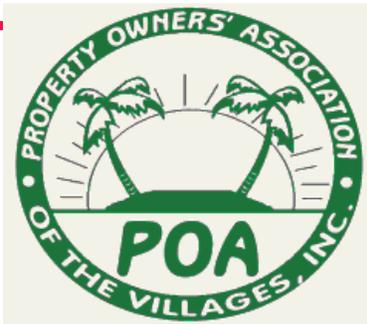


# THE



Issue 40.04



# BULLETIN

April 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – [www.poa4us.org](http://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 25<sup>th</sup> – late evening – a 76 year old male was **ejected from his cart when he hit a curb. Unfortunately, the driver died on March 9<sup>th</sup> 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 24<sup>th</sup> 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.

The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only.



**Villages Area  
Real Estate  
is Booming!!**

Call for a **FREE**  
Current Market  
Analysis Price  
On Your Home

Lake Weir Realty, Inc.  
At The Villages  
Baylee Plaza  
on Hwy 441, Suite 204  
**LakeWeirRealty.com 352-288-9900**

## 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](http://poa4us.org)).

Just email Shelley Pfaff, the POA Bulletin Distribution Manager at [delivery@poa4us.org](mailto: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. □



## Simplify your finances.



**Bill Garner, AAMS®**

Financial Advisor

10935 SE 177th Place Suite 204

Summerfield, FL 34491

352-750-2800

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

# Edward Jones®

MAKING SENSE OF INVESTING

Member SIPC

### 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](http://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](http://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) \_\_\_\_\_  
(SAME LAST NAME)

NAME(S)(2) \_\_\_\_\_  
(DIFFERENT LAST NAME)

ADDRESS \_\_\_\_\_

VILLAGE \_\_\_\_\_ VILLAGES ID# \_\_\_\_\_

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

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

(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.**

Dues Paid Date \_\_\_\_\_ (Office Use Only)

# 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. □



## WATER REFINERS

**BETTER WATER FOR A BETTER PRICE**  
DON'T JUST SOFTEN YOUR WATER – REFINE IT

**352-751-0362**

*Of the Villages*

**Call EcoWater Systems with Confidence. We are proud to say:**

- Since 1925    - MADE IN THE USA    - EPA Certified
- Berkshire Hathaway Company    - Carbon Footprint Neutral
- Trained Specialists    - Water Quality & NSF Certified
- Good House Keeping seal approved    - Energy Star Rated

**ASK US FOR REFERRALS FROM YOUR NEIGHBORS**

---

**WATER FILTRATION SYSTEMS**

FROM

**\$19.95**

PER MONTH

**CALL TODAY**

**FOR FREE WATER ANALYSIS**

**ALREADY HAVE A SYSTEM?**

WE SERVICE ALL MAKES AND MODELS    NEW CUSTOMER SPECIAL

**10 Point Inspection \$29.95**

Includes up to 120lbs of FREE Solar Salt

**the McDonald**  
agency

WWW.THEMCDONALDAGENCY.COM

**Allstate**

Summerfield  
Shops of Stonecrest

**(352) 347-9201**

The Villages  
Palm Ridge Plaza

**(352)259-3825**

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)*

**THE LAW OFFICES OF  
RAMSEY SMATHERS, PA**

**Personal Injury  
Auto·Motorcycle·Golf Cart  
Accidents**

**"When you hire my law  
firm...you hire me."**

**Free Consultation  
352-391-1545**

1950 Laurel Manor Plaza, The Villages

**HOME & MOBILE MEDICAL ALERT SYSTEMS**

352  
**638-5900**  
800-881-8746

**PAL BUTTON**  
PERSONAL ALERT LINK

- Medical Emergencies
- Home Intrusion
- Customized with GPS-FIND-ME-NOW

OWNED & OPERATED BY LICENSED VILLAGE RESIDENTS  
Since 1987  
A+ RATED BBB

FL. LIC. EFA000024  
[www.palbutton.com](http://www.palbutton.com)

**SAVING PRECIOUS MEMORIES**

**We Can Convert  
VHS, VHSC, BETA, HI-8  
and Mini-DV Videotapes  
to DVD**

**For as little as \$8.50 per tape!!**

**We Offer Great Rates**  
on 8mm film conversion & slides, too  
Custom Video Taping for Birthday or Anniversary Parties, or other Special Occasions.

**Call for Quotes: 352-750-2755**  
Owned & Operated by Village Resident

**SNOWBIRDS!**

Need to leave your cart unattended for months at a time without worrying about dead batteries when you return?



Heard About **BatteryMINDer**®? Want to know how it prevents dead batteries?

Call **Jerry**, a fellow Villager, at **205-0092** for honest answers.

**HISTORIC DOWNTOWN LEESBURG** *Always a Good Time!*

107TH ANNUAL LEESBURG

**SPRING FISH FRY**  
ALL YOU CAN EAT!  
Thursday April 3rd  
5:30pm - 8:30pm  
Fresh Fried Fish  
Hush Puppies  
Steamed Oysters  
and Much More!!  
PLUS LIVE ENTERTAINMENT!  
ONLY \$30 Per Ticket!

**LEESBURG FOOD TRUCK & FLICK NIGHT!**  
SATURDAY  
APRIL 12TH  
5:30PM  
MOVIE AT  
8:30PM  
GOURMET FOOD TRUCKS  
LIVE ENTERTAINMENT &  
A FREE BLOCKBUSTER  
MOVIE UNDER THE STARS

**WORLD'S LARGEST 3 DAY MOTORCYCLE & MUSIC EVENT**  
APRIL 25, 26 & 27 2014  
OVER 300 VENDORS  
OVER 75 CONCERTS  
EXHIBITIONS & MORE

FOR MORE INFORMATION ON THESE EVENTS AND OTHERS  
[WWW.LEESBURGPARTNERSHIP.COM](http://WWW.LEESBURGPARTNERSHIP.COM)  
OR [WWW.LEESBURGEVENTS.COM](http://WWW.LEESBURGEVENTS.COM)

CELEBRATING 20 YEARS  
**LEESBURG PARTNERSHIP**  
A FLORIDA PLAINSTREET COMMUNITY  
SERVING LEESBURG SINCE 1994

Leesburg Area  
Orlando Sentinel  
[OrlandoSentinel.com](http://OrlandoSentinel.com)

## 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)

### One Package Policy for your Home & Auto



Average savings  
**\$975\***

Simplify and save with one policy and one payment.

- Discount when switching both home and auto insurance from the same prior insurer
- AAA members save up to an additional 7%\*\*
- Nonmembers welcome

Get a quote today!  
AAA at The Villages  
955 Bichara Blvd.  
(352) 753-2500  
AAA.com/LadyLake



AAA Insurance products are underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. \*As of October 2012, ACICF customers saved an average of \$975 annually. This average was developed using data that reported dollar differences between customers' prior carriers and ACICF. \*\*Discount applies to select auto coverages only and is based on number of years as a AAA member. BR33-0010 LC 12/12

### Lightning Protection YOU CAN TRUST



Serving the Southeastern United States Since 1998

**\$1,195 for any home  
2,100 sq ft or less**

Call for Pricing On Larger Houses

We accept Major Credit Cards

U.L. OWAY.E255097 N.F.P.A. #989991 L.P.I. Master Installer / Designer #1070 #1453

(352) 483-7020

## 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)



**THE FINE ART OF PAINTLESS  
DENT REPAIR**

It doesn't matter how your car got dented, Jim Miller can probably make it look like new again.

**352-455-6699**

**We come to you!**  
20 Years Experience • Reasonable Prices  
Licensed #MVG3186 and insured

Call **LINT FACTOR L.L.C.**  
**352-301-8368**  
[www.LintFactor.com](http://www.LintFactor.com)

Certified  
Banded

POA  
Discount  
**25%  
OFF**

Insured

**Lint  
Clogged  
Duct**

MEMBER NCCO & CIA

**Results:**  
- damp clothes  
- long dry times  
- dryer damage  
- fire hazard

**DRYER VENT CLEANING**

# BUENA VISTA REALTY GROUP



**Monica Peidl, Broker/Realtor**  
*Villages Resident since 2003*

**SALES ❖ RENTALS**  
**PROPERTY MANAGEMENT**

*Our team is ready to help you reach your real estate goals and we look forward to earning your trust!*  
*Let's talk about what we can do for you.*  
352-551-6027  
buenavistarealty@aol.com

*"Our office is conveniently located next to The Villages near the intersection of Routes 466 and 301."*

## 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. □

**I BUY GOLF CARTS**  
**Pay Cash**



Will pick up when you call or arrange a convenient time.

Baker's Golf Carts Call **(352) 303-5100**

**WHY WOULD YOU EVER PAY MORE FOR INTERNET, PHONE & TV?**

**FAST & FREE STANDARD INSTALLATION**

**FREE HD DVR** (16/160 GB) (Some fees apply)  
**UP TO 6 TV'S FOR FREE**  
**FREE HD FOR LIFE**

**FREE NFL TICKET**

**FREE FOR 3 MONTHS: HBO SHOWTIME cinemax starz**  
Free LIFETIME Technical Support

**SELECT CHOICE TV .com**  
www.SelectChoiceTV.com

**WE BUNDLE TV SERVICE STARTING AT \$19.99 /MO**

**UNLIMITED TELEPHONE FROM \$1.67 TO \$19.99 /MO**  
PRICES MAY VARY - PLEASE CALL FOR DETAILS

**INTERNET SERVICE STARTING AT \$19.99 /MO**

**CALL NOW! VISIT OUR NEW SHOWROOM**  
17860 SE 109th Ave • Unit 621  
Summerfield, FL 34491  
**CALL NOW!**

NEVER CALL THE 800 # • WE ARE HERE LOCALLY TO SERVE THE VILLAGES  
**352-553-4921**

**Paradise Pavers & Coping, LLC**

**"Paving Your Way To Paradise"**

**352-753-2156**

Decorative Walls • Repairs • Re-Seals

*Free Estimates*

*No Deposits Required*

**\$25 Gift Card**

*Installation of your choice*

**10% OFF**

*Pressure Wash & Re-Seal*

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

General elections are on November 4<sup>th</sup>, 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. □



Every homeowner who is at least **62** years of age should know about Reverse Mortgage loans!

~ Purchase & Refinance ~

**Call Today:**  
Crissy, NMLS# 447937  
Your Hometown Specialist  
Phone: 352-322-1925  
kcrissy@firstbankonline.com

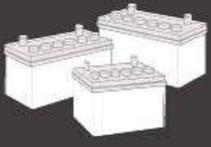


Borrowers must pay taxes and required insurance. Must meet underwriting requirements. FirstBank Institution ID 472433

**Are you pleased with the performance and life of your batteries?**



**Do you know you can improve the life and performance of your batteries without replacing them?**



**Have you heard about the BatteryMINDER and want to know how it can help you?**

Call Jerry, a fellow Villager, at **205-0092** for honest answers.



## KILEY & SONS INC

A FULL SERVICE PLUMBING COMPANY

# 753-5301

Same Location Since 1987

- Remodels/Alterations • Service & Repair
- ADA/Handicap Fixtures & Accessories
- Tub & Shower Enclosures
- Bath & Kitchen Remodeling
- Water Heater Sales & Repairs
- Natural Gas & Propane Repairs & Installation
- Irrigation System Repairs
- Sewer Camera Service
- Water Softener System
- Salt and NON Salt Systems Available
- Whole House Filtration
- Drinking Water Systems







**Remodeling the Kitchen or Bath?**

**Visit our Showroom**  
**Conveniently Located at**  
**320 S Hwy 27/441 in Lady Lake**  
**24 Hour Emergency Service**  
Licensed & Insured - Lic #CFC1426882  
**CentralFloridaPlumber.com**



Like Us on Facebook



**15% OFF**  
**LABOR ONLY ON YOUR NEXT SERVICE CALL**  
MINIMUM 1 HOUR SERVICE

Coupon Required  
Prior to Services Rendered.  
Not Valid With Any Other Offer.  
"POA MEMBERS ONLY"  
Expires 4/30/14

**PROFESSIONAL EMBROIDERY**  
 Screen Printing, Creative Custom Logos  
 for Clubs & Businesses  
**AUDREY ANN ORIGINALS**  
 20+ years in Business

Hats Tee Shirts  
 Polo Shirts Golf Towels

**LOWEST PRICES & BEST SERVICE**

**352-259-0131**  
 Please visit our website @ [audreyannoriginals.com](http://audreyannoriginals.com)

**BUY • SELL • TRADE • BROKER | BUYING DAILY**

**COAST TO COAST**  
 Jewelry • Coins • Jewelry Repair • Fine Gifts

**c2cjewelryandcoin.com**

STATE LICENSED • SECONDARY METALS BUYER (LR #30481) 3127262-7

**Your Destination for Selling & Purchasing Precious Metals and Any & All Tangible Rarities**

**BULLION - GOLD - SILVER - PLATINUM - PALLADIUM**

Estate Buyers & Liquidators / Antique Jewelry - Tiffany & Co. • Van Cleef • Birk's  
 George Jensen • Fine Jewelry • Diamonds • All Broken Jewelry  
 Precious Metals • Pre-1954 U.S. Coins • Proof Sets • Mint Sets • Foreign Coins  
 Currency • Tokens • All Numismatic Rarities • Key Date Coins • Stabbed Coins  
 PCGS • NGC • ANACS • Watches • Pocket Watches • Select Art/Collectibles  
 Military Memorabilia • Any & All Rare Vintage Collectibles • Flatware • Holloware

**MARKET HIGH!!** Coin & Antique Jewelry Specialists  
 Large Antique Diamond Specialists

**HIGHLY SEEKING RARITIES IN ALL VENUES**

**352.751.4460 | 1.866.751.2646**  
 Open 10 am-5 pm Mon-Fri | 10 am-2 pm Sat  
 On CR 466 in Southern Trace Plaza next to Publix  
 1.6 miles east of Hwy. 301; 8 miles west of Hwy. 441

INHERITERS OF AMERICA | GIA | NGC | NUMISMATIC | PCGS | IVE

**RETIREMENT SQUARE**  
 is now proud to offer  
**Critical Solutions, a lump sum benefit from \$10,000 to \$70,000 for the diagnosis of Internal Cancer, Heart-Attack, Stroke, Kidney Failure**

- Lump-sum benefits up to \$70,000 paid directly to insured
- Use money any way you wish
- Issue age 18-85
- Guaranteed renewable for life and benefits will not decrease with age
- Premium will not increase with age
- Simplified underwriting and quick issue (usually within 1-2 days)

**Call today to learn how we can help you protect your lifestyle and your assets!**  
**Contact: (352) 368-7878**  
**1431 SW 15th Ave.**  
**Ocala, FL 34471**

Benefits available and premium amounts are based on the level of coverage selected. This policy has limitations and exclusions. For costs and complete details of coverage, contact the agent. Policy underwritten by Washington National Insurance Company, home office Carmel, IN. Approval Code: 13-1281

# 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)*

**Life at Home is the Key to Independence<sup>SM</sup>**

*If you need help at home, call the experts in home support services:*

- Nursing Care
- Companion & Personal Care
- Light Housekeeping
- Medication Reminders
- Meal Preparation
- Other specialized services

**CareMinders<sup>®</sup>**  
**HOME CARE**

**352-430-2781**  
 716 S. US Hwy 441, Lady Lake  
[www.careminders.com](http://www.careminders.com)

**Licensed Insured/Bonded and Security Screened**  
 All caregivers have successfully passed an industry-exclusive background screening process.

This CareMinders has been awarded the highest achievement for quality in the industry, the gold seal of accreditation from the Joint Commission.

License #299994089 Each CareMinders<sup>®</sup> Home Care office is independently owned and licensed to operate under the franchise agreement.

## AAC Summary

*(Continued from page 10)*

should be completed in May, the Chula Vista Vista renovation should be completed in July, the La Hacienda sports pool will re-open on March 26<sup>th</sup> 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](http://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.** □

**FREE Golf Lesson** 

**Call Today For A FREE Private 1/2 Hour Lesson**

New Students Only • No Obligation  
 Located at the LADY LAKE DRIVING RANGE Golf Cart Accessible

**USGTF** **Ralph Corso**  
UNITED STATES GOLF TEACHERS FEDERATION  
— Leader in the Field of Golf Instruction —  
**Professional Golf Instructor**  
**751-1121**

USGA



*LIST YOUR RENTAL PROPERTY*

**FREE**

*FOR ONE YEAR!*

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

FULL SERVICE  
 “For Rent by Owner”  
 Classified Ads

**352-539-9991**



# RE/MAX<sup>®</sup> Premier Realty

***We sell LOTS of homes in The Villages!***

***Call us today to sell yours!***

**Villages North Office**

13940 N Hwy 441  
 Bldg 800, Ste 802  
 The Villages, FL 32159

**(352) 753-2029 or**  
**1-888-886-3934**

[www.TheVillagesHomes4Living.com](http://www.TheVillagesHomes4Living.com)



**Villages South Office**

1213 W Miller ST  
 (Hwy 466A)  
 Fruitland Park, FL 34731

**(352) 460-4633 or**  
**1-888-960-7855**

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

Visit us on facebook at  
[facebook.com/thevillagesremax](https://facebook.com/thevillagesremax)  
 Each Office Independently Owned & Operated

## 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 10<sup>th</sup> and by the Town Commission on March 17<sup>th</sup>.

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](mailto: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. □

**EGNER'S EXTERIOR CLEANING, INC.**  
No pressure, No Damage!

Houses • Enclosures • Decks • Driveways  
Hacienda Stones • Roofs

**Restoring fades and oxidized vinyl Siding**

**352-728-8537**

**DECORATING DEN INTERIORS**

Call for Your In-Home Appointment **TODAY!**

In The Villages, CALL 787-4603

**UP TO 30% OFF**

Select Items\*

\*Not valid w/any other discount, coupon or promotion.

**April 22**

**MOTORCOACH TO TAMPA**

SEMINOLE **Hard Rock CASINO** TAMPA

**\$25 Per Person**

Monday • Wednesday • Saturday  
Walmart—Summerfield @ 7:30 AM  
Rural King—Leesburg @ 8:00 AM  
Winn Dixie—Okahumpka @ 8:15 AM

**RESERVE YOUR SEAT TODAY!**  
888-965-9293 or 352-315-1521

**LAMERS**  
The Passenger Professionals  
Fla. Seller of Travel Ref. No. ST38202

**modernism museum SHOPPE**

A Unique Shopping Experience to Inspire & Delight

Presented By: Main Street Leasing

Open Daily 10am-6pm • 144 E. Fourth Avenue Mount Dora, Florida 32757  
[www.ModernismMuseumShoppe.com](http://www.ModernismMuseumShoppe.com)

**modernism museum MOUNT DORA**

Plan to visit Modernism Museum on your trip to Mount Dora  
**Now Exhibiting: wharton to wendell**  
Iconic Pieces from the Masters of Modernism

Open 10am-5pm • Tues - Sunday  
145 E. Fourth Avenue Mount Dora, FL 32757  
[www.ModernismMuseum.org](http://www.ModernismMuseum.org)  
Visit Us on Facebook

Presented By: Main Street Leasing

# #1 INDEPENDENT AGENCY IN THE VILLAGES!



## WE ARE REALTORS®

(We are Not Developer Sales People)



### Why is this important to you?

**OUR ONLY FOCUS IS YOU - NOT NEW!**  
*We work to meet your needs, not ours!*

**WE ARE BOUND BY THE NAT'L ASSN. OF REALTORS® "CODE OF ETHICS"**  
*Realtors® pledge to observe its spirit in all of their activities!*

**WE ARE MEMBERS OF THE MULTIPLE LISTING SERVICE "MLS"**  
*Exposure to 1000's of cooperating local Realtors® working for You!*



Kathy Abruzzo  
552-1554



Margaret Lopez  
895-1806



Nathan Piotrowski  
863-327-



Laura Jensen  
460-7232



Pat Serafino  
630-7230



Paul Olivieri  
391-4411



Milford Leedy  
874-4777



Jan Ennes  
408-6214



Nancy Sheehan  
406-1425



Judy Rowley  
255-



Frank Melino  
552-6773



Darlene Meredith  
446-3639



Debi Parsons  
445-9545



Bunky Doxsee  
603-



Marilyn Gerke  
205-9123



Carol Youkey  
401-2121



Julie Haines  
512-8355



Lauren Arch  
502-6248



Nita Mitchell  
561-1319



Carol Julianelli  
516-9659



Bob Berube  
446-9969



Susan Nelson  
552-5023



Marge Ritchie  
430-5414



Jan Heggem  
536-



Sally Love  
430-6960



Cindy Wise  
446-8964



Karol Clark  
255-7993



Marge Ross  
978-



Debbie & Frank Okruhlica  
636-4828



Ruby Davis-Jett  
321-7854



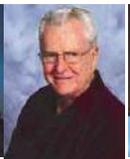
Hilda Edwards  
848-



John Mello  
205-0595  
  
Linda Sears  
205-0713



Mary Twohig  
446-1176



Mac Mcdevitt  
460-5270



JP Porta  
205-4110

# 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.** □

**FREE CONSULTATION**  
**(352) 205-7599**  
**BABIARZ**  
LAW FIRM, P.A.  
Tim Babiarz, Attorney

**GOLF CART CASES**  
**MOTOR VEHICLE**  
**INCIDENTS**  
**INJURY & DEATH CASES**  
**INSURANCE CLAIMS**  
**HOSPITAL & HOME VISITS**

**OAKLAND HILLS**  
**PROFESSIONAL CENTER**  
13940 US HWY 441, STE 205,  
THE VILLAGES  
[www.babiarzlawfirm.com](http://www.babiarzlawfirm.com)  
[www.golfcartsafety.com](http://www.golfcartsafety.com)

**2009-2012**  
**YAMAHA GAS CARS**  
HIGH SPEED • ALL COLORS • LOADED WITH WARRANTY  
**VILLAGE READY!**  
Starting at **\$6,395**  
Includes: folding tinted windshield; floor mats; horn; deluxe headlights/tail lights; turn signals; custom air dam; deluxe mirrors; pin striping; gas gauge; sand bottle and  
**THE BEST SUNBRELLA ENCLOSURE DESIGN IN THE BUSINESS!!**  
**VILLAGE DISCOUNT GOLF CAR** WE ACCEPT TRADES!  
Sales • Service • Rentals Call 352-633-8480  
Located in Santa Fe Crossing Plaza  
1/2 Mile East of Morse Blvd. on 466  
1 Mile NE of Lake Sumter Landing  
8590 E CR 466 • The Villages, FL 32162  
[www.villagediscountgolfcar.com](http://www.villagediscountgolfcar.com)



**BROWARD FACTORY SERVICE**  
Sales - Service - Contracts

**Villages Area Residents Special**  
**\$199.00\* Per Year**

\*For appliances up to 10 years old.  
Offer extended through April 30, 2014

No Deductibles ~ Unlimited Service Calls  
All Labor Charges ~ All Functional parts

**Never Pay Another Expensive Repair Bill**

Licenses: CAC057400 ES0000336 CFC056867  
15980 S US Hwy 441 - Summerfield  
BrowardFactory.com (352) 307-5100

*L. Rae*  
Diamond Appraisal Services

Lynda Rae, NAJA  
Certified Jewelry Appraiser

**352-430-2991**

Insurance Appraisals  
Verbal Appraisals  
One Item or Entire Estate  
By Appointments Only

NATIONAL ASSOCIATION OF JEWELRY APPRAISERS

**Irrigation Maintenance & Repair**  
**\$35**

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

**352-409-3163**

Service available in Sumter County only.

**World Health Day**  
**April 7**

**352-245-7900**  
**DIRT CHEAP**

Top Soil ~ Railroad Ties ~ Boulders  
Granite ~ Fill, Sand & Clay ~ Cypress  
Lime & Mulches ~ Lava & River Rocks  
Basket Rock Flat ~ Pine Bark & Straw

**13665 SE Hwy 441  
Summerfield, FL 34491**

**Upcoming Events in Beautiful Mount Dora!**

Tickets and more info at [www.MountDoraEvents.com](http://www.MountDoraEvents.com)

**\*Finding Dora Drawdy**  
Mount Dora's Original Diva  
Saturday April 12th @ 11:00-6:00pm [\$20]

**\*Voice Play** as seen on NBC's "The Sing-Off"  
Friday April 18th @ 7:30 pm [\$15]

**'Get Ready'** a full stage production  
Saturday and Sunday May 3rd @ 7:00 pm &  
May 4th @ 3:00pm [\$20]

**\*Blues and Groove Weekend!**  
*Bringing fabulous Blues Music to the Mount Dora's lakefront Elizabeth Evans Park!* [\$20]

Friday, Saturday and Sunday May 16-18

*Headliners:*  
Friday ~ **Jimmy Thackery and The Drivers**  
Saturday ~ **Ana Popovic**  
Sunday ~ **Pat Travers**

Watch the quick video line up of monthly events "Around the Lake" for a chance to WIN a \$500 getaway to Mount Dora, Fla. at [www.WhatToDoInMtDora.com](http://www.WhatToDoInMtDora.com).

## 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 18<sup>th</sup> 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)

### Village Car Wash & Lube

Full Service Car Wash Packages  
Professional Detailing Center  
Car, Golf Cart, Boat & Motorcycle Detailing  
Pennzoil Oil & Lube Center

Golf Cart  
Approved

**970 Bichara Blvd**  
La Plaza Grande, The Villages  
**352-753-1306**



<p style="text-align: center;">\$2.00 OFF</p> <p style="text-align: center;">Silver or Gold Car Wash <small>Not valid with other discounts Not interchangeable</small> Expires April 30, 2014</p>	<p style="text-align: center;">\$1.00 OFF</p> <p style="text-align: center;">Basic or Bronze Car Wash <small>Not valid with other discounts Not interchangeable</small> Expires April 30, 2014</p>
---	--

Free Car Wash with Any Oil Change



**REVERSE MORTGAGE**  
ASSOCIATES®  
A FLORIDA COMPANY  
NMLS #303872

**Borrow  
With  
Confidence!**



- ✓ No Monthly Mortgage Payments
- ✓ Keep 100% Ownership
- ✓ Proceeds Guaranteed and Tax Free
- ✓ No Income or Credit to Qualify
- ✓ Member – National Reverse Mortgage Lenders Assoc.

**Rob Wyatt**  
*Village Resident*  
**20 YEARS EXPERIENCE**  
Mortgage Broker NMLS #513604

Call me at...  
**(352) 753-6440**

**OAKLAND HILLS PROFESSIONAL PLAZA**  
13940 US Hwy 441, Bldg 900, #903  
Lady Lake, FL 32159

YOU CAN ALSO  
PURCHASE A HOME  
WITH A REVERSE  
MORTGAGE



## 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 24<sup>th</sup> of February through March 15<sup>th</sup> 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)*

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

\* Diabetic Shoes with Custom Orthotics  
\* Custom Fitting IN YOUR HOME!  
\* No Claim Forms to Fill Out

**DON'T DELAY...CALL TODAY!!**  
YOU MAY QUALIFY FOR THESE  
AT LITTLE TO NO COST...



**ADVANCED**  
DIABETIC SOLUTIONS

**Bruce Hancock**  
Certified Podiatrist

**352.445.5575**

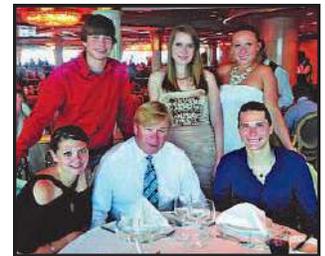
## Our New Lasers are Making Patients Smile!

We are proud to be one of only a few dental offices that can offer this kind of patient-friendly laser treatment. With our new lasers we can treat cavities quickly, often with no shots, numbness or whine of a drill. With the same lasers we can treat gum disease and perform many other procedures with no pain.

Give us a call to schedule an evaluation. We'd love to make you smile.

**William Greider, DMD, MAGD, PA**  
General Dentist  
17820 SE 109th Ave., Ste. 101  
Summerfield, FL 34491  
Tel. 352-307-1753 • Fax 352-307-1741

The patient, and any other person responsible for payment, has the right to refuse to pay, cancel payment or be reimbursed for any other service, examination or treatment which is performed as a result of and within 72 hours of responding to the advertisement for the free, discounted fee or reduced fee service, examination or treatment.



### NEW PATIENT SPECIAL

- Complete Exam (D0150)
  - Digital Xrays (D0210)
  - Cleaning (D110)
  - Oral Cancer Screening (D0431)
- with Identafi 3000

\$59

# 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.) □

## No Time, No Gym, No Problem!



**JUDI**  
Certified Personal Trainer & Villages Resident

**MOBILE PERSONAL TRAINER!**

**PRIVATE PILATES REFORMER LESSONS  
CARDIO - WEIGHTS - YOGA  
NUTRITION - BALANCE  
FLEXIBILITY**

Special Needs, including  
**MS - PARKINSONS - JOINT REPLACEMENTS.**

**FREE CONSULTATION in Your Own HOME**

**Let's Exercise2gether!**

**352.874.5525**

# 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 17<sup>th</sup> 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)

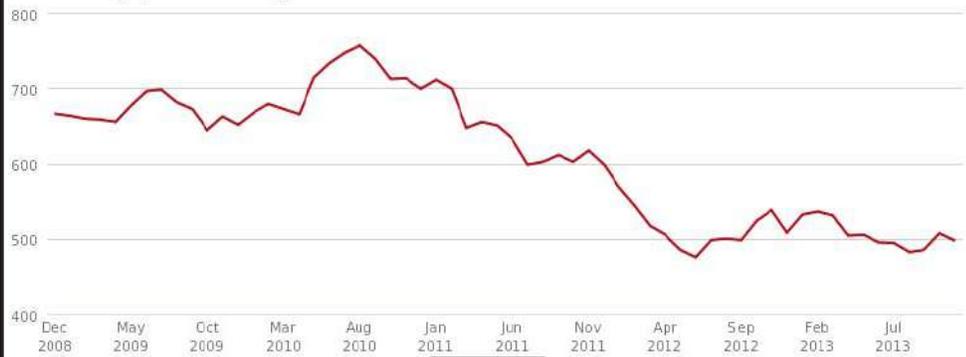


Tom  
**GRIZZARD**  
REALTORS

**WERE MOVING!!**  
Come See our New Location on CR466 in Early Summer of 2014!

**INVENTORY AT 5 YEAR LOWS ... MAY BE THE TIME TO SELL YOUR HOME!**

Active Listings | Sumter County, FL



© 2013 RealEstate Business Intelligence, LLC. Data Provided by MFRMLS as of Dec 9, 2013

**CALL (352) 259-4900 FOR A FREE MARKET ANALYSIS**

## 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 8<sup>th</sup> 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](mailto: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)



**Ira Miller**  
Realtor

## GET MAXIMUM EXPOSURE

## LET MY EXPERIENCE GO TO WORK FOR YOU!

- 13 Years Successfully Listing and Selling Homes In and Around The Villages
- A Top Sales Agent For The Villages Sales Office For 8 1/2 Years – Now # 1 Agent For ERA/Tom Grizzard—Experience In The Best Of Both Worlds
- Over \$ 7 Million In Property Sold Last Year—Over \$ 6 Million So Far This Year
- I Will Feature Your Home At The Top Of Searches On Multiple Real Estate Websites Like Zillow, Realtor.com, TRULIA, Homes.com, ERA.com & More
- See My TV Ads and Listings On HGTV, Golf Channel and more....

PLEASE CALL ..... 352-314-1660

Or Visit [www.HomesAroundTheVillages.com](http://www.HomesAroundTheVillages.com)



## Bill Bryan Kia



Sales: 352-321-3093

Service: 888-349-3596

"Where the people  
make the difference!"

## 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](http://www.davesgarden.com/guides/articles/view/3510) □

### Home Care by Seniors for Seniors

At **Seniors Helping Seniors®** in-home services our loving, compassionate seniors are there to help you. We offer the services you need to stay in your own home, living independently.

**Our Services Include:**

- Companionship & Support
- Respite for Family Caregivers
- Socialization, Activities & Conversation
- Transportation, Shopping & Errands
- Light Housekeeping, Meal Prep
- ... and more!



**SENIORS Helping SENIORS®**  
...a way to give and to receive®

- Flexible hours
- Background Checks
- Bonded & Insured

HCS #232850

Call us today and schedule a **FREE** assessment.

**352-288-0444**

**SHSjohn1@comcast.net**

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

©2013 Each office is independently owned and operated. Prices and services may vary. E.O.E. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated.

**Readers' Choice**  
WINNER  
2013, 2012, 2011  
2010, 2009, 2008  
**Citizen**

# JERRY MARTIN

## IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

SPRING SPECIAL

\$39.99 Service Call

& 10% off with Repair

Serving Marion & Surrounding Counties Since 1982

(352) 237-5731

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

Florida Irrigation Society

Licensed & Insured

Certified Irrigation Auditor

Member of Florida Irrigation Society

Comp #7085, C: 2899

Expires 04/30/2014

Most Present Coupon

Call for details

Photo is courtesy of Hunter Industries

## 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)



**BUENA VISTA**  
REALTY GROUP



**Broker/Owner and Village Resident**

**352-551-6027**

**If you are buying or selling a home, choosing a professional realtor who knows the area makes a difference.**

**Call and ask me anything!**

**\*\*\*I KNOW YOUR NEIGHBORHOOD\*\*\***

# HYPNOSIS

Anxiety, Weight, Smoking, Other Issues  
Most Insurances Accepted

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

**352-250-5052**

American Legion Post 347  
Lady Lake Florida

609 W Lady Lake Blvd

**War Time Veteran??**

Consider Joining Our Smoke Free Post.

**Members Only Lounge**  
Open 7 days a week from 12:00 noon.

**Lounge: 352-750-0639**

**Office hours 9 a.m. to 4 p.m.**  
**Office: 352 750-2099**

## Neuropathy and Balance Issues?

### Villages Neurology

**Dr. William Hammesfahr**  
Graduate of Northwestern University  
Honors Program in Medical Education  
Board Certified in Neurology



*Traditional and Alternative Treatments,  
Insurance Covered for Most Therapies*

**William Hammesfahr, MD**  
1950 Laurel Manor Dr, Suite 206, Bldg 200, Villages

**Call 352-414-5322 Today**

**If it's not DIRECTV,  
it's not even close.**



Package starting at **\$29.99** 

**DIRECTV. 352-356-8582**  
AUTHORIZED DEALER

Call Today for our VIP installation.  
We only sell the BEST, DirecTV!  
Mention Code: POA01

#1 Satellite of  
Lady Lake LLC  
732 S US Hwy 441/27  
Lady Lake, FL 32159

**352-751-5711**

**Village Pet Spa**  
7601 Rolling Acres Rd  
(1.5 miles south of 466)  
Lady Lake

**Boarding, Day Care & Grooming**  
for all breeds of dogs and cats  
over 6 months of age.

**www.thevillagepetspa.com**

**FLORIDA HEALTH PLANS**

**•Advantage Plans •Supplements**  
**•Major Medical •Accident Plans**

**New or Established  
Florida Residents**

Most plans are state specific...you owe it to  
yourself to review your plan every year.

**CALL NOW! 352-205-7178**

We can help! We offer many plans, many companies.

**FOCAL POINT INSURANCE SERVICES**  
845 Teague Trl, Ste 8, Lady Lake, FL 32159

# 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. □

**Village Mover**  
Old Fashion Quality Moving Experience  
**Mike Collop**



We Sell All Moving Supplies!  
• Packing • Paper • Boxes

**352-751-2750**  
611 North Dixie Ave.  
Fruitland Park, FL 34731

**Canada Meds**  
of Sumter County

Still paying full price for your medications?

Want to stay out of the Donut Hole?

**CALL OR VISIT**  
**(352) 569-1484**  
Fax (352) 569-1485  
512 N. Main Street  
Bushnell, FL 33513

**FREE SHIPPING**  
ON ALL INTERNATIONAL ORDERS\* GREATER THEN \$100

<b>VIAGRA</b>	<b>SPIRIVA</b>	<b>CIALIS</b>
100MG GEN	18 MCG	20MG GEN
\$4 EACH	90 FOR \$151.75	\$5 EACH

**441 BINGO**  
DOORS OPEN AT 9:00 A.M.  
GAMES STARTS AT 12:00 P.M. SHARE THE WEALTH  
REGULAR GAMES AT 1:00 P.M.

TUE - THURS - SAT - SUN  
114 U.S. Hwy 441 LEESBURG

**352-323-9072**

**Boulevard Tire Center**  
Focused on Tomorrows Solutions Today

The Place To Go For... Family Owned & Operated Since 1968!

- ★ Passenger & LT Tires
- ★ Golf Cart Tires & Batteries
- ★ RV Tires & Services
- ★ Oil Changes
- ★ Computerized Alignments
- ★ Full Brake Services
- ★ Tire Balancing
- ★ A/C Repairs
- ★ Engine Diagnostics

**Lady Lake**  
418 Hwy 27/441  
**352-430-2380**

FREE Tire Rotations  
FREE Air Pressure Checks

**www.BoulevardTire.com**  
Open 6 Days a week! M-F 7:30-5pm Sat 7:30-12pm

**MICHELIN** **BFGoodrich** **UNIROYAL**

**SNAPSHOT INVESTIGATIONS**  
Need to Know?



- Cheating Spouse?
- Case Worker
- Background Checks
- Asset Investigations
- Find a Loved One
- Any Other Investigations

**(352) 536 - 4806**  
A1200041



## Looking for Discount Partners???

The Discount Partners program is an ongoing benefit for POA members. Just show your current year POA membership card to the Discount Partners listed on our website. Visit [poa4us.org](http://poa4us.org) for details, scroll down to Discount Partners in the list to the left. Please say "thanks" to our Discount Partners for participating in this program. You can pick up a Membership Card after paying the yearly \$10 Membership Fee at our monthly meeting, or mail a self-addressed and stamped envelope with your check! Thank you for your support. □

### Blinds Plus Shutters

"QUALITY FOR LESS"

(352) 430-7200

**GRABER**

EVERY HOME A GALLERY. EVERY WINDOW A CANVAS

### Villagers Special

POA Discount of 20%

(must present coupon)



**Ollie's Frozen Custard**

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

**\$.50 cent off your order with this coupon - expires APR 30**

Sign up for Ollie's Email @ [OlliesUSA.com](mailto:OlliesUSA.com)  
Get Discount Coupons sent to you

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

## POA Hall of Fame

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2011	Pete Cacioppo Betty Cunningham
2012	Joe Gorman
2013	"Class Action Five" Elaine Dreidame Bill Garner Joe Gorman Rich Lambrecht Irv Yedwab

## Grocery Shopping & Delivery Service



**Give us your shopping list and leave the rest to us!**

Other Services Available Include:

- Restaurant Meal Delivery
- Gift Deliveries
- Errand Services
- Much More...Just Ask!

Serving The Villages Area Since 2012

**(352) 751-0310**

[www.village-grocery-delivery.com](http://www.village-grocery-delivery.com)

## Bone Dry Roofing LLC

Insurance Inspections

Citizens Approved

RC 29027460

Repair or replacement of Shingle, Tile,  
Metal and Rubber Roof Systems  
TPO Rubber Roof Overs.

All of my roofers have 25 plus years experience roofing in Central Florida.

CALL TO DISCUSS YOUR OPTIONS

**Pete Tsirnikas (352) 669-6607**

Licensed Bonded Insured

Family Owned and Operated

## The Property Owners' Association

P. O. Box 386  
Oxford, FL 34484-0386

### Officers

President	Elaine Dreidame	753-5069
V.P./Treasurer	Jerry Ferlisi	391-5261
Secretary	Carolyn Reichel	205-8199

### Directors

Ray Banks, Jr.	242-7474
Ken Copp	751-0086
Barbara DeCoste	856-266-1473
Myron Henry	205-8849
Mary Paulsboe	259-7172
Victor Ray	391-5010
Sal Torname	350-2218
Jerry Vicenti	259-9746
Cliff Wiener	259-1684

### POA Staff

Membership	Jerry Vicenti	259-9746
IT Tech	Ken Copp	751-0086
Bulletin Editor	Elaine Dreidame	753-5069
Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
Webmaster	John Donahe	750-3093
Fin/Syst Coord.	Frank Carr	751-4667
Hall of Fame	Myron Henry	205-8849

### POA Emails

[poa4us@hotmail.com](mailto:poa4us@hotmail.com)

### Website

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

### Bulletin Delivery

Email: [delivery@poa4us.org](mailto:delivery@poa4us.org)

Phone: Shelley Pfaff 352-325-1540

## ADVERTISERS

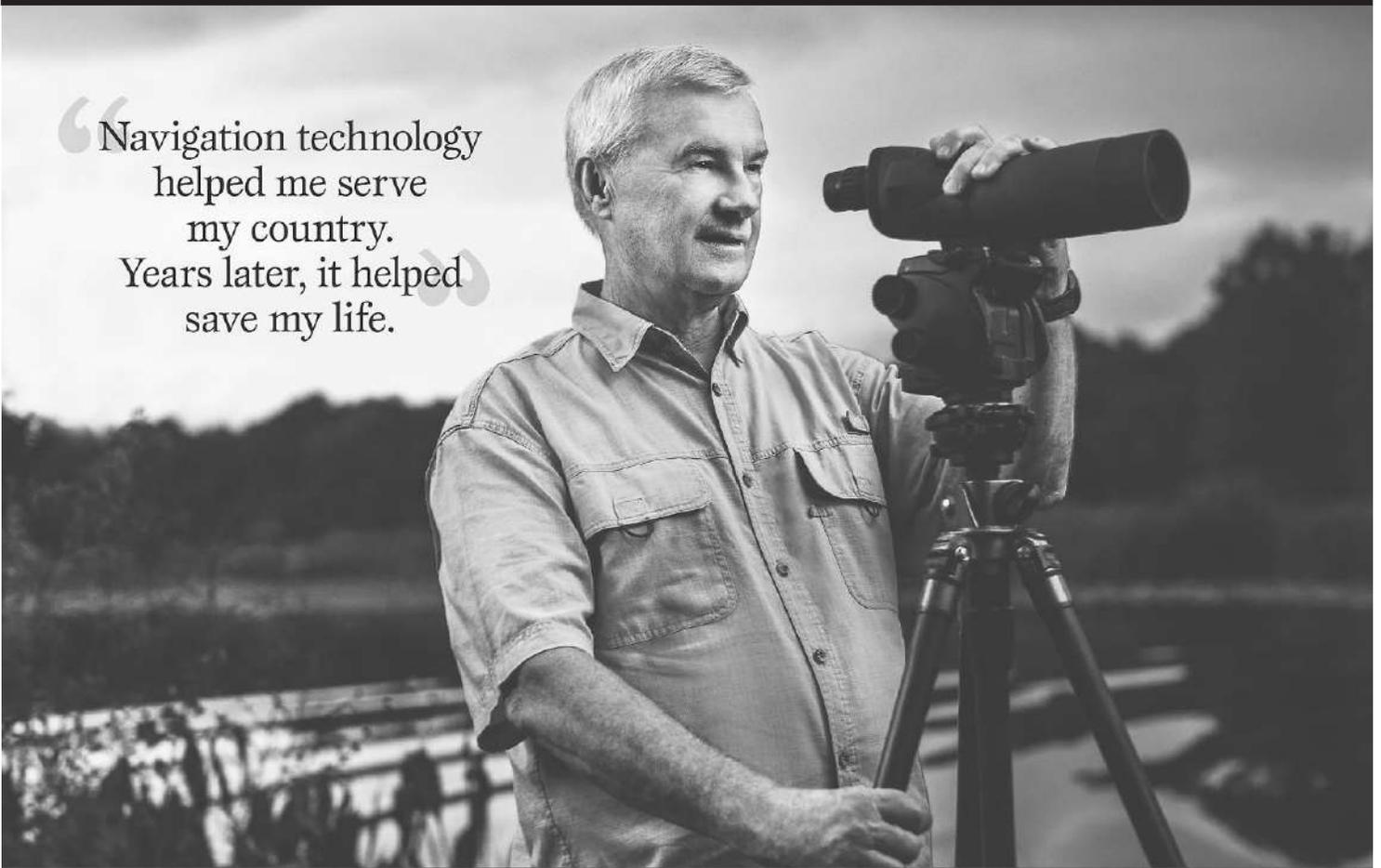
For Ad Rates and For More Information, Please Contact

**Richie Hausner**

POA Advertising Independent Sales Rep.

**352-446-4186**

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



“Navigation technology helped me serve my country. Years later, it helped save my life.”

THE VILLAGES

OCALA

TIMBER RIDGE

LECANTO

INVERNESS

Bud Conklin beat prostate cancer with the help of advanced technologies, like RBOI’s Calypso 4D Localization Treatment.

Not many things slow Bud Conklin down. In his 60s, this Air Force veteran still hits the gym regularly and completes a weekly 20-mile bike ride. So when he was diagnosed with prostate cancer, he sought out the most advanced and efficient treatment available. After discussing his options with RBOI cancer specialist Dr. Bennett, Bud chose the high-tech Calypso treatment, which works like a GPS system in the prostate to optimize radiation targeting and minimize side effects. Bud is now cancer free and proud to say he didn’t miss a beat in his fast-paced life. We helped Bud write his success story. Let us help write yours.



Visit [RBOI.com](http://RBOI.com) or call **352.259.2200** to schedule a consultation.

**RBOI** ROBERT BOISSONEAULT ONCOLOGY INSTITUTE  
*Be a Success Story.*