to include the cost of a picnic pavilion (approximately \$45,000) at the Saddlebrook Recreation Center, to be located in the vicinity of the pool area in the 2013-14 Fiscal Year Budget.

Consent Agenda:

- Contracts were awarded to Paqco, Inc. for the Woodshop Parking Lot Expansion project and to Facility Resources, Inc. for landscape and irrigation maintenance for amenity areas in District 4 and the Mulberry Recreation Center.
- Approval was recommended to “Piggyback” on the Marion County emergency debris removal monitoring services contract.
- The AAC approved the Fiscal Year 2013-2014 RAD (Amenities) Fund and Mulberry Fitness Fund proposed budgets.

New Business:

- With regard to non-owners obtaining Villages Resident ID cards, the AAC approved a recommendation from staff that would allow, **on an exception basis**, for the District Manager to give consideration to documentation showing that the

(Continued on page 7)

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AAC Meeting

(Continued from page 6)

residents reside in the same residence outside of the State of Florida.

Reports and Input:

- IRS Update – A statement was read into the record by Janet Tutt clarifying the documents received from the IRS (see related article on Page 1).
- District Manager Janet Tutt reported that staff was working through the details with the Developer to have the District cancel current leases on five buildings and create a new lease for offices located in Lake Sumter Landing. Such a change would allow further co-location of all but the Community Watch and Public Safety departments in contiguous space. The space would be provided on a “turn-key” basis and is expected to provide substantial savings to the District.
- The August Budget Workshop meeting has been rescheduled from Wednesday August 28 to Thursday August 22, 2013 at 1:30 p.m.

Audience Comments:

- An audience member requested consideration and support for the construction of an indoor athletic facility. The facility could accommodate indoor activities such as basketball, volleyball, badminton, handball, etc. The request will need to be further considered with regard to

land availability and method of financing construction and ongoing maintenance. A review of Amenity Bond Covenants will also need to be done to determine if Amenity funds can be used for a new facility.

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

NEXT AAC MEETING – Wednesday July 10th, 1:30 PM at the Savannah Center. □

Melting Vinyl Siding?

Is a Reflection from the Sun Melting Your Siding?
By Ray Micucci, Retired Contractor

The question about vinyl siding that appears to be melting came up again at the end of last month's POA meeting. If there's no outdoor grill to blame, melting siding is usu-

ally caused by the sun reflecting off the glass of a nearby window, focusing concentrated heat on the vinyl and causing it to soften and become deformed. Depending on the angle of the sun, and the location of the window, here are some possible remedies:

The first step is to analyze when and where the sun's heat is being reflected from. Once the source of the reflected heat and time of day when the intensity is greatest are identified, one possible solution would be to have some landscape trees or shrubs planted to block the reflection.

Secondly, installing an awning can help.

After further research, we've found another solution: have a simple aluminum frame made with a dark screen insert and attach it to the outside of the offending window using Velcro, if you want it to be removable. It's hard to believe that a simple dark-colored screen will work, but it seems to tone down the intensity of the reflection enough to do the job. The density of the screen diffuses the heat from the reflection enough to prevent the vinyl siding from melting. Hope one of these suggestions helps solve your problem. □

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Owens Corning Replacement of Defective Shingles May Forum Audience Input

1) I want to share that last week I received a credit for \$7,000 from Owens Corning for a new roof because of granulation problems, so warranty issues are active, particularly in the Hemingway area where I live. A full credit will be given if it is within five years of the original closing date on the home. If not, the credit amount will be prorated.

POA RESPONSE: The Owens Corning warranty on defective shingles installed between 2003 and 2006 closed on December 31, 2011. The new warranty is for shingles installed between 2007 and 2009. If you think you have a problem with your shingles (see granulation coming from the downspouts, etc.), you should check your roof. To date (May 21st), there has been no mention of this second Owens Corning use of defective shingles in The Villages Daily Sun.

Last week we were contacted by a POA member about this situation and he advised us that he was told that if he thought he had a problem, he should contact the Warranty Department at 753-6222 before doing anything else – DO NOT HIRE ANYONE TO DO THE REPAIR – The Warranty Department asked him for his unit and lot numbers and checked to see what type of shingles were installed on his home. Because his home fell within the parameter of the ones they are having trouble with, he was given a particular

telephone number at Owens Corning (OC) to call. OC then worked with him and replaced his roof free of charge. (The difference with this warranty versus the earlier one is that they are actually paying to replace your whole roof {labor and materials} at no cost to you. In the previous warranty in many instances they would provide you with the shingles, but only enough to replace those that were defective which might have been just a small area of your roof.)

2) Follow up comments from audience members who have had this problem:

- I received my letter from Owens Corning yesterday and I have been approved for a new roof.
- I live in Hadley and about 50 % of the homes on my street (Saffron Lane) have filed claims.
- I am on Margo Trail in the Village of Hemingway and the street behind me is Dunbar Avenue. Many, many houses on these two streets are having their roofs replaced.

POA RESPONSE: The thing that disappoints the POA is that The Villages Warranty Department appears to have the capability to identify which homes were roofed with the style of shingle which is being replaced. Why can't they contact these homeowners and advise them of the potential problem and arrange to have a roofer check out their roof to see if there is a problem.

3) Other areas of The Villages where warranty work has been reported to us as taking place:

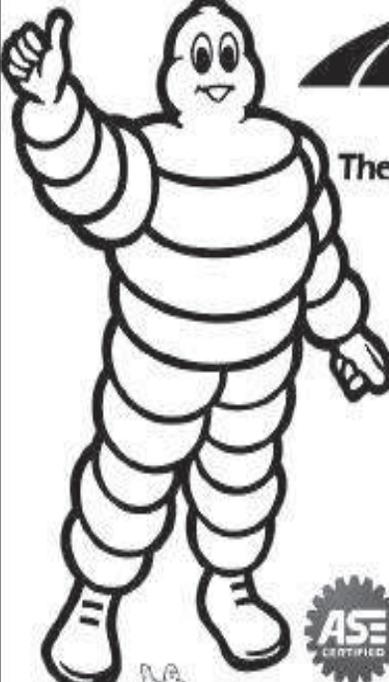
- Bailey Trail area near Canal
- Unit 136 – Bonita
- Patio Villas in Bonnybrook

VILLAGES HOME WARRANTY DEPARTMENT ANNOUNCEMENT

On June 5th, in an article in The Villages Daily Sun, The Villages Home Warranty Department (VHW) announced that they had contacted OC on some homeowners' behalf regarding isolated granule concerns with OC OAKRIDGE shingles. OC advised that not all granule loss results in a performance problem with the shingle as some granule shedding is naturally occurring. The VHW stated they had provided OC with a comprehensive listing of properties that have this type of shingle and that "OC personnel will return to The Villages in June to conduct on-site evaluations of several residences to gather additional information. Their visit will enable them to define parameters which will be used to communicate directly with any homeowner whose OC shingle meets certain criteria and should be evaluated further."

The article further stated that if the resident has already established a warranty claim with OC, they either have evaluated or will evaluate the details and advise you of the results of the evaluation. However, if you have not yet done so to please refrain from establishing one unless you are advised by OC of the need to do so. It was stated that OC "... will communicate directly with any homeowner whose material meets criteria which warrants performance testing."

NOTE: The POA is hopeful that all residents impacted will be treated promptly and fairly. We are there to assist you should you have any problems. (poa4us@hotmail.com) □



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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.)

USE OF SEAT BELTS WILL KEEP YOU IN YOUR CART!

Tuesday, May 21 – Vehicle 1 was east bound on Pinellas Pl in the area of Luraville Dr. A golf cart was off the road in the grass waiting for another golf cart to arrive. When V1 approached the area where the golf cart was parked a piece of particle board (OSB) flew out of the trailer being pulled by Vehicle 1. The particle board hit the golf cart and the passenger that was standing next to it. The passenger received abrasions and bruising to both his legs just above his ankles. The passenger was checked at the scene by EM and refused any further treatment at the scene. The driver of the trailer was cited for the accident.

Monday, May 27 – 7:30pm – A golf cart driver lost control rounding a corner on Day Lily Run, tipped the cart over, **ejecting**

her. She received severe head injuries and was **Trauma Alerted** by air to Ocala Regional Medical Center where she was placed in the ICU after initial emergency treatment.

Wednesday, June 12 – 6:15pm – A golf cart crash occurred on the cart path behind the Saddlebrook Recreation center. It was determined that there was just one golf cart involved in the accident. The golf cart was a 2013 Yamaha gas powered, gold in color. The golf cart ran off the cart path into a tree approximately 1/4 of a mile south of the recreation center. The driver **either fell out or was ejected**. She was awake, and cooperative with EMS personnel on scene. They found her lying on the ground and the golf cart was laying on her left ankle area. EMS personnel bandaged her left ankle injury, but she refused any further treatment at the scene.

Thursday, June 13 – 8:35am – Accident at on Pinellas Place.- The golf cart tipped over and the 21 year old **driver was “dumped” out** of the cart. She complained of pain in her foot and wrist, but refused treatment and transport, stating she would seek medical assistance on her own. □

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Looking For Retractable Seat Belts For A Gas Yamaha???

The following letter was sent to the POA Bulletin Editor...

“I have been trying to get retractable seat belts put on my gas Yamaha cart for almost 18 months. Either dealers say they cannot install them or will give you someone else's name. I had two dealers actually pick up my cart to install them, only to call a few hours later to say it was not possible.

I finally went to The Villages Golf Cart Man, LLC. They are located at 110 La-Grande Blvd, just off of 441 (golf cart accessible) in Spanish Springs, on the same side of the street as The Villages Post Office. They spent the time to survey the entire situation and even reinforced and added a bar that was suitable to attach a retractable seat belt.

And finally, I have my retractable seat belts. They are able to be retracted while playing golf, and on all the time when off the course.”

The Editor asked her for the cost -- The price varies according to how much customization is needed. She was at the high end because of having a Curtis cab and adjustable seats for short people like her. Her cost was approximately \$350.

Her reaction: “Cheap, I would say, for a skull and other body parts.” □



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June Forum Questions & Answers

1. If the IRS wins can my amenity fees be raised to pay the related costs which could be significant? **A)** No. Your Declaration of Covenants states that your amenity fees cannot be raised more than the annual Consumer Price Index (CPI).
2. What percentage of the tax-exempt bonds are actually owned by the Developer? **A)** We do not have that information.
3. I know some people who have not yet paid off their bond. In view of the IRS investigation should they pay it off as soon as possible? **A)** Right now The Villages infrastructure bonds – the one associated with the purchase of your lot - are not being investigated. The bonds that are under investigation are those issued by the two commercial districts to purchase the amenity facilities, the amenity

- contracts and utility companies from the Developer. However, you might want to consider paying off your share of the infrastructure bond if you have the available funds and the interest on your bonds is 5 – 6 percent and you are making less than that on the funds you are holding.
4. Is there any publication that can explain to us what a CDD is and what it does? **A)** The District government offers a CDD Orientation session for residents to attend to provide them with an understanding of what a CDD is and how it works, followed by questions and answers. The

POA believes it is something that every resident should attend at least once.

5. I am concerned about the Laurel Manor women's restroom at the pool area. When you are leaving the restroom you go through the first door and then there are two doors to choose from – both look exactly alike and there is no signage on either. One door goes to the outside and the other to the lockers. Shouldn't these doors be labeled - if for no other reason than fire and public safety? **A)** That is an excellent suggestion and we will see that it is addressed by District staff.
6. Are you going to have a discussion about lightning rods at any time? **A)** The July Bulletin (the one you are now reading) contains an article on this subject. Additionally, Fire Chief Mike Tucker will be our speaker at the July meeting and he should be able to provide us with some insight on this issue.
7. Is there any update on the improvement of the cart and car traffic around Colony Plaza? **A)** The CDDs south of CR 466 approved the expenditure of Project Wide Funds to be used for this purpose. They will be putting a blinking amber light up as well as signage. They are also looking at the possibility of re-routing some of the traffic. □

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



LEARN HOW TO SAVE A LIFE!

**It May Be Someone
Very Dear To You!**

Captain Gail Lazenby, from The Villages Public Safety Department, has spearheaded the use of automated external defibrillators (AEDs) in both the recreation facilities and in our neighborhoods. As the POA featured speaker at the May Members meeting, he provided the audience with a tremendous amount of valuable information, highlights of which we will provide in this article. Almost everyone in the audience indicated that at some time in the past they had taken a CPR class.

Captain Lazenby emphasized that **CPR no longer included mouth to mouth or ventilation of any kind for the lay rescuer.** The new standard is continuous chest compressions for CPR which is a zero risk method, which encourages the lay person to learn to do it.

Nationally, the average survival rate for

out of hospital cardiac arrest is only **six percent**. However, **in The Villages** for the past two years the out of hospital cardiac arrest survival rate was between **forty-three and forty-four percent**. (Sudden cardiac arrest is that situation that happens when all of a sudden the individual goes from being alive – talking, walking – to being dead.)

The Villages 44% save rate is attributable more to the residents than it is necessarily to the Public Safety Department. **In most cases where there are saves, when Public Safety arrives on scene, they will find individuals who are doing CPR.** If you haven't taken a CPR class recently, Captain Lazenby strongly recommends that you do so – classes are offered regularly for a nominal charge of \$25. (You must register and pay for a CPR/AED class prior to the class date. To register, call 205-8280. The next scheduled classes are: July 23, August 15, September 24 and October 17, 2013.)

Some of you may live in an “AED community”, which is one of those areas where the neighbors have already contributed monies, purchased an AED (Automatic External Defibrillator*), and have responders that are

now hooked up with the Public Safety Dispatch Center, and these residents will respond when there is a cardiac arrest in their neighborhood. This program was started because time is of the essence.

The Villages touts the response time of the public safety department—average of four minutes—and this is an excellent response time. However, the problem is that the response time is from curb to curb. It does not take into consideration anything that happens prior to the time the truck leaves, or the time it takes for the crew to get out of the truck, get the equipment, and get into the house to the patient's side. All together the response time is realistically closer to six minutes and that does not even count the amount of time it took before the 911 call was made and executed.

Your survival time is somewhere in the range of five to eight minutes. Once you suffer cardiac arrest, you are on a downhill slide. **There is a rule that basically says that for every one minute that nothing happens for an individual in cardiac arrest your chances of resuscitation drops**

(Continued on page 12)

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Save A Life

(Continued from page 11)

by ten percent. So, if you have to wait on public safety to respond you will likely have lost 65% of your chance for survival. This is why, in the AED Communities that we have – those neighborhoods that have bought into the program – we want the responders out. In every case where we have timed these – where neighborhood responders have gotten there first, they have frequently beaten Public Safety by four minutes. If you stop and think about it – **that is the difference between life and death.**

When you wind up in cardiac arrest, your heart stops. Ninety percent of all individuals who suffer sudden cardiac arrest wind up in ventricular fibrillation. Ordinarily, your heart squeezes shut and opens up and refills continuously. Your heart squeezes shut when it receives an electrical impulse – a little ZAP. When the impulse stops, the heart opens up and refills. Individuals who suffer sudden cardiac arrest do not get the ZAP or the ZAP misses the right spot which results in ven-

tricular fibrillation during which time there is no squeezing of the heart muscle resulting in no pulse, stoppage of breathing, which means you are DEAD.

There are two kinds of dead – sort a dead and then as time elapses this sort a dead person starts to ‘run out of gas’ and becomes really DEAD. It is the intervening time period between the sort a to the really dead that makes all the difference in the world. This time frame is different for everyone, but on average it is about six to seven minutes – that’s it. It is paramount that CPR be started as soon as possible and an AED be secured and the process started. **(There is an AED located in every recreation center, both of the major softball complexes, the government offices, the sports pools, and all of the Churches on Villages property.)**

In Florida there is a Good Samaritan law that indemnifies you when using an AED, no matter whether you have any training or not because you don’t need any. Once you open the lid, the machine takes you through it step by step. All you have to be able to do is hear or read. The AED is used while CPR is ongoing so at least two people are required.

The commands on the AED are as follows: Tear open the package and remove pads. Remove pad from plastic liner. Place one pad on bear upper chest. Place second pad on bare lower chest as shown. (It will keep repeating each command until you have accomplished that specific task.) Do not touch patient. (Pause while machine is searching for ventricular fibrillation.) Shock the body. Stand clear. (It will give you addi-

tional instructions if needed.) Start CPR. Do this for two minutes (The machine will tell you to stop when time is up and tell you to stand away.) The machine will tell you whether it is okay to touch the patient or whether you need to shock again.

THE MACHINE WILL NOT LET YOU MAKE A MISTAKE.

CPR ALONE CANNOT FIX THE PROBLEM, it does not give you resuscitation.

CPR BUYS TIME AND THE AED BUYS LIFE.

It is for this reason that the Public Safety Department, under the leadership of Captain Lazenby, is encouraging the development of “AED Communities” throughout The Villages. Each such community subscribes to an alerting service and purchases one (or more) AED units which are placed in waterproof cabinets on the outside of a strategically located home(s). If you are interested you can contact the Public Safety Department. AED Communities here range from as few as 18 homes to 280 homes.

Over the past seven years the staff has trained over 12,000 people in CPR. Their objective is to try and train 3,000 more before the end of the year. The more that are trained, the greater the possibility that there will always be somebody around who can step up – step in – and do what is necessary to keep you alive until an AED or Public Safety staff arrive. – **SO, SIGN UP FOR THE CPR CLASS – REMEMBER THE LIFE YOU SAVE MAY BE SOMEONE**

(Continued on page 13)

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Save A Life

(Continued from page 12)

VERY DEAR TO YOU.

To establish an AED Community, the current cost through The Villages Public Safety Department is \$1753 for the AED, the waterproof case, and the outside cabinet. The alerting service costs \$4 per month per household. You can find additional information on the District web site – districtgov.org – click on departments – public safety – and in the left hand column – AED/CPR.

* An **automated external defibrillator (AED)** is a portable electronic device that automatically diagnoses the potentially life threatening cardiac arrhythmias of ventricular fibrillation and ventricular tachycardia in a patient and is able to treat them through defibrillation, the application of electrical therapy which stops the arrhythmia, allowing the heart to reestablish an effective rhythm. **With simple audio and visual commands, AEDs are designed to be simple to use for the layman.** □

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LETTERS TO THE EDITOR

District Issues "Green" Cards

I married my husband 3 years ago. He already lived here in The Villages. Once we got married I received an ID card; my card has to be replaced every 3 yrs for a fee of \$15 because my name is not on the deed, even though we are legally married. And, it's a different color. Why is this? Kathryn Felton

Editor's Note: The District issues "green" cards to residents listed on the deed of the home. The "green" card is valid while the homeowner owns the home. When the new owner requests ID cards the District invalidates the previous owner's card. A "blue" card is issued to those residents who are not

listed on the deed but have either proven residency at that address or are married to the homeowner. The "blue" card is valid for three years, at which time the holder (with the homeowner) must re-establish proof of residency or marriage and purchase a new card. This is done to assure that the residency or marriage is still in place. There is no other mechanism to confirm that there has not been a change in the previous status that justified the "blue" card. □

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LETTERS TO THE EDITOR

Popping Noises in The Attic Revisited

We received many letters in response to the Editor's request in the June Bulletin that readers who are experiencing similar problems (the house exhibits periodic cracking, popping and snapping noises in the attic and walls) contact us. Below are excerpts from a few of those responses:

"I am so glad that I am not alone, because when I confronted the builder, he thought I was crazy. He later admitted that he had other houses doing the same thing, but he did not know what was causing it."

"When I called warranty, I asked if they had heard of this before. They said no, it was probably normal settling."

"It generally is in the afternoon/early evening & in the area of afternoon direct sunlight. We consider the noise from temperature change."

"I contacted the Warranty Department and

they said it was due to temperature changes."

"My opinion is that the temperature change in the attic causes the pre-fab roof trusses/metal plates to expand and contract which results in the noises we are hearing."

"The sounds are most noticeable in the living room and master bedroom and seem to be coming from a point where the ceiling trusses meet the outside cement block wall. I performed a visual inspection but did not see anything that would cause the noises."

"I am not a contractor, but my advice is to keep a weather related diary of times each day you hear the popping noises."

"During one of my contacts with Warranty I was given the name of the framer. I spoke with him and was told these noises are normal."

"It would mostly happen right after the air conditioner stopped running and would last for a minute or more and then start again when the air came on again. It seems to be much worse at night. It did it some in the winter when the gas furnace ran, but not much. And, I don't ever remember it happening during those periods of the year that neither air nor heat ran."

"In my case, I contacted the Warranty Department who sent out a builder/service representative who came to my home and listened to the noises. The rep then sent a workman to go up into the attic and look at the heating unit, air ducts and vents. It was explained to me that it was the expanding and contracting caused by the temperature changes that created the sounds and reverberations, but since everything was installed, wrapped, and insulated properly, there was nothing they needed to do. In other

words, no fix; just live with it."

As you can see from the above excerpts, a variety of construction entities have reviewed the situation, but none have been able to find "a fix". We are trying to narrow down the cause (s). There may be different reasons. It may be a water heater in a few instances, but it appears that most of it seems to be related in some way to the air conditioning system – i.e., when it comes on, when it goes off, changes in temperature resulting from contraction and expansion-especially in the summer months, etc...

We have contacted Dave Gott, the air conditioning specialist who volunteered hundreds of hours for the POA when we were making the case for the need for a ten year warranty going forward and backward on the leaking underground refrigerant lines, rather than the five year warranty going forward only, negotiated by the VHA.

Dave has volunteered to help us with this "noise" issue. If a resident with this noise problem can make the noises happen – by turning on their air, or whatever, free of charge, he will come to your home and attempt to determine where the noise is really coming from and look for a solution for you. However, like the other tradesmen who have responded, he cannot identify and assess the problem unless he can actually hear it and identify the source of the noise. Needless to say, he cannot come to your home and wait for an hour or more for the noise to happen. If you can produce the noise, please call Dave Gott, Real Cool, at 352-391-4459.

(Continued on page 15)

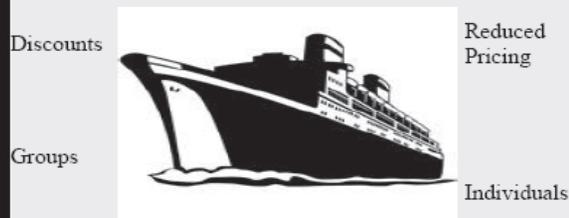
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LETTERS TO THE EDITOR

Popping In Attic

(Continued from page 14)

In the meantime, we can offer you two different things to try that have solved or lessened the problem for at least one resident. Both of them will cost you money as they involve greater energy use. They are as follows:

Instead of having the fan in the "auto" position, move it to the "on" position during the hot months. That will maintain the interior temperature of your home the same throughout, as the air will circulate to all of the rooms, including those exposed to direct sun at certain times of the day. Leave it on this setting for four or five days to see if it helps. If not, put it back to the "auto" position.

Try lowering the temperature on your thermostat one degree. If after two-three days you do not see a difference, lower it another degree... It may be at some point the noises will stop – then you will have to determine which bothers you the most, the noises or the higher electric bill.

If anyone has any input on "a fix", please contact us at poa4us@hotmail.com. □

Air Conditioning Repair

I have a commercial contracting business in CT that is operated by our family. My wife and I have retired to The Villages and have been residents here for the past 6 years. I take care of my own HVAC system and have for the past 6 years. I just read the article in this months (June 2013) issue of the POA Bulletin. It gets us aggravated when I read about some of

the problems that are fabricated on HVAC systems just to make money and some of these contractors don't care who they take for a ride. A good friend of mine called me recently and told me the HVAC service company reported to him he had a bad capacitor and wanted \$150 to replace it. He was told it was rusted and the life expectancy was low. I asked if the cooling was operating and he said it was. He was told it was rusted and probably would not last too long. I told him if your cooling is running then don't worry about it. His system is still running OK.

If you are told there is mold in your system then definitely get more opinions, especially from someone who deals with mold. Request the person that finds the mold to take a picture of it and give you a copy of it for you to verify the problem.

When you find a good company then stick with them. I notice there are some large companies that service residential equipment. Usually if you have a Trane Unit, then it is advisable to get a company that specializes with Trane. If you have a Carrier System, then contact a Carrier representative. Some of them are a little more expensive for service repairs, but are they really? These companies are up to date with all the latest information the manufacturer gives them and relayed to them through service bulletins etc...

In all the years I have been in this business I have rarely seen the complete failure that the technician found in the article ("Be Aware!! Up selling Contractor") all at one time unless the customer or contractor completely neglected their system.

Failed capacitors seem to be relatively common here, possibly because of hot weather and running time. They are an inexpensive part and do not fail too often. They will get rusty, but that is not a problem or reason to replace them. They are made of steel and where they are located outside in your condenser, they are subject to moisture and rust. If your system is running then there is a good chance it is not a failed capacitor. When they fail they usually swell up or pop.

When you purchase a service contract from any air conditioning company make sure they

(Continued on page 16)



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LETTERS TO THE EDITOR

Air Conditioning Repairs

(Continued from page 15)

give you a detailed list of what was inspected on each visit. Keep this list handy and always review it for the next visit. **Remember, if your cooling is running and you don't feel there is a problem, then there is probably no problem.** If it runs for a long time and does not cool, then I recommend having it checked ASAP.

If after it is checked several problems are found, then definitely get a second and maybe even a third opinion. Always ask the company you call if there is a charge for a second opinion and don't tell any of the companies what was found by the any of the other companies you had check it. You were told there is a problem and want it checked and have them quote the repair. Get the quote in writing.

If your thermostat is electronic and is battery operated change the batteries at the start of each cooling and heating season.

Replace the air filter preferably with a pleated air filter of the correct size every 2 months. Make sure there is no space around the filter where air can bypass it. **DON'T USE FIBERGLASS AIR FILTERS.** They are only

good for 30 days and are useless.

Changing your air filter every 2 months keeps the dust and dirt from accumulating on the inside coil surface, drain pan and condensate drain line.

Have the condensate drain flushed and blown out as part of your regular maintenance.

If you have any questions about your system please call me and maybe I can help advise you what to do. We don't do any service in FL but I have been in this business for over 40 years and may be able to help advise you at no cost over the phone. My cell is 203-996-7211.

Art Cocchiaro

Editor's Note: Art, many thanks for taking the time to write this letter. We think it is very helpful information for our residents. (He gave us permission to include his phone number.) □

GE Warranty Repaired Dishwasher Fire

On August 24, 2012, I had my GE dishwasher repaired along with about 10,000 other people in The Villages. This was a recall by GE to replace the heating element in certain model dishwashers to prevent a fire in the dishwasher.

Last Saturday, June 8, 2013, in the Village of Duval, one of those recalled and repaired dishwashers caught on fire.

There are so many homes in the lower section near 466A with this model dishwasher and I feel we have a right to know if our dishwashers are really safe or not. I personally called GE and they were interested in obtaining the fire damaged dishwasher to see what caused this fire. I was told by a friend (and GE) that until they know the cause of this fire, the homeowner should turn off the circuit breaker to the dishwasher when not in use.

Why hasn't there been any notice on the radio, Channel 2 or The Villages Daily Sun to this serious situation that affects thousands of homes?

Maybe the POA could ask for a survey of its membership to see if anyone else in The Villages has had an issue with their recalled dishwasher.

Thank you. Charlotte Rupakus, Duval

Editor's Note: Hopefully this is a one of a kind occurrence. However, to be on the safe side, we are requesting that any resident who had an experience similar to that above, contact us and provide a brief description of your experience. (poa4us@hotmail.com) □





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Our Gardening Column:

Doozies for the Dog Days

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Do you ever melt at the thought of gardening in the summer? Sweaty, sticky: like wearing a wet wool sweater. Here are some tried and true hot weather-colorful-low maintenance doozies for your sweaty dog days.

Celosia is a small genus of ornamental plants in the amaranth family whose flowers look like little flames of fire. In fact their name means “burned” in Greek. They come in red, yellow, orange and pink. Once established they need little water and can live in the hot blazing sun until fall.

Coreopsis is Florida’s chosen wildflower in the aster family. It is a great choice for the garden: dependable, bright yellow daisy-like flowers have a long bloom period are trouble-free and easy to grow. Coreopsis is tolerant of a variety of soil types and environmental conditions and likes full sun.

Rudbeckia, Black Eyed Susan, also members of the aster family, are great in the sunny Florida garden. They come in shades of yellow or orange and are daisy-like. Be careful when choosing your Black eyed Susans because many of the hybrids from the “big box” stores tend to get moldy and die. Susans are not particular about soil, but do best in soil that is well-drained. Regular deadheading of the faded flowers will keep

the plants in bloom longer.

Crinum Lily One of the many bulbs that work in Florida, crinum lilies are a cherished hallmark of Southern gardens. Crinums grow from 2 – 4 feet tall and their leaves are strap like and add year-round interest in the yard. The flowers are tropical looking and fragrant and come in a range of whites and pinks, depending on the species and variety. They are resistant to drought, although some also don’t mind having their feet wet. Another perk of crinums is that they are easy to divide, so you can add crinums to other areas of your yard or to pass them along to a neighbor. Be aware that it may take a few years for the plants to reflower. And the foliage will die back in a hard freeze.

Pentas Colorful little five-stared flowers that together in their group look like umbrel-

las. Pentas love the heat and pollinators love Pentas. These 12” plants produce red, pink, purple or white flowers throughout the summer and are a great source of food for hummingbirds and butterflies. The red ones are usually taller and more attractive to wildlife. In many areas of Florida, Pentas will grow as perennials, though they will die back after freezes if not protected. Pentas are great plants for container gardens and also work well in mass plantings in garden beds.

Torenia, in the Snapdragon family, is
(Continued on page 18)

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Doozies for the Dog Days

(Continued from page 17)

called Wish bone flower because inside each little bright and quirky flower is a tiny wishbone. The tubular flowers look like a snapdragon and come in pink, purple and blue with a yellow dot in the center lobe. This low-growing plant is great for borders in the sun or shade. Another name for Torenia is Clown Flower because of the way the little face looks like a clown.

Portulaca, Moss Rose or Purslane, is a low-growing sun loving succulent with brightly colored flowers that close up at night and on cloudy days. Flower colors come in shades of rose, salmon, pink, scarlet, orange, yellow and white. Some flowers are also striped or spotted with contrasting colors. Plants are drought tolerant and grow well in poor, sandy soils provided it is well drained. There is a wild weed species of Purslane which is edible and extremely nutritious.

Caladium is a bulb that is wonderful for either sunny or shady areas. The heart shaped leaves come in color combinations of white, pink, red. The flower looks like a white Jack-in-the-Pulpit. The lance-shaped leaf types can take more sun although I've got them in the shade AND the sun and they well in both places.

Source: www.happinessfarms.com

At a neighborhood party recently, I overheard a group of men, including the Husband, laughing and joking about what they'd

do if their wives predeceased them. One man said that before his wife was even cold, he'd plow down her garden, cement it over and paint it green. Yeah, agreed the Husband, I'd get the fire thrower and torch all those trees and plants then follow with Round-Up.

Well, Dear Readers, let this be known that I, Anne Lambrecht, being of sound mind and body, to hereby give, devise and bequeath my lovely and luscious botanical garden to all Villagers to enjoy anytime any day, forever and ever.

Amen. □

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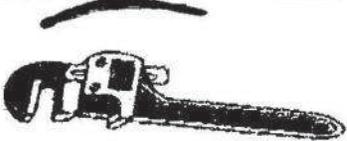
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Seniors Vs. Crime

Fighting Bait-and-Switch Scams

Leading the Fight Against Scams

Bait-and-switch is a term for a scam where a business advertises a product or service for a low price. When prospective customers attempt to buy the product or service, however, they find out that it is not available. The business uses this opportunity to try to sell customers a more expensive product instead.

Bait-and-switch scams are commonly found in newspaper ads and are also a common Craigslist scam.

As a consumer, you need to know how to identify a bait-and-switch scam in order to protect yourself. A bait-and-switch does not typically involve selling phony or nonfunctional products. The overpriced products and services work as advertised. Some customers

may never even realize that they were victims of a bait-and-switch scam.

One problem is that it's not against the law to use a come-on to attract buyers, provided whoever's doing it can prove that they did have the merchandise in question, that it was genuinely available, and that they made the conditions of its sale clear.

Intent to deceive, however, could be regarded as fraud.

Some of the warning signs that you may have run into a bait-and-switch include:

- **Too Good To Be True:** Before attempting to buy an advertised product or ser-

vice, ask yourself if the seller can really afford to sell at that price.

- **Fine Print Is Confusing:** Advertisements may contain a lot of small details embedded at the bottom or sides. Always read the fine print. You might see words like "limited stocks," "closeout," "no rain-checks," or even "not at all store locations," which makes it acceptable within the law.
- **Confusing Pricing Terms:** Many bait-and-switch scams confuse buyers with misleading quotes or payment terms.

(Continued on page 20)

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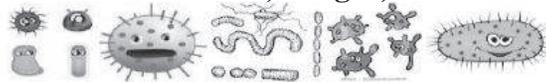
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Photo is courtesy of Hunter Industries

Seniors Vs. Crime

(Continued from page 19)

- **Limited Information About The Seller:** To avoid any potential lawsuits or backlash, bait-and-switch scam artists try to hide their true identities. Advertisements and websites may not include contact information about the seller.
- **Deals Are Final:** Bait-and-switch deals are typically non-refundable.
- **Salesperson Runs Out Of Inventory:** Be wary if a salesperson tells you a product or service is not available.

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- **Salesperson Pushes A Different Deal:** Be suspicious if the salesperson tries to promote another product instead. Even if the item is in stock, there's nothing to legally prevent a retailer from "upselling" - trying to persuade you to buy a more expensive version or model.

This may be acceptable as long as you're wise to what's going on.

What can you do too avoid being caught in a bait-and-switch trap? Below are some of the things you can do.

- Always read the fine print in any ad.
- If you're told the item is out of stock, ask for a rain check unless the ad said these weren't available.
- If someone tries to "upsell" you, realize what's going on and, unless you really want the more costly item, don't buy.
- For expensive items, take a friend who can add some common sense to any impulse you have to buy.
- Don't agree to open-ended price deals with contractors. Ensure you know what your final price will be before they begin.
- When online shopping, look for suspicious signs like inadequate contact information. Be especially cautious if the contact info is missing entirely.

- When discussing alternative deals -- a car would be a good example -- beware of vague price talk that focuses on monthly payments rather than the bottom line.
- If you decide to opt for an alternative product, check that it's returnable or cancellable (when you cool down and realize you've been caught by a bait-and-switch trick).

There's no doubt that these days, especially with Internet shopping, there are some fabulous deals to be had. However, as a rule of thumb, the more attractive the initial price, the more alert you should be to the possibility of a bait-and-switch

Remember, no one will watch out for your interests better than **YOU**.

When in doubt as to what you can do to protect your interests, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance. Keep in mind that there is never a charge for their services.

They can be reached at 352-753-7775 in the Marion County Sheriffs Office or 352-689-4600, Extension 4606 in the Sumter County Sheriffs Office.

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Lightning Matters

DO YOU NEED LIGHTNING RODS?

By Len Hathaway - Study Group on Lightning

The May 18th lightning strike that destroyed a home in Calumet Grove gives rise to the above question. Only **YOU** the homeowner can answer that question. So here are some practical considerations when making a decision on installing a lightning protection system (LPS) commonly called lightning rods.

The concept of today's LPS were pioneered by Benjamin Franklin 261 years ago. They are a well-researched and time tested way to deal with a Direct Lightning Strike to your home. You will note that nearly every building at Sumter Landing has a LPS as do all of the water/sewer pumping stations that you may observe around the golf courses and in many of the roundabouts.

Here is the good news. **Direct Lightning Strikes** to homes do not happen very often. We had two homes destroyed in 2009, and none in 2010, 2011, and 2012. In fact, since

2004 we have only had eight homes destroyed, and by the way, none had a LPS.

What is Your Lightning Risk Tolerance?

As a homeowner you need to consider your own **Lightning Risk Tolerance** sometimes called the threshold of pain. You could use some of the same concepts when assessing the risk in your financial portfolio.

For example, if you have a **High Tolerance for Risk** you may not be concerned with lightning striking your home. After all, as already mentioned, we have experienced home destruction at less than one per year over nearly a decade. So, the odds are with you and if you choose to do nothing the money stays in your pocket. If the worst does happen and you have transferred your risk through a homeowner's insurance policy you will be compensated for the monetary portion of your loss.

But, now let's consider the other case – what if you have a **Low Tolerance for Risk** – and want peace of mind? Then you pay out your hard earned money for a LPS to avoid the possible destruction of your home, loss of your furnishings, clothing, photographs, memora-

bilia, cars, golf carts, living in temporary quarters for up to a year, dealing with contractors during reconstruction, dealing with an insurance claim, putting your retired life on hold, and undergoing the stress of the entire ordeal.

Buyer Beware! If you do opt to install a LPS be advised that this is an unregulated business so you need to carefully consider your choice of installer. For the best results seek quotes from installers who are "listed" by Underwriters Laboratories and the Lightning Protection Institute. We have observed three firms 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

(Continued on page 22)

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Lightning Matters

(Continued from page 21)

While we do not recommend any one firm it is always good practice to get more than one quote. The above firms do not solicit door-to-door. They will most likely charge more than non-listed installers (\$1,500 to \$3,500+ depending on size of roof including the garage, and any lanai, or pool cage) but you have some assurance that the system installed will meet the national standard on lightning know as National Fire Protection Association (NFPA) 780, *Standard for the Installation of Lightning Protection Systems*, 2011 edition.

Coming Soon

In a future Bulletin Lightning Matters column my colleague, Bob Freeman, will address the more frequent but less severe **Indirect Lightning Strikes** and how to protect your ap-

pliances and electronic equipment against lightning surges **because Lightning Loves Technology!**

Lightning 101

If your club, organization, church, or civic group would benefit from a free non-commercial Power Point presentation, *Lightning Tips for Villagers*, that addresses personal lightning safety, residential considerations, lightning surges to electronic equipment, and the susceptibility of corrugated stainless steel tubing (CSST) gas pipe to lightning, contact me Len Hathaway at lhatha@aol.com or my colleague Bob Freeman at stalit1@aol.com. □



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