

THE



Issue 40.04



BULLETIN

April 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

Another Golf Cart Ejection Fatality!

There have now been **AT LEAST THIRTEEN GOLF CART RELATED FATALITIES** in The Villages in the last six years.

In the **last two years**, in addition to three fatalities there were **TWENTY-TWO** golf cart occupants who were **EJECTED** from their golf cart and **ONE** who fell out of a golf cart that had to be **'trauma alerted'** to Shands, Ocala Regional or Orlando Regional Trauma Centers because of the severity of their injuries. **NONE WERE WEARING A SEAT BELT.** (We have no knowledge as to whether any of these life-threatening injuries resulted in an eventual fatality.)

The latest fatal accident occurred on Tuesday, February 25th – late evening – a 76 year old male was **ejected from his cart when he hit a curb. Unfortunately, the driver died on March 9th as a result of his injuries.** (Details on page 14.)

Hopefully, now that the Daily Sun and the Villages Golf Car Store have finally come out suggesting consideration of the use of seat belts in golf carts when not on the golf course, residents should take heed!!! In the February 24th edition of the Daily Sun, a front page article was on golf cart safety features and the first one it discussed was the use of seat belts

in golf carts. It reiterated what the POA has been saying for two years – “...**District Public Safety responded to 12 (now 13) fatalities attributed to non-rollover ejections during the last four (it's actually six) years,** department records indicated.”

The VHA, which heretofore did not advocate golf cart seat belts in their monthly golf cart safety classes and film, recently advised in a statement by President Gottschalk at the VHA membership meeting that, “The annual membership meeting focused on golf cart safety in part because of the number of accidents in the past year.” It had a representative

from the Villages Golf Car Store present who provided a display on safety equipment, emphasizing lights to make carts more visible, **and seat belts to keep people secure during sudden stops or quick turns.** Hopefully the VHA will revise and add a positive statement on seat belt usage in their ‘Golf Cart Safety Brochure’, as well as encourage the use of seat belts in their Golf Cart Safety class.

(Continued on page 2)

What You Need To Know About Golf Cart & Sinkhole Insurance

Summary of the February 18th POA Presentation by Diane Digristina, AAA Insurance

GOLF CART INSURANCE

Insuring your Golf Cart is important – most importantly from a liability perspective.

Liability in an insurance policy is defined as “damages for which you may be legally liable.” This coverage extends to cover property damaged by you during the operation of the golf cart as well as bodily injury to others during the operation of your golf cart for which you are responsible. While golf cart coverage may be added to your existing homeowner’s insurance policy, you may want to consider purchasing a stand-alone golf cart policy as the coverage provided is broader and

(Continued on page 5)

Tuesday, April 15, 2014

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

"Is The Villages Health System For You?"

Pros and Cons from a Physician Outside the System

Presented by Dr. Norman Anderson, CEO

Robert Boissoneault Oncology Institute

Followed by Questions & Answers Audio and Visual in Overflow Room

Coffee and Donuts After the Meeting! All Residents Welcome - Come and Join Us!

Safer In A Seat Belt?

(Continued from page 1)

Below is an article which we published in the **July, 2012**, Bulletin which explains why wearing a seat belt on Villages roads is not the same as wearing one on a golf course where the use of a seat belt is not recommended.

GOLF CART TRAVEL

ARE YOU SAFER IN A SEAT BELT?

In 1997, aware that golf carts increasingly were migrating from golf courses onto city streets, the National Highway Transportation Safety Administration created a new category called Low Speed Vehicle to regulate safety. The vehicles are capable of reaching 20 to 25 mph, and include what the safety administration calls personal neighborhood vehicles, neighborhood electric vehicles, and golf cars.

All are required to have seat belts and other safety devices. However, golf carts that go slower than 20 mph -- which are far less expensive and the kind most often used on Village streets -- are not regulated, unless state or local governments set rules.

Golf carts (when used on golf courses) are typically not equipped with seatbelts because of their need to allow passengers to enter and exit the vehicle frequently with ease. Therefore, the ANSI (American National Standards Institute) golf cart safety standard, Z130.1, does not require seatbelts for golf carts. As a result, it became necessary to equip golf carts with passive restraints to try and protect unbelted passengers from ejection. (A look at the statistics here in The Villages indicates that this ‘fix’ is not sufficient.) In place of seatbelts, golf cart standards require readily accessible handholds and body restraints that pre-

vent the occupants from sliding to the outside of the vehicle.

In a 1998 National Highway Traffic Safety Administration report, it stated that, discussions with various manufacturers and vendors produced an essentially unanimous viewpoint on the subject of safety restraints on a golf cart. They are viewed as a potentially dangerous accessory and a definite legal/litigation liability for the low speeds and uneven terrain that is a golf cart’s typical OPERATING ENVIRONMENT. The perception is that it is generally preferable to step from or be thrown from a golf cart that is starting to ROLL OVER than to be strapped to the vehicle. The sculpted or hilly terrain of many golf courses, results in a fairly high propensity for tipping and rolling, which can occur at very low speeds. This hazard is aggravated at golf courses that incorporate hilly terrain with steep, narrow golf cart paths and sharp turns.



However, a review of golf cart crashes in The Villages confirms safety experts previous statements which indicate rollovers are most common on hilly golf courses, not on streets, as most of those involve a cart turning on its side, not upside down.

(Continued on page 4)

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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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. □



Seasonal Residents HELP

If you are a seasonal resident, please let us know the months you are gone, and we will stop delivery of the Bulletin during that time (while you are away you can find the current, as well as archived Bulletins, on the website – poa4us.org).

Just email Shelley Pfaff, the POA Bulletin Distribution Manager at delivery@poa4us.org with your name, village, address, and the months you will be away, or you can call and leave a recorded message at 352-325-1540 and she will add you to our ‘No Throw’ list for that time period.

If we inadvertently deliver to an unoccupied house, thank you in advance if you or one of your neighbors can pick up the Bulletin and either keep or discard it. □



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REASONS TO JOIN THE POA

The Board of Directors of The Property Owners’ Association of The Villages (POA) thank you for your support throughout the year. The POA has no special interest or hidden agendas. Our only interest is to protect, preserve and improve the rights of all residents. We believe the POA is a needed check and balance to ensure that the Developer and governments decisions are in the best interest of the residents. We will continue informing and educating all residents (POA member or not) on issues in our free monthly Bulletin.

Our general meeting is held on the third Tuesday of the month, at 7PM at Laurel Manor. This is where you can ask questions

and voice any concerns, as well as hear a speaker on a selected topic.

Active membership entitles you to participate in our discount partners program with 50 different services and businesses. (Go to poa4us.org) This is a great way to save money. By being an active member, you will also qualify to receive our monthly email alert which keeps you updated on Villages issues.

Your membership and contributions are vital to our existence. There is strength in numbers; the larger our membership, the more credibility and strength the POA has. If you want to know more about us, please visit our website at poa4us.org. □

GET INVOLVED, SUPPORT YOUR POA IN 2014

POA 2014 MEMBERSHIP – NEW/RENEWAL & DONATION FORM

Please complete each section and return to: The POA, P.O. Box 386, Oxford, FL 34484

New Renewal Number of People in Household

PLEASE PRINT!

NAME(S)(1) _____
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NAME(S)(2) _____
(DIFFERENT LAST NAME)

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

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(We respect your privacy. Your email address is for POA Official use ONLY)

1. **MEMBERSHIP NEW/RENEWAL:** Please enroll my POA membership for 2014 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)

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

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

2. **ADDITIONAL DONATION:**

Please accept my additional contribution to the POA in the following amount: \$ _____

3. **TOTAL CHECK AMOUNT:** \$ _____

THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.

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Ejection Fatality

(Continued from page 2)



One common scenario for a passenger ejection accident occurs when a cart, traveling faster than 11 mph is turned sharply to the left. During a sharp left turn, centrifugal acceleration forces tend to force the passenger to his/her right, which can lead to ejection.

Sharp turns are less likely to lead to driver ejections because the driver has the steering wheel to hold onto and can always anticipate when he/she is about to initiate a turn.

Other common scenarios for golf cart ejections of both the operator and any passenger are when an occupied golf cart collides with a stationary object; collides with another golf cart, automobile or truck; and when an inattentive driver hits the curb and flips the cart on its side.

If you have been reading the POA Bulletin, you should be well aware of the many golf cart crashes that involve ejections that are occurring on our Villages roadways and the serious injuries and fatalities that have resulted.

WOULD A SEAT BELT HAVE MADE THE DIFFERENCE? YOU BE THE JUDGE.

Additionally, you will note that we have not been able to identify any reported crashes in The Villages which have involved a **roll-over** in which the use of a **seatbelt would more likely have been a liability.**

We asked **Capt. Lazenby, Director of The Villages Public Safety Department**, if he was aware of any rollover golf cart crashes on our roadways. He replied that he had gone through the records for the past 15 months and could not find any golf cart rollovers – certainly none where the cart wound up on its roof.

He further advised that, “...generally, because of the construction of the cart, it won’t sustain a roll-over. The superstructure that holds the roof of the cart will bend too easily and won’t allow the cart to roll up on its roof. In many cases, we find carts that are on their side **and** the roof superstructure is severely bent; obviously the cart was headed for a rollover and the roof support prevented it from going the rest of the way. In a number of these cases, these are accidents where the driver (and/or passenger) has been ejected or dumped out of the cart.”

NOTE: Vehicle Definitions and Requirements for Road Travel in The Villages:

A **golf cart** is defined as a motor vehicle that is designed for operation on a golf course

or for sporting or recreation and is not capable of exceeding **20 mph.**

An **LSV** is defined as a four-wheel electric vehicle whose top speed is greater than 20 mph, but less than **25 mph.**

Golf carts may operate on Villages streets (alongside cars, pickups, concrete trucks, etc.) where the **speed limit is 30 mph or less.**

LSVs may operate on streets where the posted **limit is 35 mph or less.**

THERE IS ONLY A FIVE (5) MPH DIFFERENCE on speed capability and speed limits they can be used with.

Yet, there are **SPECIFIC SAFETY REQUIREMENTS**, in particular **SEAT BELTS**, the use of which are **required for operators and passengers of LSVs.**

FINAL NOTE: EQUIPPING YOUR GOLF CART WITH AND USING SEAT BELTS WHEN NOT ON THE GOLF COURSE IS **A PERSONAL CHOICE.** The intent of the POA is to make you aware of the data we have collected regarding ejections, falling out of carts, and the lack of any reported rollovers in The Villages. □



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Stephanie Winfrey

Golf Cart & Sinkhole Insurance

(Continued from page 1)

may provide the additional coverage that you need. Talk with your insurance agent to determine the most prudent way – for YOU – to insure your golf cart. Everyone’s situation is unique and different. Golf Cart coverage is no different than insuring your home and your vehicles in that the policy should be tailored to YOUR specific needs.

Including a Golf Cart in a Rental Property - Rental Carts are not covered on a homeowner’s or a separate Golf Cart policy. Should you include a Golf Cart as part of your rental property both physical damage to the cart, as well as the liability coverage are specifically excluded in both policies. It’s important to understand that a claim resulting from a renter using the golf cart as part of the rental agreement will not be covered and that you, as the owner, could be held liable for those damages. There has been some discussion about specific insurance companies offering this coverage. The best advice is to ask your agent to provide that policy language in writing. If you don’t see language in the policy that provides coverage for this specific circumstance (i.e. including the golf cart as part of the rental property), the coverage does not exist. At AAA we provide individual Golf Cart coverage through Progressive Insurance Company as well as Safeco Insurance Company and neither of

these companies provides this type of coverage. The exclusion applies to Street Legal Vehicles as well.

GOLF CART Q&A:

1. Do I understand you correctly when you state that there are no companies in Florida that will offer Golf Cart coverage for use with rental properties? **A)** The insurance carriers that AAA partners with do NOT provide this coverage. Again, you will want to have this conversation with your insurance agent and ask that the agent provide you with a copy of the policy language that provides this cover-

(Continued on page 6)

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Golf Cart & Sinkhole Insurance

(Continued from page 5)

age. If it's not specifically addressed in the policy or on the declarations page of your policy, the coverage for this exposure does not exist.

2. What is the required age for driving a Golf Cart? **A)** My understanding is that The Villages requires Golf Cart Operators to be at least 14 years of age. If you are considering allowing a young person to operate your golf cart please take the opportunity to stress the responsibility that accompanies the safe operation of the cart. I tell my clients that my rule of thumb is "If you wouldn't give them the keys to your car, don't give them the keys to the golf cart."

3. If you rent a Golf Cart, what is covered? **A)** You will want to secure insurance from the company from which you are renting the cart. Be sure to ask what they cover. They may only provide coverage for damage to the golf cart itself and do not cover damage to another's property or bodily injury as a result of operating their cart.

4. If you have a Golf Cart that goes over 20 mph and you have an accident, how would the

insurance carrier handle the loss? **A)** A Golf Cart that does not travel more than 20 mph is considered a standard Golf Cart. If your Golf Cart has been modified to exceed 20 mph and you have an accident your claim may be denied. If the claim is denied the onus will be on you to assume any costs associated with a property damage or bodily injury claim.

5. Is any discount provided if you have installed seat belts or additional safety features to the Golf Cart? **A)** While there are no discounts provided for adding safety features such as seat belts with the carriers that we represent through AAA, I would encourage their use. It's a great option and certainly will keep you, and your passengers, safer.

6. Is insuring your Golf Cart under your homeowner's policy enough? **A)** While the homeowner's policy can provide coverage for the Golf Cart – if you add the coverage to the policy – the liability coverage may be limited. The homeowner's policy may not cover physical damage to the Golf Cart or medical coverage. You will want to talk with your insurance agent to confirm what coverage, as well as the level of coverage, a homeowner's policy provides for Golf Carts. In addition, if there is a loss, the claim (regardless of the amount paid), may affect your homeowner's insurance premium and will count as a claim

against the homeowner's policy. I would encourage you to separate your home and your Golf Cart Coverage.

7. I am already insured, if my neighbor borrows my golf cart, is it covered? **A)** You may provide permission for anyone 14 years of age or older (in The Villages) to use your Golf Cart. As long as the operator is using the cart with your permission coverage is provided by the policy.

8. I purchased a used Golf Cart and I know that it goes more than 20 mph. Where would you go to get it adjusted to 20 mph and under? **A)** You might want to contact the local store that sells your brand of Golf Cart.

9. If your golf clubs are stolen from your cart, is that covered under my homeowner's insurance policy? **A)** The homeowner's policy will provide coverage subject to your policy deductible. You will want to weigh your policy deductible against the dollar amount of your loss and understand that a homeowner's claim may follow you for up to five years. Again, you may want to consider a separate Golf Cart Policy. Some carriers will offer Golf Cart contents coverage should you choose to purchase that additional coverage, and a claim against the separate golf cart policy will not impact your homeowner's policy.

(Continued on page 7)

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Golf Cart & Sinkhole Insurance

(Continued from page 6)

SINKHOLE INSURANCE

Sinkhole coverage is probably the most misunderstood coverage. Sinkholes are common in the State of Florida and as insurance professionals we field more questions about sinkhole coverage than any other homeowners coverage.

Every insurance carrier in the State of Florida is required by law to provide CATASTROPHIC GROUND COVER COLLAPSE. This means that if you have a sinkhole that falls under the roof line of your home and as a result your home is deemed unsafe, unstable, unlivable and the property has been condemned, your homeowner's policy will provide coverage under the Catastrophic Ground Cover Collapse coverage on the policy.

If, however, the damage falls outside of the roofline of your home, and the home is not deemed unsafe, unstable, unlivable, and the property has not been condemned, the policy will not provide coverage under the Catastrophic Ground Cover Collapse coverage. Every carrier in the State of Florida addresses Catastrophic Ground Cover Collapse coverage in the same manner.

Some insurance companies will offer an option to add additional sinkhole coverage to the homeowner's policy for an additional premium, however, not all carriers will offer the additional coverage and those that do will require a full inspection of the home to determine if they will offer the additional coverage. This Catastrophic Plus, also known as a sinkhole rider, may cover a partial sinkhole related loss. This coverage is subject to a higher deductible with most carriers, typically 10% of your Coverage A (Dwelling) amount. You may have a homeowner's policy with an insurance company that "grand-fathered" the additional sinkhole coverage with a lower deductible. If you have questions regarding your additional sinkhole deductible, and how this coverage is handled, please contact your insurance agent for specific answers.

SINKHOLE Q&A:

1. How does the sinkhole coverage you described as CATASTROPHIC GROUND COVER COLLAPSE differ from the additional sinkhole rider that some insurance companies offer? **A)** Again, all carriers in the State of Florida are required by law to provide CATASTROPHIC GROUND COVER COLLAPSE coverage. The additional sinkhole rider does not require that the home be deemed unsafe, unstable, unlivable and the property does not have to have been condemned for coverage to apply IF the loss is related to sinkhole activity. If you have the option to add the additional sinkhole coverage to your policy, most carriers will require an inspection prior to adding this coverage to your policy. The cost for the inspection is incurred by the homeowner and will vary by insurance company. It's important to note that not all cracks are sinkhole related. If it is simply a matter of settling, which happens to ALL homes over time, neither the CATASTROPHIC GROUND COVER COLLAPSE or the Additional Sinkhole rider will respond to the loss.

2. Is there an option for any type of sinkhole coverage for a swimming pool? **A)** Sinkhole coverage is tied, if you will, to the dwelling. There are no options to add sinkhole coverage for separate structures.

3. Did I understand you to say that the sinkhole rider (Catastrophic PLUS) insurance is available through some carriers? That an inspection is required? If so, who pays for the inspection and what does it cost? **A)** Some carriers continue to offer the broader coverage. Inspection fees vary by insurance company and can range anywhere from \$70 to \$140. The cost of the inspection is a non-refundable fee that is paid by the homeowner. Once the inspection is complete the report is submitted by the inspection company to the insurance carrier for review. The carrier will then determine, based on the inspection report, whether or not they are in a position to offer the broader coverage. Should the carrier approve the addition of the broader coverage, an additional premium will be charged for this endorsement.

4. If you have the broader coverage, can this coverage be cancelled? **A)** Yes. All insurance carriers have the discretion to discontinue offering this coverage. If a carrier elects to cease providing the broader coverage, this change would occur at the policy's next renewal date.

5. Would you clarify whether the CATASTROPHIC GROUND COVER COLLAPSE coverage is on everyone's homeowner policy? **A)** Every homeowner policy sold in the State of FL provides this coverage.

6. Is there anywhere that I can find a map that indicates where sinkholes have occurred in The Villages? **A)** It is public record. You can perform a Google search by County.

7. If there is a sinkhole near you and your home needs to be shored up with concrete, would that be covered? **A)** It's important to note that every claim has a "life" of its own. For that reason, it is impossible to state with certainty the answer to a hypothetical ques-

(Continued on page 8)



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Golf Cart & Sinkhole Insurance

(Continued from page 7)

tion. The best answer that I can provide at this time is that it would depend on the structural engineer’s analysis of the home as well as the adjuster’s findings.

8. I was told that if you wanted the broader coverage and there was a sinkhole within 2 miles of your property, you would not be eligible for the broader coverage. Is this true? A) Every insurance carrier has their own parameters to determine when, and if, they are in a position to offer the broader coverage. You will want to check with your insurance agent for specific carrier information.

9. If the home has had a sinkhole does it have to be disclosed and would it be a deter-

rent for a resale purchaser? A) You will want to check with a local realtor to determine what must be disclosed by the seller of a property. With regard to selling the home and whether or not the purchaser can secure coverage, it would depend on the severity of the loss and the engineering report.

10. If you have a sinkhole under the dividing wall in a courtyard villa, who would be responsible? A) The courtyard villa property owners are responsible for the maintenance of the dividing walls. It may be a shared cost between the two property owners.

11. Is there any data available on the number and location of sinkholes in The Villages? A) I am not aware of any such statistics.

12. Would you explain again what the broader coverage (CATASTROHPIIC PLUS) is? A) It is the coverage that would apply to a partial sinkhole related claim versus the CATASTROPHIC GROUND COVER COLLAPSE COVERAGE that address a home that is rendered unlivable and has been condemned. The deductible for the broader coverage may differ from the deductible for CATASTROPHIC GROUND COVER collapse. In many cases, the deductible for the broader coverage is 10% of your Coverage A (Dwelling) amount. □

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Attention: Residents Interested In CDD or AAC Board Membership Deadline for Filing is May 19th

General elections are on November 4th, which is only a few months away. Local, county, state and federal elected positions will be up for grabs where qualified electors will decide the fate of elected officials. It is a privilege, in reality a right, implied by the Constitution, and is an awesome responsibility that few people throughout the world can exercise in the way it is accomplished here in the United States.

Political participation and involvement in the local community is the hallmark element in the democratic process. It is a cornerstone at the grassroots level where local voices are heard to directly impact daily governance. It chooses **leaders that take the wishes of the residents into account** when making decisions affecting their community.

In The Villages, there will be 29 seats open on the various local boards, Districts 1 – 10, and the Amenity Authority Committee (AAC). On average, half of the Board elected seats are open for challenge every two years. Normally, these boards convene once a month, and perhaps some supervisors will have possible additional commitments on committees relative to Board responsibilities.

Local candidates seeking one of these elected positions must contact and file with the appropriate County Supervisor of Elections. All candidates for elected positions on all boards, in the filing process, must pay either a filing fee or gather a prescribed number of petition signatures from their corresponding voting area. (Party affiliation to be elected or retain office is inconsequential.)

Candidates for Special District Offices are no longer required to name a Campaign Treasurer and Depository or the campaign reports as long as they make no expenditures or accept any cash or in-kind donations. This is

entitled Method “A” and an affidavit of intent is filed with the Supervisor of Elections agreeing that no contributions or expenditures will be made other than a filing fee, and the only campaigning will be conducted by word of mouth.

Method “B” for Special District Offices allows candidates traditional campaigning, and they must file with the Supervisor of Elections a DS-DE 9 form (appointment of Campaign Treasurer and Depository) and DS-DE 84 (Statement of Candidate).

Both Special District qualifying requirements Method “A” and “B” must be submitted by noon, May, 19, 2014 to the Supervisor of Elections followed by a qualifying period Noon, June 16 - Noon, June 20, 2014, set up by appointment, that will consummate the filing process. □



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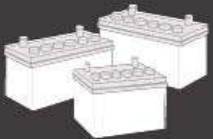


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AAC Meeting Summary

March 12, 2014

Consent Agenda:

- AAC approved the transfer of the value of the 2013 cart trail construction project in CDD1 (\$62,082.94) paid for out of amenity funds to CDD1 which owns the land.
- AAC approved awarding the bid (\$48,440) for Silver Lake tennis court renovation to Mark Cook Builders, Inc.

New Business Topics Included:

- At the request of representatives of some of the billiards players, the Committee directed staff to refurbish the existing tables at Silver Lake Recreation Center rather than purchasing new Olhausen tables.
- New Recreation Department weather guidelines have been prepared by staff, but will now be reviewed by the original Weather Policy Committee before being presented to the AAC at its April 2014 meeting.

Old Business Topics Included:

- The survey and legal documents for the Grant of Easement/Quit Claim Deed for transfer of the recreation trail in the power

line corridor in Marion County to the AAC/VCCDD have been completed and will be included in the April 2014 meeting agenda.

- The gate connectivity project is underway and necessary equipment has been ordered. Staff is working with local law enforcement to identify the appropriate “tag recognition” cameras to be utilized.
- The aquatic chair lift for the Tierra Del Sol pool has been ordered and should be installed shortly.
- The District Counsel provided an opinion that it was acceptable for the AAC/VCCDD to lease a building to be used exclusively for a commercial catering kitchen since “it could be successfully argued that the District has the ability to rent property to [a] facility directly adjacent to a recreation center because La Hacienda Catering provides services to the recreational facility.” This question arose when the District Counsel stated the AAC/VCCDD could not legally rent the El Santiago Restaurant building to someone who wanted to operate it as a restaurant.
- As part of the capital projects update, staff reported that the Knudson Scoring Booth

(Continued on page 11)

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AAC Summary

(Continued from page 10)

- should be completed in May, the Chula Vista renovation should be completed in July, the La Hacienda sports pool will re-open on March 26th and the Saddlebrook Picnic Pavilion will be available in May.
- It was pointed out that while both the Hilltop and Silver Lake executive golf courses will undergo irrigation upgrades this summer (they share a common pump station), every effort will be made to make sure one of them is open to play at all times.

Staff Reports:

- District Counsel advised that at the February 12, 2014, meeting, Mr. Moyer, as the VCCDD Representative, was obligated to vote with the majority on the vote that occurred whether the Committee would enter into an Interlocal Agreement with District 4 to fund the striping of the paths. The vote was 3-3 but should have been 4-2 (thus approving the entering into the

Agreement). Vice Chairman Weber then requested the AAC reconsider its action to fund the striping so that she could change her vote to be against entering into the agreement, but the motion to reconsider failed in a 2-3 vote (Ms. Weber and Ms. Forrester voting in favor)

PLEASE GO TO THE www.districtgov.org WEBSITE FOR THE OFFICIAL MINUTES, AGENDAS AND MEETING SCHEDULE.
NEXT AAC MEETING – WEDNESDAY April 9th, 9:00 A.M. AT THE SAVANNAH CENTER.

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Orange Blossom Hills Country Club Restaurant Update

We have learned from a reliable source that the restaurant is scheduled to re-open in September or early October.

The Villages Operating Company filed an application for a variance to the Town of Lady Lake which requires that a standard parking space be ten feet wide and 20 feet long. They requested a size reduction to allow 9.5’x17’(the current size they have used for 30 years) as the minimum regular parking space size, in lieu of providing standard 10’x20’ which is the current code. The request was approved by the Planning and Zoning Board on March 10th and by the Town Commission on March 17th.

The application also stated that, “... the applicant is proposing to rebuild the existing 1,114 square-foot Pool Deck into an 878-square-foot Outside Bar/Dining Area with Porch Entrance, which will generate additional seats.” The proposed restaurant seating will be dining room 76, bar 63, and outside dining 32. The variance request is so they can

provide the same size parking spaces (smaller than current code requirements) needed for the additional seats, due to space constraints within the existing development. The plan is to begin work sometime in April. □

Owens Corning Shingles Update

We have been working on the issues concerning roof shingles and have been advised by a reliable source that all residents with the potential to have defective Owens Corning (OC) Oakridge shingles will be receiving correspondence from OC within the next several weeks. If you are a resident who has the subject roof shingles (Oakridge shingles which were installed between January 1, 2007, and December 31, 2010), and you do not receive such correspondence from OC on or before the end of April, you should advise the POA by e-mail - poa4us@hotmail.com - so that we can follow up on your behalf.

A special thank you to the Developer who is continuing to take a hard stance with Owens Corning and negotiating on behalf of the residents to bring about a fair settlement for those impacted. We anticipate that we will be able to publish more complete information in the May Bulletin. □



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Golf Cart Crashes

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 MIGHT KEEP YOU IN YOUR CART!

Tuesday, February 11th – 3:20PM – A 68 year old male resident was **ejected from his golf cart when the cart hit a curb** near Martinez Drive and Morse Boulevard. His injuries were not considered life threatening, but he was **taken to the Ocala Trauma Center** for observation.

Thursday, February 13th – Noon – A golf cart (V-2) was traveling south on North Morse Boulevard in the golf cart lane approaching the Carrera Drive intersection. A car (V-1) was traveling north on North Morse Boulevard and was turning left into Carrera Dr. V-1 crossed in front of V-2 as V-2 was going across the intersection. The right front corner of V-2 impacted into the right front side of V-1 causing minor damage. V-2 was towed from the scene by Villages Cart Aid at the request of the driver. **The**

passenger in V-2 struck her head on the windshield of V-2 and was transported to The Villages Regional Hospital for examination and treatment. The driver of V-1 who was cited for turning left in front of approaching traffic, stated that traffic was heavy on Morse Blvd, and that a large truck that was going south bound had stopped just before the intersection and the driver of the truck had motioned for him to make the left turn. The driver of V-1 stated he could not see the golf cart because of the large truck.

FATALITY

Tuesday, February 25th – late evening – A 76 year old male was **ejected from his 2013 Yamaha golf cart when he hit a curb**. He was traveling westbound in the outside golf cart lane of Stillwater Trail near Canal Street when he lost control of the golf cart which struck the inside shoulder curb, according to a report from the Florida Highway Patrol. The golf cart traveled onto the inside golf cart median at which point the driver was ejected onto the roadway. He was trauma alerted to Ocala Regional Hospital. Unfortunately, the Villager passed away on Sunday, March 9th, as a result of his injuries.

Thursday, February 27 – 3:40PM – A couple, both 74, **were ejected from their cart** at Murphy’s Estate Drive and Odell Circle.

The golf cart was southbound on the golf cart path on Odell Circle approaching Murphys Estate Drive according to the Florida Highway Patrol report. An SUV, also traveling south, attempted to turn right onto Murphys Estate Drive but did not yield to the golf cart. The SUV struck the cart, which **traveled onto the outside curb**, causing the couple to be ejected from their cart. The husband was classified as a **trauma alert** and the wife was treated and taken to the hospital for precautionary measures. The 84 year old SUV driver was cited for an improper lane change.

NOTES: We have been tracking golf cart crashes with injuries since January 1, 2012.

We are aware that we are only able to report a certain percentage of these crashes because the Florida Highway Patrol forms do not have a specific category for golf carts, so it is difficult for local law enforcement to locate them without reading through every crash report.

Note, however, **we have not come across any golf cart occupant who was injured and transported who was using a seat belt, nor have there been any reported golf cart roll overs – tip overs on to the side, yes, but none where the wheels are facing the sky where a seat belt could have been a liability.** □

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Trail Striping The Rest of the Story

Above the headline of the “Local” section of the Thursday March 13, 2014, Daily Sun was a paragraph that stated “Pending the approval of an interlocal agreement, all Villages residents north of County Road 466 would pay for the striping of multimodal trails in Villages Community Development District 4.”

An article followed on page four that repeated this paragraph and detailed the AAC meeting where the AAC agreed to enter into the agreement for striping the Buena Vista trail within CDD4 at a cost of approximately \$2,000. The same offer had been made to CDDs 1, 2 and 3, but they decided to wait to determine specific areas of concern. It was reported that Jo Weber, the AAC representative for Lady Lake/Lake County questioned use of AAC funds if CDD4 had their own funds. While the statement about amenity funds (all residents north of CR 466 pay) being used for the trail maintenance in one CDD is true, the impression given is that this is unique or out of the ordinary. Truly that is not the case.

Having received a significant portion of the settlement funds, along with the creation of the AAC to have oversight over all amenity spending, the Buena Vista and EL Camino Real trails (CDD1, 2, 3 and 4) were completely refurbished in 2009 using over \$9 million of amenity funds. Last year \$60,316.71 of amenity funds were used to construct a new trail in CDD1 to make it possible for De La

Vista residents to safely get to their postal station without having to cross Morse Boulevard. In February 2014, the AAC agreed to pay approximately \$27,325 from the amenity budget toward the cost of moving the trail along Buena Vista behind the Glenbrook gate in CDD3.

In regard to Ms. Weber’s concerns regarding the use of amenity funds in CDD4, we would like to remind the residents in the Lady Lake/Lake County portion of The Villages that All Villagers living in Marion and Sumter County, in addition to their monthly amenity fee, pay an annual CDD maintenance assessment, which depending on the CDD and the size of your home, ranges from approximately \$200 to well over \$500 per year. This maintenance assessment is for common area landscaping, storm water management, entry wall/fencing maintenance, quarterly replacement of annuals, etc. in their CDD. The Lady Lake/Lake County portion of The Villages does not have a CDD and does not collect any funds from its residents for these purposes. All common area maintenance costs etc. in the Lady Lake/Lake County portion of The Villages are paid for by all residents living north of CR 466 (out of the amenity fund).

Now you know the rest of the story! □

Criminal Activity In The Villages

Lt. Nehemiah Wolfe was the guest speaker at our March 18th POA meeting. He brought in an overflow crowd so we are going to share with you some of the information he provided to us.

A few excerpts are as follows:

When we look at a city that is comparable in size, and look at the number of burglaries that they have and we compare it to the number here in The Villages, the number comes out to be less than 5%. **Our goal is not to have any burglaries occur** and what is happening lately is very unusual. We have had a total of eighteen since November.

In early November, just south of CR466A, in broad daylight, someone would walk up to a resident’s door and put his foot through the door and kick it in. Most of the time when someone wants to come into your home and invade your space, they don’t want to do anything to bring attention to themselves. This is a BOLD action.

Meanwhile there was another type of bur-

(Continued on page 17)

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Criminal Activity

(Continued from page 16)

glary, wherein the entry took place during the middle of the night, while the residents were inside sleeping. In this instance, law enforcement was able to recover the stolen 52 inch TV, they caught the perpetrator and put him in jail.

Several more burglaries occurred and law enforcement solicits the help of the residents. **When you see something suspicious or someone that looks out of place, you need to call it in. They need your help.**

Example – Community Watch received a phone call stating that someone was trying to break into her house and she was advised to call 911 immediately. Law enforcement responded and CW also dispatched several drivers to the area – shortly thereafter three people were arrested and went to jail.

We know that residents want to know how law enforcement found the guilty parties. However, when we tell the media to get the information to you, they are also telling the bad guys, i.e., fingerprints on the TV, so now they will probably wear gloves.

Because of the information that was gathered through the gate camera systems that are in place, law enforcement was able to make an arrest of the guy who was kicking in the doors.

Since the 24th of February through March 15th there have been a total of ten burglaries. The Sheriff has directed all possible resources to catching these ‘bad guys’. A lot of times their information is very sensitive to the investigation and they can’t tell us exactly what they are doing to catch them. BUT THEY ARE ON IT!!!

The bottom line is that law enforcement needs the help of the residents. **IF YOU SEE SOMETHING – SAY SOMETHING!!!**

Most people go through the day without even noticing everyday events. However, beginning to recognize what is normal around you is the first step in recognizing what is not normal. Report suspicious individuals and vehicles to your local law enforcement office (take pictures with your camera phone if you can) and if you see a crime in progress or you

think one is about to happen, call 911 immediately.

REMEMBER: Community members only serve as the extra “eyes and ears” of law enforcement. They should report their observations of suspicious activities to law enforcement; however, citizens should never try to take action on those observations. Trained law enforcement should be the only ones ever to take action based on observations of suspicious activities. □

February Forum Q&A

1) Are there any plans in the works for providing for weddings, church services, etc. in the Church on the Square once the renovations are completed? **A)** We have no knowledge of what the Developer will use it for. He has not shared that with anybody at this point.

2) What is the status of the Colony crossing fix? **A)** They are putting in a traffic light. The Developer is contributing \$100,000 and the Project Wide Fund (Resident annual maintenance assessment fees) is paying for the rest of it. They plan to wait and see how things go as Fruitland Park Villages is developed and reassess the situation.

3) Are any amenity fees being used to pay for that traffic light? **A)** No they are not.

4) In reference to the striping on the golf cart trails, does it have to be striping? Could it be those little reflectors that would not require as much maintenance? **A)** It could. However, what we have found is that using reflectors is probably not a good idea for the simple reason that we have people walking and riding bicycles on those trails.

5) With the El Santiago building being torn down and the 6,000 square foot building being erected, is there going to be enough parking to accommodate the number of people that will most likely use that facility? **A)** We would think yes. We really don’t use a lot at that end of the parking lot.

(Continued on page 18)

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February Q&A

(Continued from page 17)

6) What is the status of the OB Hills restaurant? **A)** We are trying to nudge the Developer to get that reopened. You will see in the next Bulletin that we happened to notice the following statement on The Villages web site: **“Savor the challenge and the variety of ten championship golf courses, EACH complemented with the dining and amenities you’d expect from a first class resort country club.”** So, we are reminding him of what he is advertising and stating that restaurant needs to reopen. (See recent OBG update on Page 12.)

7) Are they still considering the possibility a concession area in the new Santiago building? **A)** There is still that possibility.

8) We live in the Village of Amelia and we have a problem with a coyote and the other morning it was basically stalking me and my dog while we were walking. We called Community Watch and asked them to call the Sheriff’s Department who they told us to call Fish and Game. They basically told us if it comes on our property we can shoot it. **A)** Did they tell you to call the County Animal Control? (She said no, but that she would do that the next day.) □

LETTERS

Letter to the Editor:

Overflow Crowd!

At 6:40PM on Tuesday evening, February 18, 2014, I was unable to find a parking space anywhere in the Laurel Manor parking lot. I gave up and came home. For as long as the Laurel Manor Center has been in existence I have never before seen this parking lot full at night. You can put two and two together as well as I can. The crowd must have been due to the POA’s featured speaker and topic of sinkholes and insurance. I believe you could perform a valuable public service if you would publish this guest speaker’s remarks in the next issue of the POA Bulletin. R. Horner

Editor’s Note: As a general rule, we provide a summary of the presentation made at our monthly membership meeting in the next POA Bulletin and because of our large crowd (filling both the main room and both overflow banquet rooms to capacity) for which we had

to turn several hundred residents away, we advised them that we would be providing a complete transcript of the presentation in the April Bulletin (See article on page 1) and that if they needed the information sooner than that, to sign the sheet providing their email address legibly and we would email the article to them in advance, which we did. □

Letter to the Editor:

Proposed Assisted Living Facility

I see that The Villages is requesting an amendment to its Development for Regional Impact (DRI) for a zoning change from the Town of Lady Lake. (It was approved at the March 17th Commission meeting.) They want to have an assisted living facility in the vacant lot where the parade staging takes place in Spanish Springs. What is the POA’s position on this and will the residents in this facility have access to our amenities?

(Continued on page 19)



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Assisted Living Facility

(Continued from page 18)

Editor's Note: At this point the POA does not have a position. We have no control over what the Developer does. However, know that the class action lawsuit addressed the issue of the dilution of recreational facilities as a result of Freedom Pointe independent living being granted amenities. The agreement was that no more than 300 additional amenity contracts can be offered to anyone living in the VCCDD territory – residents living north of CR466. (To put this into perspective, there are approximately 21,000 homes in the VCCDD territory, 300 additional will likely not make 'a dent'.) □

Letter to the Editor:

Thank You

Thank You for emailing the insurance information. I consider joining the POA to be one of the SMARTEST things I've done since retirement. Your organization certainly watches out for us homeowners here in TV.

SO, my wife and I support POA. Thank you for your service to our home town! Bill Ault

Editor's Note: We are sorry you did not arrive in time to get a seat, but as promised, attached is a transcription of what was said regarding golf and sinkhole insurance. □

Letter to the Editor:

Responsible Dog Owners

Thank you so much for the POA! Bless you.

In the March 8th Daily Sun, in the section which lists a summary of important content from states, was an interesting paragraph. It said one of the states is requiring DNA testing of dog feces. The dog owner will be fined. Seems drastic, but if you go to postal stations, there are dogs peeing and pooping in the grass.

It is disgusting to smell the urine and make sure you don't step in the feces. It has also been a problem with feces being thrown into trash bins and smelling up the area. Could this be a topic addressed at a POA meeting?

It may cause anger with dog owners, but, what is the resolution if some dog owners are allowing their animal to defecate in areas that Villagers congregate? Christina Barney

Editor's Note: We understand your concerns - they are common amongst non-dog owners **as well as responsible dog owners**. Hopefully we will not have to go to a DNA system in order to protect the community used facilities. Please, dog owners, follow the rules and pick up after your dogs - we want you to be able to continue to enjoy the company of your pet, but not at the expense of your neighbors. □

Our Gardening Column:



April Showers

by Anne Lambrecht, Master Gardener
annegarden@embarqmail.com

Doesn't it seem that your garden grows gloriously after a rain? It's fresh and clean and everything seems to really thrive after a nice drenching. I have always wondered why that is.

Hand water, drip systems, and irrigation all duplicate natural water flow. But they just can't beat Mother Nature. She seems to know what her plants need and how they need to be watered. I have these cute native Rain Lilies (Zephyranthes). I can water the heck out of them with the hose and - nothing. The next day it'll rain on them and - HOLY COW! Gorgeous pink trumpets all with their little faces in the same direction following the sun.

Rainwater has some things most tap water does not, and tap water has some things that rainwater does not. All tap water from municipal sources has chlorine in it. You can smell it,

(Continued on page 20)



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April Showers

(Continued from page 19)

right? Chlorine is a chemical that kills harmful bacteria, but it also is effective at killing lots of bugs. Rainwater never has chlorine in it. Plants do need chlorine, but they only need a miniscule amount. Excess chlorine has detrimental effects on plant life. It can stunt root development. It can also destroy beneficial bacteria and fungi.

Tap water also has fluoride in it (added for dental benefits or it is already naturally there). The chlorine and fluoride in tap water can be hard on plant cells, causing some necrosis (hence brown-tipping of leaves). Other minerals exist in tap water, primarily magnesium and calcium, and these waters have varying degrees of “hardness or softness” which basi-

cally is the mineral content. Most tap waters are hard (unless they have been purposely softened) and have a large amount of calcium and or magnesium in them. Usually bottled water does, too (which is why they used to call it mineral water). Tap waters tend to be neutral in pH or slightly alkaline.

Rainwater is not pure water. During its flight towards earth it picks up a number of chemicals that get dissolved into it. One of the main chemicals rainwater comes into contact with is carbon dioxide (CO2), which has the effect of acidifying the rainwater. And if there are pollutants in the air, it can become really acidic and you will have what's called “acid rain”. Normal rainwater acidity can be very beneficial for plants and acid rain is not. Most plant roots like acidic water as it makes the minerals more available at the resulting lower pH (lower pH means more acid). That is one of the reasons why things green up after a rain - that accompanying acidity makes nutrients more available in the soil.

Did you know that there is hydrogen peroxide in rainwater? Rainwater receives an extra atom of oxygen from the ozone. This turns some of it into H2O2, rather than H2O. The extra oxygen in hydrogen peroxide helps plants grow faster, better and stronger. An-

other greening characteristic of rainwater is its nitrogen content. Air is mostly nitrogen, so some nitrogenous compounds tend to form in rainwater, and we all know that nitrogen is a natural fertilizing nutrient. You know the saying that snow is the “poor man’s nitrogen”? When they get a lot of snow up north, you can be assured of a glorious spring and bountiful summer.

Rainwater has very few minerals in it at all, but it does tend to have sodium. That is why it feels so soft (it is a soft water). This lack of minerals makes plants that get rained on look extra clean (rain rinses off the mineral deposits on the leaves that tap water left there). It also, if present in large enough quantities (like the rains we frequently get here in central Florida) can flush all the accumulated salts (from tap water watering and fertilization) in pots, making the roots that much happier and healthier.

Try to catch and save that rain water. Rain barrels are allowed here in The Villages and are available at the Extension Services and at the big box stores. Oh, and FYI, May is our DRIEST MONTH!!!

Information in article partially obtained from Geoff Stein: www.davesgarden.com/guides/articles/view/3510 □

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Seniors vs. Crime Don't Get Cleaned Out During Spring Cleaning

This winter set snowfall and temperature records throughout the country. While snowfall was right on average (at 0.0 inches!), we still had our share of cold winter weather.

Cold weather and tropical plants are not a good mixture. Most Villagers have some winter lawn damage. Many of us are looking for landscapers to remediate that damage, do our spring clean-up, and spruce up our yards. For newer residents south of CR466A, this spring may be their first opportunity to really put in their own landscaping.

Big demand equals big opportunities – especially for the unscrupulous landscapers, lawn services, tree trimmers, and brush trimmers out there. This is a largely unregulated industry. Seniors vs. Crime wants to remind all Villagers to exercise special care and caution when choosing a landscaper.

For most landscaping projects, contractors are not required to have a state license. If they claim to be licensed, ask to see the license! The term “licensed and insured” may only mean they have license tags and insurance on their pick-up truck. The exception is for those who apply fertilizers or pesticides to your yard, they must have a license issued by the Department of Agriculture and Consumer Services, Division of Agricultural Environmental Services. Any landscaper should have business liability insurance to cover damages and workers compensation insurance to cover their workers. Ask to see proof of both!

Villagers, on the other hand, do need Architectural Review Committee (ARC) approval for most landscape projects. You or your landscaper should obtain that approval before work starts.

To avoid scams as well as simple misunderstandings, there are a few basic things you can do to avoid or minimize problems with your landscaper.

When selecting your landscaper, talk to

several – get multiple estimates. Check with

(Continued on page 22)



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Don’t Get Cleaned Out

(Continued from page 21)

the local Better Business Bureau and with Seniors vs. Crime **before signing a contract.** Ask for references and check them out.

To insure everyone understands what is to be done, be sure you have a clear definition of the job **IN WRITING**, including diagrams, pictures if possible, and a complete description of what you expect from the contractor. Be sure to include start and end dates. This is commonly called a Written Contract. Don’t

just settle for an invoice from the landscaper, make sure it is a real contract with all the terms and provisions you want written into it.

Next inquire about the guarantee or warranty. **Ask for it in writing**, but know that many guarantees are only as good as the contractor who stands behind it.

Avoid paying in advance, even a little bit. Often the contractor will explain that he or she needs the money to buy supplies or equipment. Established, reliable contractors should have lines of credit with suppliers, and do not need advance payments. Small or newer businesses may not have such lines of credit, and

may not be financially stable enough to buy supplies on credit. If you must pay in advance, ask to pay the supplier directly (not the contractor), and have the contractor pick up the material when the job is begun. Then if the contractor “goes south”, you will at least have the material, and not a lien on your property.

A big “red flag” is being asked to make your check payable to an individual rather than a company name. This often indicates there is no real company or work is being done “off the books”.

Be sure to get receipts for all payments. □

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Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
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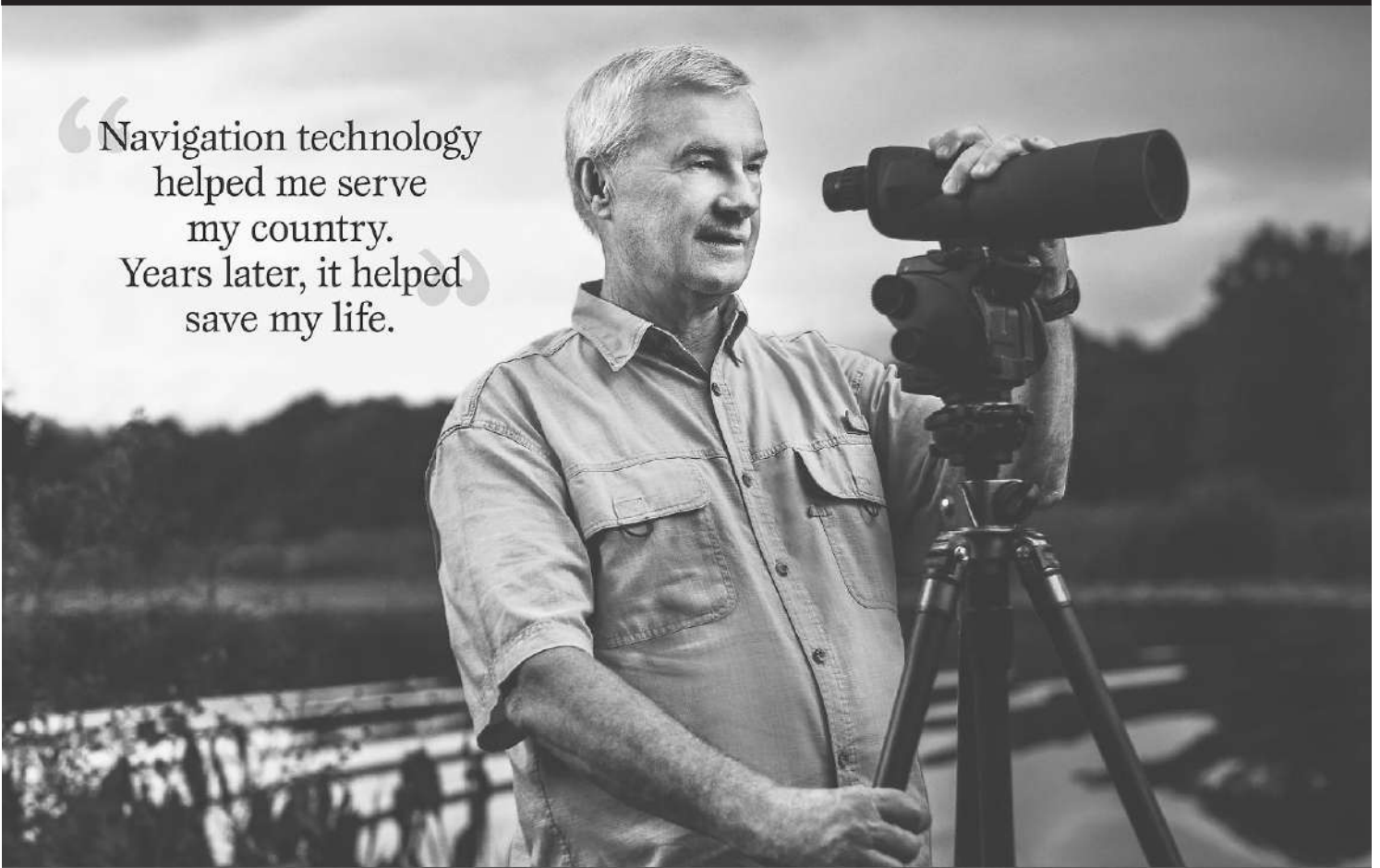
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