

THE



Issue 40.10



BULLETIN

October 2014

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

POA Endorsed AAC Candidates

ATTENTION – ALL LADY LAKE/LAKE COUNTY, CDD1 AND CDD2 RESIDENTS

AAC Landowner Election for the Lady Lake/Lake County portion of The Villages and Districts 1 and 2 will be held November 4, 2014. The Settlement Agreement establishing the AAC provides that a Landowner Election will be held to fill the seats of the AAC.

The term of each seat is 4 years. Florida Statute 190.006 provides that during a landowner election "each landowner shall be entitled to cast one vote per acre of land owned by him or her" which essentially means only one vote per household and the individual who casts that vote depends on who arrives at the polling place first.

The Settlement Agreement provides that a landowner may present a Villages ID, driver's license or deed which will then be cross referenced against the master list of addresses in each geographic area to insure only one vote per household occurs.

There are no provisions for early voting; however, absentee ballots may be obtained at the District office at Sumter Landing beginning September 29, 2014.

The Landowner Election will be held on Election Day, Tuesday, November 4th from 7 AM until 7 PM at the following locations:

- LADY LAKE/LAKE COUNTY portion of The Villages: Paradise Recreation Center, 753-2120

- DISTRICT 1: La Hacienda Recreation Center, 1200 Avenida Central, 753-2305
- DISTRICT 2: Savannah Center, 1545 Buena Vista Boulevard, 750-6084

The last day the District will mail an absentee ballot application is October 13th, and any landowner seeking an absentee ballot following that date must submit the request for the application at the District office in person.

The last day an absentee ballot will be issued in person is October 31st. Absentee ballots must be received at the District office no later than November 4th by 5 PM or delivered to a voting location by 7 PM to ensure the ballot is counted.

Tuesday, October 21, 2014
POA GENERAL MEMBERSHIP MEETING
Third Tuesday of the Month – 7:00 PM
Laurel Manor Recreation Center

AAC & CDD Candidates Night
ALL CANDIDATES IN COMPETITIVE RACES WERE INVITED TO GIVE A THREE MINUTE PRESENTATION.

Followed by Questions & Answers
Audio and Visual in Overflow Room
Donuts & Coffee After the Meeting!
All Residents Welcome - Come and Join Us!

The AAC powers include: discretion over expenditures of all non-bond required Amenity Funds, (approximately \$25 million dollars of the \$41.5 million dollar 2014-15 annual operating budget and \$21.5 million dollars of reserve funds), rate setting of
(Continued on page 2)

POA Endorsed CDD Candidates SUPERVISOR POSITIONS

In The Villages, 26 seats are open on the various local boards, CDD Districts 1–10. On average, half of the board seats are open for challenge every two years. The main requirement is that the candidate be a legal resident of the District that they represent. Normally, these boards convene once a month with some miscellaneous commitments on sub-committees relative to Board responsibilities.

Each of the POA Board endorsed candidates has demonstrated that he or she is a strong advocate of Residents' Rights. All of the candidates who are supported by the POA Board of Directors are actively involved in POA activities and will work toward reinstatement of residential CDD Board approval of all proposed Project Wide properties and spending, rather than leave the decision making up to the Sumter Landing commercial property owners elected SLCDD Board.

(Continued on page 4)

AAC Candidates

(Continued from page 1)

Amenity Facility user fees, operational control over Amenity Facilities and services, approval over future debt secured by Amenity Fees or facilities, sale of Amenity Facilities within the Center District, approval of future areas brought within the Center District, and establishment of a maximum Amenity Fee for the Center District.

AAC – Lady Lake/Lake County – Lowell Barker – Challenger –

- Ball State University--BA 1959, MS 1961, EDS 1963
- US Navy 1954-1958, Ready Reserve 1958-1977, Commanding Officer Maintenance Squadron, NAS Glenview, IL. Retired Rank--Captain.
- Member American Post 347 Honor Guard.
- 38 years teaching, principal, business manager, superintendent in the public schools of Indiana.
- 24 years teaching Purdue University North Central Campus. (Part-time)
- AARP Tax Aide--8 years
- Currently tutoring in the Lake County Adult Education program, math, physics and science.
- Married 57 years, four children, seven grandchildren, two great-grandchildren.

AAC District 1 – Carl Bell – INCUMBENT –

I am a full time 20 year resident. The Amenity monies that you pay each month is your money and needs to be spent on improving and adding to the enjoyment of the life that we came here for.

I have supported the new cameras at the gates. Our plan is to put up a sign at each gate that says this community uses video surveil-

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

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lance which is designed to improve the security of our community.

I have supported a covered and enclosed pool free to residents. I need your support to get it done. It's your money and should be spent on you.

AAC District 2 – Marty Rothbard – Challenger – CPA, Married, U.S. Army Veteran.

Professional and work experience:

- Five years CPA firms accountant.
- Twenty years of increasingly responsible financial positions with major billion dollar international blue-chip companies. Last position was Regional Controller and Chief Financial Officer of European, South Africa and Middle East pharmaceutical operations located in Lucerne, Switzerland.
- Corporate Controller and Financial Vice President of two smaller companies.
- Owner and president of two warehouse and distribution companies.

Previous community involvement:

- Member of the first elected AAC.
- Member of the POA Board of Directors
- President of the Board of Directors of a cooperative housing complex.
- Treasurer of a cooperative tennis and swim club.

A complete list of AAC candidates can be found on PAGE 16 of this Bulletin.

All candidates were asked to provide a brief biographical sketch for publication in the POA Bulletin. All who submitted the requested sketch are identified in the above referenced article. The POA Board of Directors hopes that the election information contained herein will help voters decide which candidates will best represent their interests. □

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. □

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Rich Lambrecht Update

From His Wife Anne:

Rich received signed and framed Resolutions recognizing his accomplishments from both the Amenity Authority Committee and the District 4 Board of Supervisors.

The AAC award was read and presented to him by Chairman John Wilcox and District Manager Janet Tutt while his children were visiting. His children are son, Scott Lambrecht, of Buffalo, NY and daughter, Heather Sarra, of San Antonio, TX. (See picture below.)



The CDD4 award was read and presented to him by CDD4 Chairman Don Deakin while friends Don Johnson, John Regule and Elaine Dreidame were also there to congratulate him. (See picture below.)



Rich has recently suffered a series of life-threatening and debilitating seizure/strokes which led to the difficult decision to place him in Hospice. The decision was challenging, and took into consideration the responsibility to family, friends, community and fans. Rich will remain at Lady Lake Specialty Care with his care and comfort overseen by the Hospice nursing staff. He has good days and bad days.

Although Rich has always been exasperating in the garden, he still is and always will be

my darling husband. He has always been kind and caring, generous and gentle, and I will always love him.

So many Villagers loved him, too. Rich always cared deeply for the “little guy” and tried his best to help each and every person who had an issue.

Calls and visitors are welcome, just don't come later than 8:00 PM. Rich's phone number is 352-350-8151.

No need to call ahead. □

THANK YOU FOR SUPPORTING THE POA

On behalf of the Officers and Directors of your POA, we would like to say “thank you” for the tremendous response of members renewing their annual POA memberships and also for the many new members who have joined with us as a way of supporting Residents' Rights for all Villagers.

The POA membership year runs from January 1 through December 31. The November Bulletin will contain a 2015 membership application and for those who wish to fill out the form on line, the updated form will be available on the POA website (poa4us.org) starting November 1st. **We will begin accepting and processing the 2015 applications on November 1st.** (Note that we place a monthly Bulletin on the driveway of all residents, not just current POA members, so if you have not sent in a membership check in the last 12 months, you are not an active member of the

POA. Do not confuse us with the VHA which offers you a lifetime membership when you arrive in The Villages. Also, remember that if you do not receive a Bulletin, you may still be on the “no-throw” list (email distribution manager at delivery@poa4us.org to restart delivery).

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

Current POA members who have provided us with an e-mail address will receive our monthly POA Meeting Notice reminding them of the speaker and date of the upcoming monthly POA membership meeting.

The POA also sends out E-MAIL ALERTS to inform our members of any matters that we believe they should be aware of on a more timely basis than what our monthly Bulletin can provide. □

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CDD Candidates

(Continued from page 1)

This one expenditure item represents approximately 50% of the total maintenance assessment budget for Districts 5 - 10 and they do not believe the major responsibility for its usage should be abdicated to the SLCDD commercial property owners.

We encourage you to exercise one of the most cherished freedoms you have and vote.

General elections on November 4th are just a month away here in The Villages and elsewhere throughout the state and nation. In order to participate as a Florida voter for CDD candidates, you must be registered for these elections and the deadline for registration is October 6, 2014.

Brief biographical sketches of the candidates endorsed by the Board of Directors of the **independent** Property Owners’ Association (POA) now follow. Each of the POA endorsed candidates has demonstrated their vision 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.**

CCD5, SEAT 2 – Carolyn Reichel – Challenger – I moved to the Villages in 2005, after retiring from a career as a RN. My highest degree, a Masters in Legal Studies, was very useful as a Nursing Home Administrator. Learning about SHINE, I have served as a SHINE counselor since 2006. Other than enjoying golf and bridge, I have been the Secretary of the POA for the past five years. I volunteered with the Community Improvement Council for three years and am a member of the Executive Golf Improvement Group. From these experiences I have spent a

lifetime championing Residents’ Rights, understanding state and federal regulations, and doing my part to make this a better world.

CDD6, SEAT 4 – Donna Kempa – Challenger – CPA, CFE, CISA. “Loving The Villages” lifestyle, Donna wants to be involved to ensure The Villages will remain beautiful and financially strong. As a resident elected Supervisor in CDD6, Donna would be committed to putting the interests of the residents **FIRST** and giving the residents a strong voice on the Board. Donna Kempa, a resident of the Village of Amelia, is originally from Western New York. She holds certifications in Public Accountancy, Fraud Investigation and Information Systems Auditing. She has extensive experience auditing in a number of industries. Donna is committed to asking the tough questions about how **your** assessment dollars are spent.

CDD8, SEAT 3 – Victor Ray – Challenger – I was born in Lynwood, California in 1957, and received a BA in Communications at CSU Fullerton, Masters in Divinity at St. Mary’s and was ordained a Priest in Orange, California in 1988. My career includes over 28 years of dedication and hard work in the field of Wire, Cable and Electronic distribution as Senior Manager in Sales and Procure-

ment for Newark Electronics and IEWC.

I moved to Wisconsin to serve as US Director for IEWC, and quickly got involved with my community by starting a neighborhood association that grew into the Walkers Point Association, a 501C3 non-profit, protecting the rights of residents and business owners in City Government. I also helped direct my own company into an ESOP organization and served as Parish President of St. Patricks and Our Lady Guadalupe, in Milwaukee, as well as on the Board of many organizations in Milwaukee.

I moved to the Villages in 2013 and serve on the Board of Directors for the POA.

CDD8, SEAT 4 – Ray Banks – Challenger – I was born in Pennsylvania and raised in New York. I owned and operated a daily news franchise for 42 years. I am familiar with government procedures as I worked for the Town of Islip for 28 years, and I’ve had extensive real estate experience with my son in buying and selling houses for ten years.

I moved to the Village of St. Charles in 2008. Shortly after moving I joined the POA where I am currently a member of the Board of Directors. As a member of the POA Board, I assist with the membership committee and I

(Continued on page 5)

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CDD Candidates

(Continued from page 4)

helped design the front page of the POA Bulletin. I am a POA endorsed candidate and it is important to me to fight for residents' rights.

A complete list of candidates can be found on PAGE 17 of this Bulletin.

All candidates who are in "competitive elections" were asked to provide a brief biographical sketch for publication in the POA Bulletin. All who submitted the requested sketch are identified in the above referenced article. The POA Board of Directors hopes that the election information contained herein will help voters decide which candidates will best represent their interests.

NOTE: The POA encourages members of its Board of Directors to become involved with the Village Center Community Development District's Amenity Authority Committee (AAC), and the residential (numbered) Community Development District (CDD) Boards. These boards and the POA have similar goals in protecting the Rights of Residents. Because the POA supports the spirit of the Florida Sunshine Laws, if more than one POA Director is elected to serve as a member of the AAC or the same CDD Board, the newly elected "Supervisor" will voluntarily resign

from the POA Board of Directors immediately following the announcement of the election results, so that no more than one member of the POA Board of Directors serves on the AAC or the same CDD Board simultaneously.

According to a Florida Attorney General Opinion, the Sunshine law does NOT say that two or more members of a public body may not meet at a social gathering, private clubs, etc., but only that such public officials should avoid discussing matters on which foreseeable action will be taken by the public board of which they are members. However, in order NOT to give even the appearance that a Sunshine Law violation has or could have occurred, we do not permit more than one Supervisor in any one District, or more than one member of the AAC, to serve on the POA Board of Directors at the same time. □

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October Parades

This year’s parades are going to be bigger and better. The parades are organized by the Villages Resident Parade Committee, headed by Jackie Campbell and consisting of a representative from each of the three Italian Clubs, four Irish Clubs and two German Clubs.

THE ITALIANFEST PARADE
Tuesday, October 7, 2014, 3:30 PM
Spanish Springs Square



This year’s Italianfest Parade is chaired by Frank Truglio, President of the original Italian American Club, established in 1992.

With the first time appearance of the 50 strong, Villages High School Band, led by Mr.

Andy Deen, the parade atmosphere will be highly charged. Among the dignitaries will be, Lady Lake Mayor Ruth Kussard, Police Chief Chris McKinstry, The Villages VCDD Recreation Department Manager, Pam Henry and staff, members of the POA Board of Directors, and our Grand Marshal is scheduled to be Iraq Veteran, Three Star General, Vincent Capasso, Ret. The Marine Corp Color Guard and the Vietnam Vets of America 1036, will also be present.

The parade, at this time, includes 150 plus golf carts and 400 plus walkers and plans to be our biggest yet. Some of the groups included in the parade this year are, The Villages Twirlers and Drum Corp, the Prime Time Twirlers, and Clown Alley 97, which will be handing out flags, and many more happy surprises. □

THE OKTOBERFEST PARADE
Tuesday October 21, 2014 3:30 PM
Spanish Springs Square



This year the Oktoberfest Parade is chaired by Kirk Freundt, president of the Villages Deutscher Club, which has been established since 2004. The parade will host over 30 clubs and organizations with over 650 participants and over 150 golf carts. The parade will be led by the Lady Lake mayor, Ruth Kussard, as well as police chief, Chris McKinstry, the Marine Corp Color Guard, Vietnam Vets of America 1036, N.Y.P.D. 101, DAV Chapter 150, The Villages VCDD Recreation Department manager Pam Henry and staff, and members of the POA Board of Directors.

The parade theme banner is “Wunderbare Freundes” or “Welcome Friends” and will lead with a German Beer Wagon. Entertain-

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October Parades

(Continued from page 6)

ment from the Swinging Bavarians, Shatze Dancers, Schlachtfest (a Fall pig roast), Four German Clubs, two from the Villages, one from Ocala, and the other from Beverly Hills.

Parade spectators will be entertained by the Villages Twirlers & Drum Corp, Prime Time Twirlers, as well as the Villages High School Band, who will perform for us for the first time.

This parade will include the participation of the Villages House of Beer, and The Grand Master Dragon Boat Club, who just returned from competition in Italy, Clown Alley 179, which will hand out party beads, the Dynamic Dog Club will have their beloved pets perform for the crowds, and we’ll also have the Villages Cheerleaders, Aloha Friends of Hula, Golf Cart Drill Team, The Polka Lovers Club, The Yesteryear Kart Club, The Original Belly Dancers, The German Band, The Hanger Flyers, The Villages Sweeties, and the Ohio State Alumni Club.

We look forward to having an enjoyable and well attended parade. □



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Sinkhole Survey

Sinkhole coverage is probably the most misunderstood coverage. Common in the State of Florida, insurance professionals 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 ad-

resses Catastrophic Ground Cover Collapse coverage in the same manner. Some insurance companies will offer an option to add additional “extended 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 “extended sinkhole coverage” may cover a sinkhole related loss that impacts your home, but does not meet the criteria to be considered catastrophic ground collapse which is covered by your main policy. This coverage is subject to a higher deductible with most carriers, typically charging 10% of your Coverage A dwelling amount.

The POA submitted the Sinkhole Insurance Survey to all POA households for which we had an email address (a little over 6,000) and asked them to complete the survey as we were using them as a test sample. Approximately 35% responded with fully completed surveys. The questions asked and the percentage of respondents for each option are provided below.

1) Do you currently have the “extended sinkhole coverage”?

44.7% Yes

55.3% No

If your answer to question 1 is YES, (44.7% responses) answer questions A. & B.

A. How many years have you had the extended sinkhole coverage?

7.6% Less than one year

19.1% One to two years

27.8% Two to three years

45.4% More than 3 years

B. What is your deductible for your coverage?

4.4% Two percent

4.6% Five percent

74.0% Ten percent

17.0% None of the above

If your answer to question 1 is NO, (55.3% responses) answer questions C. & D.

C. Which statement best describes your situation?

80.1% I have never applied for

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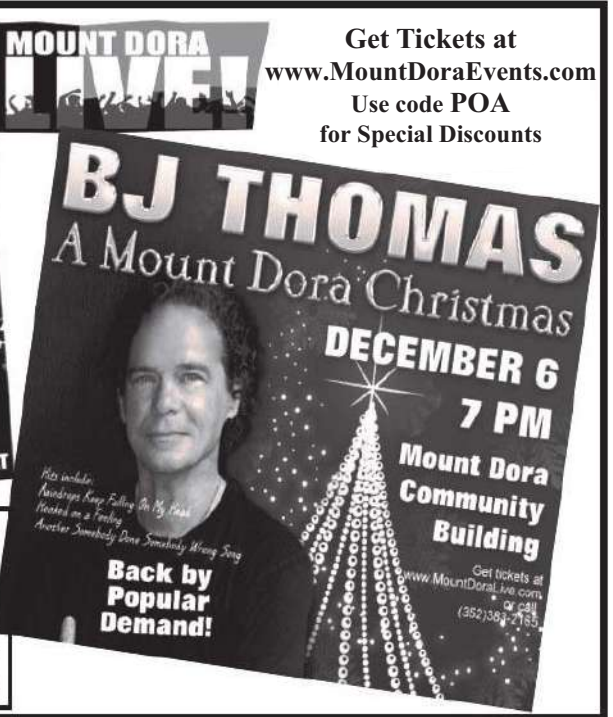


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Sinkhole Survey

(Continued from page 8)

“extended sinkhole coverage”

6.4% I applied for it and was denied

13.5% I previously had it, but have been “non-renewed”

D. If you were denied or non-renewed (29.9% of responders) what reason(s) was given?

3.1% Problems (cracks, etc. with my structure)

19.2% Proximity of my property to sinkhole activity

2.0% Both Problems and proximity

75.8% No reason given

2. Which statement best describes your situation?

1.6% I have had a sinkhole

15.2% There has been a sinkhole within one-half mile of my property

31.4% There has been a sinkhole between one-half and two miles from home

51.8% I am not aware of any sinkholes within two miles of my property

3. “Extended sinkhole coverage” – Basic assumption: You would have to pay a ten percent deductible on any claim you filed and you would have to pay an annual

premium, both of which would be based on the insured value of your structure – (not the sales value of your home). Assume that the annual premium would be “X” amount of dollars for each \$100,000 value of your home, what would be the **MAXIMUM** per \$100,000 dollar figure you would be willing to pay as your annual premium?

45.4% \$100 for every \$100,000 (i.e., \$200 per year for home valued at \$200,000)

15.6% \$150 for every \$100,000 (i.e., \$300 per year for home valued at \$200,000)

7.3% \$200 for every \$100,000 (i.e., \$400

per year for home valued at \$200,000)
 1.4% \$300 for every \$100,000 (i.e., \$600 per year for home valued at \$200,000)
 30.3% Any reasonable amount to have peace of mind.

The POA has established a Sinkhole Insurance Committee, composed of residents who have varied and excellent backgrounds in the insurance industry. Using these survey results, they will determine the best path in our effort to try to find a way to make sinkhole insurance more available and affordable to Villages residents. □

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Amenity Authority Committee (AAC) Meeting Highlights September 10, 2014

Audience Comments:

- A suggestion was made that executive golf fees be waived for any active military personnel in possession of both a green card and a Villages guest ID card. Staff agreed to re-search the item and provide an update to the

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Committee.

- An inquiry was made as to when construction would begin on the new El Santiago recreation center. Staff responded that the RFP should be out for bid in October and indicated delays were due to the changes that had been made in the original construction plan and the fact that the architects were currently finishing up on the Tierra del Sol project.
- Staff responded to an audience request on the status of various recreation facilities construction plans.

New Business:

The Committee approved the Fiscal Year 2014-2015 Budget for the Recreation Amenities Division Fund (Projected Expenses of \$41,457,396, which includes \$16,451,951 for bond debt service).

Old Business:

Capital Project Update:

- El Santiago Status: RFP going out October.
- Tierra Del Sol: The award of the RFP was approved by the AAC and VCCFDD on August 6, 2014. Following the award of the RFP, a pre-construction meeting was held, and the contractor had 30 days to have the necessary permits and 180 days for completion. Project

completion is scheduled for April, 2015.

- Gate connectivity is scheduled to be completed in October, 2014. The cameras will be able to pick up license plates and facial images, including those of golf cart drivers. Signs will be installed indicating that the Community is “Under Surveillance”.
- Paradise Park B is scheduled to be completed in December, 2014.
- Staff is aware of the rough surfaces at the Hacienda sports pool. The original surface was a “pebble surface” and with use it gets rougher. A new surface is budgeted to be installed in 2014-15.

Reports and Input:

Supervisor Comments:

- Mr. Deakin requested that the vegetation along the fitness trail in CDD4 be addressed.
- The Committee requested Staff acknowledge gratitude for service to Mr. Lambrecht for his service on the AAC.

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

NEXT AAC MEETING – WEDNESDAY, OCTOBER 8TH, 9:00 AM AT THE SAVANNAH CENTER. □

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SLCDD Class Action Complaint

The following is submitted by Attorney Carol M. Anderson in response to the article published Sept. 12, 2014, in The Villages Daily Sun entitled “Class-Action Lawsuit Jeopardizes Opportunities for Bond Savings”:

Quoting from the Article: “Sumter Landing District supervisors saw their plans to refinance bonds at historically low rates squashed Thursday when informed of the impact of the filing of a class-action lawsuit.... The plaintiffs allege that amenity fees were improperly transferred to the District in 2005 due to the pledging of amenity fees to support issuance of bonds, according to the filed complaint.”

Anderson’s Response: You will read below the words of Gary Morse, the Developer, which he published in a 4-page insert in The Daily Sun in December, 2007 when he approved the settlement in the VCCDD case.

***(See summary at the end of article if you are not familiar with the lawsuit. When reading it, keep in mind that the complaint about the amenity fees in the current SLCDD case which they are now calling frivolous is the same complaint about the amenity fees that was litigated in the VCCDD case about which Mr. Morse said this: “The complaint about amenity sales can prove to be the best thing that ever happened for every resident that’s here today and those yet to move here.”)

Compare the following comments in the recent article with those in Gary Morse’s article:

Recent article 09-12-14: “Attorneys representing The Villages and its developers already have filed a motion to dismiss them as defendants because of the ‘completely frivolous nature of the plaintiffs’ complaint”, and “Due to the nature of the claim, it was appropriate to aggressively defend and to request a dismissal, District Manager Janet Tutt said”, and “It is unfortunate in this age of litigation a frivolous lawsuit, such as this, can stop us from doing something that would have been good for the community, said Mike Berning,

chairman of the Sumter Landing District.”

Compare with Gary Morse’s December 2007 article:

“Through the diligent work of the Plaintiffs’ group and our representatives, a settlement agreement will be presented to the Village Center District for its consideration on December 21, 2007...The filing of a Class Action Suit will bring this settlement before a judge for a “Fairness Hearing” and court approval of a fair settlement ... Included in the Class Action Suit is the formation of an elected resident Amenity Authority Committee who will have the responsibility and authority to manage and spend this money, in addition to the District’s regular Amenity budget...**All affected residents...should be behind this Class Action Suit.**”

Mr. Morse continues: “The Future”

“The Sumter Landing District which serves CDD 5, 6, 7 and 8, between Hwy. 466 and Hwy. 466A and the Brownwood District (yet to be formed), which will serve CDD 9 and 10 between Hwy. 466A and Hwy. 44 will be formatted the same as The Villages Center District. Just like the numbered Districts, they will remain under our family’s control during the development of the numbered districts that

(Continued on page 12)



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SLCDD Class Action

(Continued from page 11)

they serve. They will operate the amenities with the guidance of a Resident Advisory committee. Then the management of the amenities will be turned over to the elected resident Amenity Authority Committee in perpetuity. **Detailed discussions among the attorneys for both sides are progressing and we all hope that soon a Class Action for Lake Sumter Landing District can be commenced which will not only prevent inadequate reserves, but will also create the resi-**

dent Amenity Authority committee for that area as well. This will enable our family to complete our dream of building the Disney World for active retirees that you all deserve. And we appreciate all the help you give us in accomplishing this.”

It is clear from Mr. Morse’s statement that he, his counsel and Plaintiffs’ counsel for the VCCDD plaintiffs (the same counsel for the SLCDD plaintiffs) all amicably arrived at a settlement of the VCCDD Class Action suit and were working toward a similar result for an SLCDD Class Action suit and settlement. It is well known that an IRS investigation began in early 2008 and is still on-going. Because of the uncertainties surrounding the IRS investigation, work toward finalizing anything regarding the SLCDD complaint was put on hold. The years went by and eventually time limitations required the filing of the Class Action.

Plaintiffs and their counsel have always been ready and willing to resolve the SLCDD complaint, as previously contemplated by

Gary Morse, and planned with defendants and their counsel in 2007 and early 2008. The mantra at that time was to always work toward maintaining a united community and plaintiffs have been faithful in trying to do so; thus, defendants’ failure to notify or consult with plaintiffs and plaintiffs’ counsel about the opportunities to refinance is disappointing, as is their apparent attempt to delay a resolution and to litigate the case in the media. Because defendants have a duty to plaintiffs to preserve and protect the amenity fees, they cannot use the SLCDD lawsuit to discriminate against SLCDD by hiding behind what they perceive to be a “shadow over their heads” and say it’s not worth their time to make refinancing attempts on behalf of SLCDD. Such tactics hurt the Villagers and further delay the establishment of an Amenity Authority Committee (composed of elected SLCDD residents) so that all recommendations and decisions pertaining to the amenities still remain in the control of the defendants and their Su-

(Continued on page 14)

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SLCDD Class Action

(Continued from page 12)

pervisors; nevertheless, we remain hopeful that a settlement can be reached so that the community can be the united one that both sides worked toward when arriving at the VCCDD settlement.

Finally, I hope everyone now realizes that our complaint has merit. I have never filed a frivolous lawsuit and never will.

Respectfully submitted, Carol M. Anderson

*** 2007 VCCDD Class Action ***

As background, almost all of us bought our homes in The Villages for one reason -- the amenity system. But how does the amenity system work? The Developer promises, in a

recorded deed, to furnish us the amenities. We, in turn, promise to pay, to the Developer, a monthly Amenity Fee. The Developer then sells to one of the commercial Community Development Districts that the Developer controls (the Villages Center CDD or the Sumter Landing CDD) both the amenity facilities (rec centers, pools, executive golf courses, etc.) and the right to receive the amenity fees. After the sale, the Center District then continues to provide the facilities and services and collect the amenity fees. To get the money to pay the Developer for the purchase of the facilities and amenity contracts, the Center District issues tax exempt bonds (which exemption is now under review by the IRS). The VCCDD lawsuit in 2007 was about the Developer selling executive golf courses, recreation facilities and amenity fees to the VCCDD, which caused the VCCDD to issue bonds using the amenity fees as collateral. This resulted in the Developer receiving approximately \$225M while simultaneously, the amenity fees became committed to pay back that sum plus an

almost equal amount in interest to the bond holders. The SLCDD lawsuit is about the same thing, that is, the Developer sold amenity facilities, including the right to collect amenity fees in perpetuity, and then the SLCDD issued bonds to get the funds needed to pay the Developer and simultaneously committed the amenity fees to the bond debt. Currently, the result is that approximately 1/3 of the total amenity fees is required annually to pay the principal and interest on the existing bond debt, which will be paid in full in 2036.

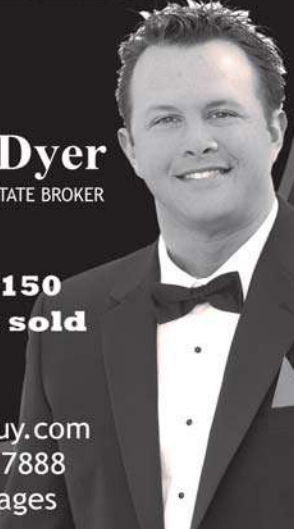
This, in a nutshell, is how the system works or is supposed to work. However, by 2007, the system was starting to unravel because the projected expenses did not allow for renewal and replacement funds or special expenses such as an increase in the minimum wage, putting the Center District in a position where it would no longer be financially able to adequately maintain and deliver the amenity facilities and services north of Route 466. Consequently, members of the POA initiated a

(Continued on page 15)

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SLCDD Class Action

(Continued from page 14)

Class Action lawsuit, on behalf of residents north of 466, that was settled with a \$40 million dollar recovery from the Developer to be added to the amenity fund for the benefit of The Villagers. The settlement also resulted in the creation of the AAC (Amenity Authority Committee) which was set up to allow residents control of non-bond required amenity funds that otherwise is under the sole control of the Developer's Supervisors. For more information on this 2008 settlement, go to poa4us.org and click on "Class Action Lawsuit". □

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Additional Amenity Authority Committee Candidate Bios

(Continued from page 2)

AAC SEAT – Lady Lake/Lake County – Lowell Barker – POA Endorsed Challenger

– See Bio on Page 2.

Vs. Richard Jones – Challenger – Having lived in The Villages for the last 16 years I've had the pleasure to watch us grow into the best community of it's kind in The USA. Working successfully as a school administrator for more than 30 years in both West Virginia and Florida has provided me with the experience and

expertise to work effectively with many big budget issues. Making sure the residents get the "best bang for their buck" is my primary goal. I'm an independent thinker and do not subscribe to any special interest group's philosophy. I am "my own man".

I was motivated to run for the AAC due to the "Pool Lights Issue". I have used Chula pool since I became a resident in 1999. I was devastated when I discovered that I could not swim at night. I understand the problem is being resolved, however I was disappointed that it became a problem. If elected to the AAC I will be accessible to "all" residents and will respond accordingly to their concerns in a expedient and efficient manner.

Vs. Frank Kirschenheiter – Challenger

Born, raised in Detroit, Michigan, BS Math: Michigan State University. Ex-USAF officer. Married Karen, 44 years, 2 daughters, 2 sons. Worked with computers for 44 years in Illinois, owned own business since 1985. Bought computer repair business in Ocala/The Villages in 2013. As VHA representative and attending AAC and budget workshop meetings, it has become more evident that resident input was needed in AAC and VCCDD decisions. I believe in meeting and emailing with various groups on a regular bases to get their input. I

will use my management and budgetary experience to closely monitor expenditures.

CDD1 – Carl Bell – POA Endorsed – INCUMBENT - See Bio on Page 2.)

Vs. Tom Fetherling – Challenger – I lived in the Nashville, Tennessee area all my life until retiring to the Villages, which I have lived for 9 years. I was in successful management or business ownership starting at the age of 16 until my retirement at the age of 66. I am presently 74 years old.

I served on the board of directors for the technology colleges in the state of Tennessee. I was president of the River Chase Homeowners Association for 10 of the 12 years I lived there. Our monthly fees never increased for the duration of my term.

I was a licensed contractor in the state of Tennessee.

CDD2 – Ann Forrester – INCUMBENT

– I'm Ann Forrester, 15 year resident, and represent CDD2 on the Amenity Authority Committee (AAC). I have served on many boards and committees: 4 years on AAC; Chair, Community Improvement Council (CIC), we developed and helped residents place benches throughout The Villages; Vice President,

(Continued on page 17)

 	
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Additional AAC Candidates Bios

(Continued from page 16)

Santiago Women's Club; Chair, Arlington VA Community Services Board; etc.

These leadership and fiscal responsibilities have given me the experience to represent Villages Residents in a fair and informed manner. I look forward to the completion of the new and renovated Recreation Centers and am proud we accomplished this while maintaining a healthy financial reserve.

Vs. Marty Rothbard – POA Endorsed Challenger – See Bio on Page 2. □



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Additional Bios for CDD Supervisor Position

(Continued from page 5)

CDD1, SEAT 2 – Ellen Cora – INCUMBENT – Seeks re-election on her strong record since 2011. She listens; she responds; she leads. Fought successfully for a balanced budget & contingency financial reserves. Found funding for the new Morse Boulevard irrigation system. Kept taxes below 2001 levels. Instrumental in lake/pond algae purification; the safer off-Morse post office golf cart bridge and villa road/sign issues. Supported curbside real estate signs. Her career included executive positions in the pharmaceutical industry; Washington lobbyist; and president/owner of Elcor Marketing Associates, Inc. Strong volunteer history with hospitals, healthcare outreach and ambulance services. Former columnist: The Villages Daily Sun. Free-lance photographer/writer. Education: B.A.: Economics/international politics. M.A.: Organizational psychology. MBA: Marketing/Management. Post-grad study in finance, pharmacology, medicine.

Vs. Craig Estep – Challenger – No bio.

CDD1, SEAT 4 – Clyde Long – INCUMBENT – In my three and a half years as a supervisor for District I have been instrumental in making sure that the proper chemicals are used by the new outside source to keep our lakes and ponds clean. After being made aware of the dangerous situation at the Morse Blvd postal station, I took it upon myself to see that improvements were made. With the installation of the new bridge those living in the Village of De La Vista West have a safe way to get their mail. Because of our effort, residents of District 1 are allowed to display for sales signs in yards.

Vs. Peter Pittsburgh – Challenger – I am running for Community Development District 1 – Seat 4. I am 66. I am married with two daughters and two grandchildren. I am retired from the U.S. Army. For 19 years I served on the HOA board in Orlando. I am passionate about this position. I have the experience, personal qualities, drive and resilience to take on this exciting challenge. My most recent achievement was championing improvements at the La Hacienda Sports Pool from conception to completion, a \$500,000 project. I look

(Continued on page 18)

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CDD Supervisor Bios

(Continued from page 17)

forward to working with each of you and I appreciate your support.

CDD5, SEAT 2 – Gerald Knoll – INCUMBENT – My wife Carol and I are full time residents of The Villages since 2007.

Current Supervisor CDD5, Seat 2; Past representative for District 5 on The Villages Architectural Review Committee. Member and past president - Rotary Club of the Villages. Graduate - The Villages Resident Academy. Superintendent of Public Works (1980 – 2007), Village of Hamburg, New York – responsible for 4 million dollar annual budget; engineering; construction project manage-

ment; road, building, park and equipment maintenance; solid waste management. Received numerous citations and awards for best management practices in public works and solid waste management.

Vs. Carolyn Reichel – POA Endorsed Challenger – See Bio on Page 4.

CDD6, SEAT 4 – Russ D’Emidio – INCUMBENT – I moved to The Villages 10 years ago after a successful career in Information Systems Management at Johnson & Johnson. I was elected to Supervisor CDD6 in 2010. Previously I was Regions 6&7 Chairperson of the Villages Homeowners Association. Today I continue as Director on the VHA Board. In 2012, I was selected to the Board of the Directors for the Central Florida Health Alliance including The Villages Regional Hospital. Giving back is important. I believe in the Villages way of life and protecting that for our residents. Building trusted relationships has enabled me to attain a proven track record.

Vs. Donna Kempa – POA Endorsed Challenger – See Bio on Page 4.

CDD7, SEAT 1 – Dennis Broedlin – Challenger – Resident Village of Hadley 5-1/2 years.

Present Community Service: Member Community Improvement Council 5 years – First Vice President 1 term; President 2 terms; Chairman Bright at Night Committee; Member VHA – Vice President VHA Community Foundation

Employment History: Retired Director Information Services – Stratford, CT Board of Education; Director MIS – Bic Pen Corp. and Ascom Hasler Corp.

Prior Community Service: Far Mill Condo Association – Vice President 10 Years; Councilman Town of Stratford, CT – Elected to three two year terms; Chairman Finance and Ordinance Committees. Extensive experience in Budgets with the Town, School and Condo Accounting Degree; U.S. Navy Veteran.

Vs. Joseph Schlosser – Challenger – Graduate Hicksville High School, Long Island, New York 1961; Hicksville High School 1985 Hall of Fame Award and Plaque for “Outstanding Public Service”.

1976 Member of Kiwanis, (East Meadow, Long Island, New York); 1986-87 elected Lieutenant Governor of Long Island South Central Division of Kiwanis (responsible for 14 Kiwanis Clubs).

Directed many charitable events including:

(Continued on page 19)

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CDD Supervisor Bios

(Continued from page 18)

Holiday food baskets for less fortunate; Thanksgiving dinner for seniors; Working with “Make A Wish Foundation” sent terminally ill child and family to Disney World with funds from 14 Kiwanis Clubs; Established first blind softball team in Nassau County, New York.

1988 voted “Man of the Year” by Chamber of Commerce, East Meadow, New York; 1990 elected President of East Meadow Chamber of Commerce; Capable of handling all types of business and community matters. Your support is appreciated.

CDD8 , SEAT 3 –Victor Ray – POA Endorsed Challenger – See Bio on Page 4.

Vs. Dick Wedding – Challenger – Married 52 years to Sandy; father of 2; grandfather of 5. Active in church, school, family-oriented, food bank and fund raising activities.

Professional career in the Food Industry for 46 years in the 2nd largest Commercial Baking Company in the country; 15 years sales responsibility, growing a profitable business through Leadership, Organization & Communication; President and GM of a baking facility. Turned losing operations into profitable ones by satisfying the customer, employee, and stock holder.

I bring an open mind and a willing attitude to effect positive direction as your supervisor.

CDD8, SEAT 4 – Duane Johnson – INCUMBENT – My wife, Sarah and I have been married for 46 years. We have a Son and Daughter and five Grandchildren. Sarah and I have lived in the Villages for Five years.

I am a District supervisor of CDD8, Seat 4; A former Planning and Economic Development Director in Minnesota; Member of Hope Lutheran Church; Past member of the Community Improvement Council (CIC); Past Vice President of the St Charles Social Club; Past elected City Council member; Past elected Soil and Water Conservation District Officer.

Vs. Ray Banks – POA Endorsed Challenger – See Bio on Page 4. □

August/September POA Forum Questions & Answers

1) Who follows up when a vacated property needs lawn care? (A) You need to contact the Community Standards Department at 751-3912 and file a complaint. They will follow up by contacting the property owner or the bank. Note, however, that they will pursue it until they get the immediate problem addressed, but it is likely that the property will again become overgrown because the Community Standards Department does not follow up after the problem has been addressed.

Thus, as needed, you will need to contact the Department again – and again, and continue to file complaints.

2) Do we expect to be able to cross Hwy 466 in our golf carts? (A) That decision would have to be made by Sumter County. To date, we have heard no discussions regarding this issue.

3) If a resident finds that the grading on

their lot does not effectively remove standing water, what is their recourse? (A) If the problem occurs within one year of the sale of a newly constructed home, contact the Warranty Department and they should address it. (An audience member advised that after the warranty period he had called the Warranty Department and requested the name of the Company who had done the grading on his property. He contacted them and they came out and fixed the problem for a reasonable price.)

4) When we got new air conditioning in 2011, the installer ran a CSST line up the side of the house and across the attic. After reading about the potential dangers of those lines, when an electrician visited our house last month, I asked him if electricians or plumbers

(Continued on page 20)

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August/September POA Forum Q&A

(Continued from page 19)

replace the CSST lines with the hard pipes as some people have recommended? He said it was a plumber’s job, but volunteered to go up in the attic and make sure it was properly grounded. He checked and found that it was not grounded. He grounded it properly at a minimum cost. My question is whether or not the grounding offers any kind of protection that would lessen the need to replace the CSST with the hard pipes and do you have a ballpark figure of how much the replacement would cost. (A) Generally speaking, this is a matter of how much risk you are willing to take. Grounding it properly is absolutely necessary. Whether you go to the hard pipe is a separate decision. If you are going to spend the money, it has been suggested that you would be better off to spend a bit more money. Meaning, install a lightning protection system so that your house is much less likely to be struck by lightning, rather than to replace the CSST and not improve your homes protection from lightning. Either system – the CSST or the hard pipes can be problematic if

they are not installed properly. We have checked with two plumbers and the going rate for replacing your lines with the hard pipes generally runs from \$10 to \$12 per foot.

5) In regard to sinkholes, I have wondered why the POA could not self-insure by raising our membership fee several dollars and then we could just put it in a pot, keep it invested and separate and when anyone who paid into the fund has a sinkhole, that fund can be used to repair the property. (A) It’s because the insurance lobbyists have been able to get Florida Statutes enacted in order to close every possible opening that we might fit into in an effort to create a self-insurance fund. However, the POA Sinkhole Insurance Committee is continuing their investigation of any and all possibilities that might be available to assist Villages residents with getting sinkhole coverage and reducing the deductibles. Additionally, you would need a lot more than a couple of dollars per year per home to fund such a program.

6) I want to ask about some of the homes in the historic section. Is the Developer buying the homes once they come on the market, removing them from the lot and then building a new home on the lot? (A) Yes, the Developer has purchased 30 to 40 of them that we

are aware of, and the folks we have talked to who live in the area are very happy about it as they believe it will definitely help maintain their property values.

7) I have a question about rentals, especially over on the historical side. Is there anything in our deed restrictions that says all renters must be at least 55 years or older because it seems like there are a lot of younger people that are renting over there and it seems like there are a lot of crimes attributed to these younger people. (A) Our deed restrictions state that we are in an adult community designed to provide housing to persons 55 and older. All homes that are occupied must be occupied by at least one person who is at least 55 years of age and no person under 19 years of age may be a permanent resident of a home. However, hardship exceptions by the Developer are permitted by the law, but at least 80% of the homes shall, at all times, have at least one resident 55 years of age or older. □

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See Page 6 for Details

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LETTERS

Letter to the Editor:

Sinkhole Insurance Survey

Survey questions much too limited in scope - whatever happened to the concept of The Villages self insurance fund that has been brought up in several forums by quite a variety of sources? The Perna's

Editor's Note: We are taking one step at a time. The first step was to determine if we could establish a Villages self insurance fund. But after research and legal consultations, we have determined that the Florida laws would not permit us to do so. Thus, we are trying to get data with which to present a case to a current insurance company to take it on and/or to our Florida legislators suggesting modification of the sinkhole insurance laws - thus the survey. We need some concrete data before we can move forward. □



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Letter to the Editor:

Sinkhole Insurance Deductible

Thank you for addressing this important issue! I've read the POA articles about having some insurance coverage, but I haven't noticed any commentary about the size of the "deductible".

A \$30,000 deductible is just too high. So, my request is for the POA panel, when working with any insurance companies on Sinkhole coverage, to encourage those companies to consider offering various deductible options so that a homeowner would have the opportunity to lessen his exposure. Instead of having

to keep \$25,000 set aside for this single exposure, I would prefer to pay an additional premium to transfer the risk. Some insurer should be able to sell a rider to shrink that deductible.

I guess that most residents would not spend even the \$10,000 - \$15,000 you said it would cost to have their property tested. Not everyone in The Villages has a bunch of money. If your "panel" of folks experienced in insurance are all agents or salespersons, then they may have that kind of money, but many of us do not.

Thank you and all the folks working on POA issues. It is so good to have folks who will share information that seems not to be available otherwise. You folks are doing important work.

Charles Martin
 (Continued on page 22)

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Letter to the Editor, continued:

Sinkhole Deductible

(Continued from page 21)

Editor's Note: The standard deductible they are using is 10% of the insured value of your house, i.e., if the house was insured for \$150K, the deductible would be \$15K. However, if you don't have this coverage and the repair bill was \$80K, you would have to pay \$80K instead of just the first \$15K.

The reason you would want to have your house tested would be to maintain the value of the home should you want to sell it if you have had a sinkhole near you which must be disclosed to any prospective buyer. Some homes could lose 20-30% of their value without that assurance.

The question is one of risk - like any other peril - some of the folks on the coast are paying thousands of dollars as their annual premium for hurricane insurance on their home, because it could cost them way more than that if a hurricane damages their home.

The purpose of the insurance - even the deductible which is high - is to limit your exposure. Of course, we all hope that we never have to deal with a sinkhole. □

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