

THE



Issue 40.11



BULLETIN

November 2014

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Champions of Residents' Rights Since 1975

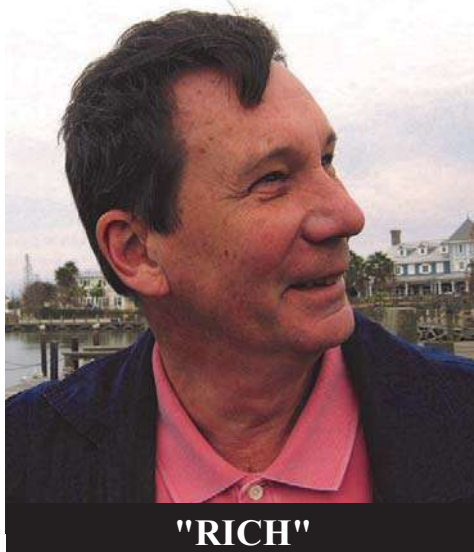
The POA Website – www.poa4us.org

REST IN PEACE

Rich Lambrecht, a dear friend of the POA and many, many Villages residents, passed away on Saturday, October 11th, the day before his 71st birthday. His wife Anne and daughter Heather were at his bedside. His son, Scott arrived from the East Coast shortly after his passing. Over the past 5 1/2 months, Rich worked as hard as he could to recover from the stroke he suffered on April 29th, but severe brain damage made that an impossible task. No matter how hard he worked on his speech and physical therapy, making significant improvement in both areas, it was to no avail. About a month ago Rich began to suffer periodic mini seizures, which eventually resulted in his death. We will miss his smile and the twinkle in his eyes. We will miss his wise counsel and his sense of humor, but most of all we will just miss Rich.

The POA regular membership meeting on December 16th at Laurel Manor at 7PM will be designated "**A CELEBRATION OF THE LIFE OF RICH LAMBRECHT**". We will be asking friends and associates of Rich to share some of their best memories of Rich and hope to be able to put together a picture presentation as well. His long-time friend, Don Deakin, has agreed to serve as Master of Ceremonies and organize the evening's activities. If you would like to be on the list of those sharing memories and/or if you have pictures of Rich, please contact Don Deakin at drdeakin@aol.com.

Fortunately, Rich was still mentally alert



"RICH"

and able to appreciate the Resolutions approved by the AAC and CDD4 Boards which were recently presented to him with some of his friends and family members present. You will find them on the following pages along with a commentary on just a few of the specific actions he took on behalf of the residents he represented.

AAC RESOLUTION

Amenity Authority Committee (AAC)

Rich was elected by the CDD4 residents to be their representative to the AAC, a body created as a result of the 2008 class action lawsuit of which Rich was one of the class

(Continued on page 2)

Tuesday, November 18, 2014

POA GENERAL MEMBERSHIP MEETING

Third Tuesday of the Month – 7:00 PM

Laurel Manor Recreation Center

"Now is the Time to Evaluate Your Medicare Coverage"

(See article below)

Betty Cunningham, Area Coordinator for SHINE (Serving Health Insurance Needs of Elders)

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

Critical Medicare Enrollment Ends December 7th

Betty Cunningham is the SHINE (Serving Health Insurance Needs of Elders) area coordinator for Lake and Sumter Counties. SHINE is a program offered, free of charge, through the Florida Department of Elder Affairs and the local Area Agency on Aging. At the Nov 18th POA meeting, Betty will provide us with a wealth of information, as well as answer audience questions following her presentation.

If you are confused as to what your options are, most frequently those dealing with the cost of prescription drugs and the cost of plans, you can talk with a SHINE (Serving Health Insurance Needs of Elders) volunteer.

The services are free, unbiased and confidential. SHINE volunteers are extensively

(Continued on page 5)

Rich Lambrecht

(Continued from page 1)

The AAC now oversees the expenditure of amenity funds for residents north of CR466. Over the years, even

before the creation of the AAC, Rich had been an outspoken advocate for the residents of the "historic" portion of The Villages on many issues such as the renovation of the Paradise

(Continued on page 4)

RESOLUTION 14-01

A RESOLUTION OF THE AMENITY AUTHORITY COMMITTEE RECOGNIZING THE SERVICE OF COMMITTEE MEMBER RICH LAMBRECHT

WHEREAS, in appreciation of his unwavering dedication to serving on the Amenity Authority Committee, the Amenity Authority Committee members wish to acknowledge Rich Lambrecht; and

WHEREAS, Rich Lambrecht served the residents as the Village Community Development District No.4 Representative on the Amenity Authority Committee from 2008 through 2014, including in the role of Chairman; and

WHEREAS, Rich Lambrecht served a vital role in the decision making process during the formative years of the Amenity Authority Committee which helped guide and provide the foundation for the success of the committee; and

WHEREAS, Rich Lambrecht was instrumental in implementing an aggressive capital project plan to upgrade and improve numerous recreational amenities; and

WHEREAS, Rich Lambrecht selflessly devoted his time and efforts to ensure the committee maintained their fiduciary responsibility to the residents to maintain the lifestyle to The Villages for years to come;

NOW, THEREFORE, BE IT RESOLVED, that the members of the Amenity Authority Committee, this 10th day of September 2014, at The Villages, Florida, express their collective gratitude for the services of Rich Lambrecht; and

RESOLVED that an official copy of this resolution be prepared for Rich Lambrecht as an expression of appreciation.

ADOPTED THIS 10TH DAY OF September, 2014

ATTEST

AMENITY AUTHORITY COMMITTEE

BY:

Janet V. Tutt
Janet V. Tutt, Secretary

John Wilcox
John Wilcox, Chairman

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

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POA Mission Statement

The Property Owners' Association of The Villages is an independent organization devoted to our home ownership experience.

The Vision/Objective of the POA is to make The Villages an even better place in which to live, where Residents' Rights are respected, and local governments are responsive to the needs and interests of residents.

The POA serves Villagers through programs of education, research, analysis, representation, advocacy, and legislative action.

The POA also functions as a "watchdog" organization overseeing the actions of our Developer and our local governments.

Specific POA attention is focused on housing, community, neighborhood, and local government issues. Special emphasis is focused on the Amenity Authority Committee (AAC), our Community Development Districts (CDDs), the Florida Chapter 190 law that regulates CDD operations, and our Developer.

The POA has no ties or obligations to the Developer of The Villages which might compromise the POA position or its advocacy of Residents' Rights.

The POA, founded in 1975, is the original homeowners' organization in The Villages. Membership is open to all Villages residents. □

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

1. Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
2. Have decision making authority for important issues in our community.
3. Elect our top government officials and approve appointments of the top administrative officials in our community.
4. Approve major purchases of common property and the related debt obligations assumed by residents.
5. Have local governments that are free of any conflict of interest issues.
6. Be charged honest monthly amenity fees that are used only for the stated purposes.
7. Receive full disclosure when purchasing a home here in The Villages.
8. Receive an objective market appraisal for major purchases of common property.
9. Receive objective, unbiased, unslanted news reporting from local news sources.
10. Be informed beforehand by the Developer on any major change in our community. □

From Ken Copp, POA Database Manager:

Membership Form Information

In an effort to serve YOU, the membership, better and to make sure the information that goes into your profile is as correct as possible, I have a couple of simple requests that will benefit both you and our Database accuracy.

I have had difficulties with many email addresses, and I try very hard to get them entered correctly, but have found that illegible handwriting seems to be the biggest cause.

Please be careful in **PRINTING** any information. If I am not able to decipher every detail correctly, you will not get our monthly Email Notice or Alerts. That is why it is very important to carefully **PRINT** the information on the form or use the online form. With your help it will take less time to update your profile. Some of the hardest alpha and numeric to distinguish are: Zero and "O", "I" and one, 7 and one, "-" and "_", w and v, v and u.

One other thing that I have seen happening is when someone sends in a profile information change, be sure **YOU ARE** a POA member. **ONLY ACTIVE POA MEMBERS** are eligible to receive our POA Email Notices or Alerts.

Thank you very much in advance for your help in these matters.

Ken Copp, database@poa4us.org

MAKE AN INVESTMENT IN YOUR FUTURE

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 POA memberships and also for the many, many new members who joined with us in 2014 as a way of supporting Residents' Rights for all Villagers.

Our desire is to keep each of you informed of facts about issues which may not have been clearly or fully presented in other media. The POA Mission Statement and the POA's 'Bill of Rights for Villages Residents' can be found on page 2 of this Bulletin.

Our membership year runs from January 1 through December 31. We are now accepting **2015** POA memberships. Please use the form

below. POA members will have access to discounts provided by our Discount Partners (details on page 23). POA members who have provided us with an email address will receive our monthly POA Email Newsletter reminding them of the speaker and date of the upcoming monthly POA membership meeting, as well as Special Alerts informing them of any matters that we believe they should be aware of on a timelier basis than what our monthly Bulletin can provide.

We would also like to cordially invite you to attend one of our monthly meetings, open to ALL Villages residents, POA members or not, which is held the third Tuesday of each month at 7PM at Laurel Manor. □

POA 2015 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 **2015** 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 me my 2015 Membership Card.

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 2015 contribution to the POA in the following amount: \$ _____

3. TOTAL CHECK AMOUNT: \$ _____

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Rich Lambrecht

(Continued from page 2)

and Southside Recreation Centers. Likewise, he had taken up causes that had affected broad based groups of residents. One such example was his strong support for the AAC funding of the reconstruction of the Recreation Trails north of CR466.

Fiscal responsibility and protection of resident amenity fees were also on his radar. He strived to make the best recreational opportunities available for the majority of residents at the most reasonable cost. At times he had been the only one raising serious concern about appropriate fiscal restraint. For example, Rich was the only one to oppose the recent 'hasty' purchase of the gutted out El Santiago building from the Developer.

Two recent quotes that appeared in the May 6 issue of the Villages-News.com are representative of how much Village residents recognize and appreciate Rich Lambrecht's efforts on their behalf. Specifically, Marsha Shearer wrote "Rich Lambrecht is a remarkable man; those who have sought his insight and support have found a uniquely attentive and interested person eager to help obtain the right and just outcome. He's a problem solver and the perfect intermediary to deal with the rights of residents and the interests of the Developer. He is truly the indispensable man." Elena Tellez stated that "We know of no Villager who works harder in his government positions to better our community."

CDD4 Resolution

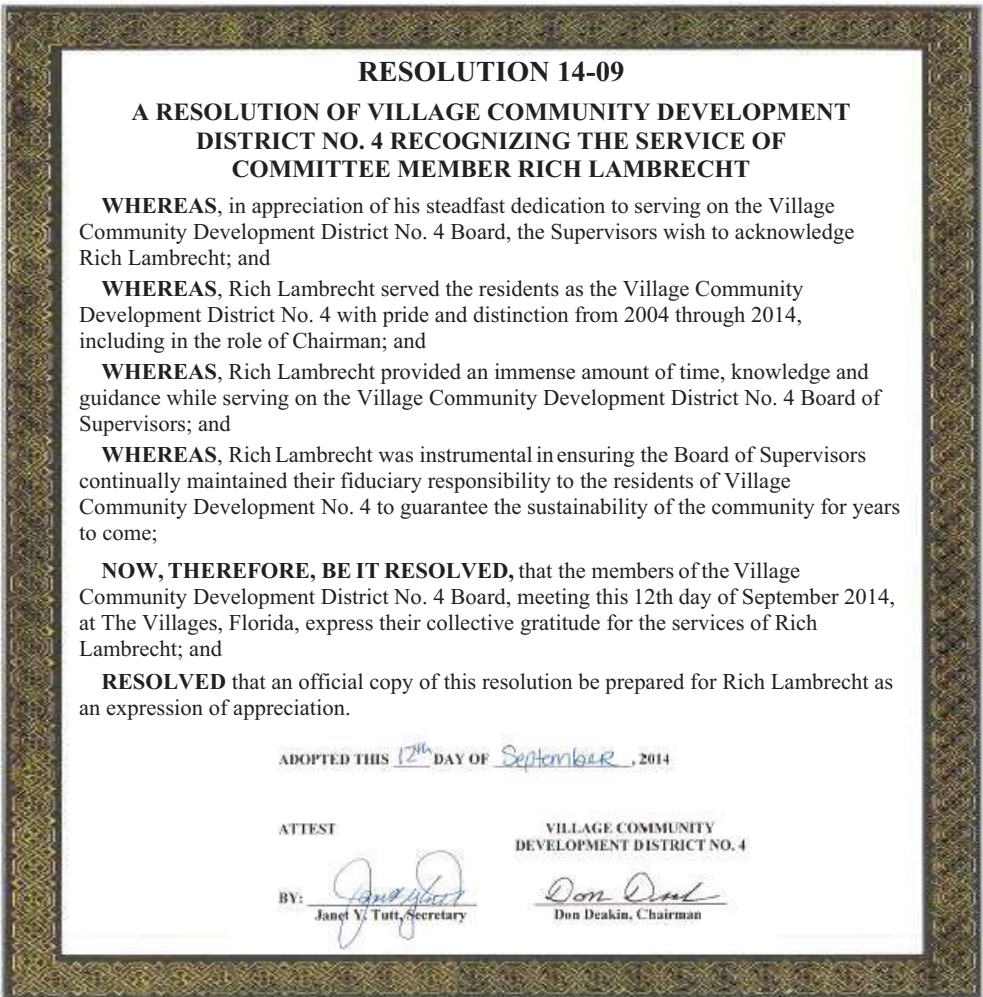
Community Development District 4 (CDD4) - For those who did not know Rich Lambrecht, he had been on the CDD4 Board of Supervisors since the first landowners election that allowed for resident members to be on CDD4 Board of Supervisors (initially the Developer appointed all members). This was his third four-year term as an elected member of that Board of Supervisors.

Because of Rich's due diligence (in his first few years as a supervisor he reviewed hundreds of prior years' documents and Board

minutes relating to the actions of the CDD4 Board and the Developer), he uncovered a number of financial responsibilities that had been given to CDD4 residents which were found to be inaccurate. It was determined that about two thirds of the water retention ponds located within CDD4 were not the financial responsibility of the residents within CDD4. Thousands of dollars are being saved by the residents of District 4 each year due to these findings.

Even though Rich's main role as a CDD4 Supervisor was to represent the residents of

District 4, he had been a spokesman for residents' rights throughout The Villages. Many times residents from outside of District 4 would come to him for assistance because they knew that he would research their issue and support it if it benefits the residents as a whole. His ability to discern between issues that benefit a select group of individuals versus ones that benefit a majority of residents was one of his many strong points. His broad base of knowledge had also made him the "go to guy" when other Districts encountered an unusual situation. □



RICH WAS ONE OF A KIND AND HE WILL BE MISSED BY MANY.

Medicare Enrollment

(Continued from page 1)

trained and do not sell, endorse or recommend providers or companies. The information as to the locations, dates and times of the remaining counseling sites in The Villages are as follows:

Chula Vista Recreation Center: Nov. 7 & 21, Dec, 5 from 3 to 5:50PM

Eisenhower Recreation Center: Nov. 14 from 3 to 5:50PM; Dec 2 from 9AM to noon

Lake Miona Recreation Center: Nov. 4, 11, & 18 from 9AM to 11:50AM

Seabreeze Recreation Center: Oct. 31 from 3 to 5:50PM

Villages Public Library at Pinellas Plaza: Nov. 5, 12, 19 and Dec. 3 from 9 to 11:50AM

ALL COUNSELING SESSIONS ARE ON A FIRST COME, FIRST SERVED BASIS. Call 800-963-5337 for information.

Each year, Medicare beneficiaries have an opportunity to evaluate their Medicare coverage during the Annual Election Period (AEP). **From Oct. 15 through Dec. 7 beneficiaries may change their Medicare coverage to better meet their needs.** They can change all of their coverage or part of it.

Those enrolled in original Medicare have nationwide coverage for inpatient (Part A) and outpatient (Part B) services. They may have also elected to enroll in an optional stand-alone prescription drug coverage offered through private insurers. Many beneficiaries also choose to add a Medicare Supplement Plan – Medigap – which provides wrap-around coverage for the costs associated with original Medicare, like co-pays, coinsurance, deductibles, and other costs.

Medicare also provides an alternative path to receiving your coverage through Medicare health plans (Part C), also known as Medicare Advantage. Advantage plans are offered by private insurers as well and must cover everything Part A and B cover. Most also include Part D coverage. However, where original Medicare offers nationwide coverage, Part C plan is more restricted by region and networks of providers.

In spite of the network restrictions, Medicare Advantage is very attractive to many beneficiaries because many plans have relatively low annual premiums. Many are offered premium-free. Although anyone enrolled in an Advantage plan still pays the Part B premium (\$104.90 in 2014), some plans reimburse all or part of this expense. All have annual out-of-pocket limits, which can be high. □

Sinkhole Insurance POA Committee Update

The Committee has been investigating all possible means to create the availability of sinkhole coverage for Villages residents. It is a daunting task and they estimate only about a 20% chance that they will be able to make it happen, but have agreed to continue pursuing it. The idea of having the Florida legislature make any changes in the 2011 sinkhole insurance revisions has been abandoned because it is evident that the insurance industry does not have any interest in revising it. The Committee is currently reviewing other Florida statutes to determine if there is any way they could legally put together a self-insured solution (Alternative Risk Financing, as it has become called). We will continue to keep you updated on their progress. □

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POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2015 membership year will be conducted at the November POA membership meeting.

The swearing-in will be conducted at the December POA Board meeting and their one year terms will commence on January 1, 2015.

The slate presented by the POA Board of Directors is as follows:

- President – Elaine Dreidame
- Vice President – Jerry Ferlisi
- Treasurer – Donna Kempa
- Secretary – Carolyn Reichel – *Will withdraw if elected to CDD5 Board
- Director – Ray Banks – *Will withdraw if elected to the CDD8 Board
- Director – Ken Copp
- Director – Barbara DeCoste
- Director – Myron Henry
- Director – Mary Paulsboe
- Director – Victor Ray – *Will withdraw if elected to CDD 8 Board

- Director – Sal Torname
- Director – Jerry Vicenti
- Director – Cliff Weiner

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information.

Our By-Laws permit us to have a maximum of 9 Directors, in addition to our 4 Officers.

*** 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 at the same time. □

Maintenance Responsibility of CDD3 Ponds

KUDOS to "former" Chair Charles Cook and Supervisor John Goetz for their position on the CDD3 pond issue

At the June, 2014 CDD3 meeting two resident-elected Supervisors, Charles Cook and John Goetz, acted in the best interests of District 3 residents. They voted against signing an agreement which would have made the residents of CDD3 totally responsible for the maintenance of the Osprey and Trough storm water basins, two ponds on Saddlebrook and Hawkes Bay Executive courses in CDD3, but owned by the VCCDD.

Unfortunately, the other three Supervisors, Bill Ray, Gail Lazenby, and Tilman Dean voted in favor of signing the agreement to make the residents of CDD3 pay for maintenance of the two ponds; thus, closing off any possible discussion/negotiations with the AAC.

(NOTE: Under the US Governmental structure: We, the citizens of the USA, elect our

(Continued on page 7)

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CDD3 Ponds

(Continued from page 6)

government officials to act as fiduciaries on our behalf. That is exactly what Supervisors Cook and Goetz did! They both voted against the motion, which was in the best interest of the District 3 residents. Kudos to Cook and Goetz!

Since that time the District's Attorney has been working to create the necessary documents which will likely be presented at the next CDD3 meeting for signing by the Chairman. However, Chairman Cook stated he would not sign those documents and resigned from his position as "Chair", rather than have to sign an agreement he did not support.

The situation came about when it was discovered, after much legal research, that an old document making CDD3 responsible for maintaining the ponds was never properly executed and thus the VCCDD, as the owner of the property, should have been responsible for the maintenance of these two ponds all these years.

To defend his voting position, Supervisor Gail Lazenby, a long-time employee of the Developer controlled VCCDD, was quoted as saying, "I have a problem trying to take advantage of a mistake." By their vote, Ray and

Dean apparently agreed.

The position of these three Supervisors was in direct contrast to the five resident-elected Supervisors in CDD4, who in 2006 faced a similar situation, but voted **NOT** to sign an agreement to accept responsibility for maintenance for a large number of ponds, which had similar legal "mistakes".

Let's take a moment to look at these "mistakes". The Developer's position was that the residential Districts needed a pond for surface water run-off so the Districts should be required to pay for construction and maintenance of the pond(s) on golf courses owned by the Developer or VCCDD.

The facts are that the Developer also:

- Was required by law to provide retention ponds in order to build his houses,
- Needed water retention ponds for surface water run-off for his golf courses,
- Needed irrigation storage water to irrigate his golf courses,
- Desired water features for his golf courses, and
- Profited by charging premium prices for residential lots with "water views".

Shouldn't these facts be taken into consideration? Is it fair that the Developer would pay NOTHING and the residents would pay ALL?

(Continued on page 8)

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- FOOD TRUCK-N-FLICK Saturday Nov 8
- CRAFT BEER, WINE & FOOD FESTIVAL Friday Nov 21
- MAIN STREET CHRISTMAS STROLL Friday Nov 28
- HOLIDAY CONCERT SERIES Starts Nov 29
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CDD3 Ponds

(Continued from page 7)

Note that at the time the original agreement was written, the Developer not only owned the land upon which the ponds were placed, but also appointed all five of the CDD3 Supervisors.

Assume you had two developers with abutting properties. One developer wanted to construct a golf course, and the other developer wanted to build a residential development. Both needed a place to store water. Do you think they would have come to the same position our Developer did? More likely, they would have worked out an agreement whereby the residential developer would have paid for the construction of the pond, and the golf course property owner would have paid for the maintenance.

At the meeting, District Counsel Valerie Fuchs took the position that since the ponds were constructed with CDD3 bonds, and if the Board did not want to maintain them, the VCCDD could say District 3 residents can't

put their run-off storm water in those areas. (Would that really happen in the "Friendliest Hometown"???? Additionally, any such decision would have to be made by the Amenity Authority Committee, not the VCCDD Board.)

In contrast, in 2006, when CDD4 approached the Developer on similar pond issues, all five District 4 Board Supervisors fulfilled their fiduciary responsibilities to their residents and made it clear they did not intend to sign any documents to correct the Developer's mistake. The Supervisors did what was in the BEST INTEREST of their residents.

In response, the Developer, Mark Morse, sent a letter to the District 4 Board, dated July 7, 2006, which stated:

"...This was obviously an error on our part and something that neither we nor District 4 staff was aware of. In any event, IT HAS ALWAYS BEEN OUR POLICY TO TAKE RESPONSIBILITY FOR OUR MISTAKES. Accordingly, I have enclosed a check for \$149,854 which represents the expense of the 2005 repair to Basin V-6B which was paid by Dis-

trict 4. DISTRICT 4 SHOULD AND WILL NOT BE RESPONSIBLE FOR THE MAINTENANCE COSTS OF ANY WRA (Water Retention Area) THAT WAS NOT CONVEYED TO A DISTRICT NOR SUBJECT TO A MAINTENANCE AGREEMENT..."

To his credit, the Developer did the right thing for the residents of District 4! Currently, in CDD4, nine ponds are maintained by the Developer on his championship courses, ten ponds are maintained by VCCDD amenity funds, and CDD4 residents are responsible for the maintenance of the remaining fourteen ponds.

WHY WAS THIS LETTER TO THE CCD4 BOARD NOT PRESENTED TO THE CDD3 BOARD BY MS. FUCHS? THEN MAYBE MR. LAZENBY WOULD NOT HAVE BEEN IN THE POSITION OF MAKING WHAT WAS THE DEVELOPER'S DECISION – RESPONSIBILITY FOR THEIR MISTAKES. □



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NOVEMBER 11, 2014**

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Amenity Authority Committee (AAC) Meeting Highlights October 8, 2014

Audience Comments:

- Request for a change in the amenity policies to allow the fire department personnel to utilize the basketball courts at Mulberry Recreation Center. Ms. Tutt advised that the Public Safety staff is already provided with free usage of both MVP athletic clubs and that exercise equipment is provided in the fire stations so the request was denied.

Old Business:

Capital Project Status Update

- El Santiago: Award for demolition/construction of the facility is scheduled to be on the agenda for consideration by the AAC and VCCDD on Jan 7, 2015.
- Tierra Del Sol: A change order is necessary to address a main irrigation line that needs to be relocated which will result in a delay in the completion date.
- Gate Connectivity:

Weather issues have caused some delays. The Project completion date has been moved to Nov, 2014.

- Paradise Park Area B: Project on schedule.

Old Business Status Update:

- Landscape design at the Wales gate is still being reviewed. The Committee requested the costs be provided for the installation of a possible handicap ramp and asked that a drawing of the location be provided.
- Multi-Modal Path Striping - Supervisor Deakin made a motion to approve the Interlocal Agreement with VCDD No. 4. (See related article on page 11.)
- Pool Deck Lighting Upgrades at Paradise Regional, Hilltop, Southside and Chula Vista Pools - On Friday, July 25, 2014, a formal Invitation to Bid (ITB) was issued via two electronic means and via the local newspaper. A Pre-Bid Conference (on-site visit) was held on August 6, 2014, and two potential proposers attended. Proposals were due Thursday, August 28, 2014, by 3:00 P.M. We received no timely proposals and one late proposal. Per Florida State Statute and District policy, a late proposal cannot be accepted. This resulted in no proposals for this ITB. The reasons included illness, lack of time, too much "up

in the air" (unknowns) and, a failure to receive the revised plan sheets (found in "junk" mail.) As of Monday, September 29, 2014, staff has contacted the vendor who provided the "late" proposal under the ITB process and the vendor who failed to receive the revised plan sheets under the ITQ process. Both have indicated they are still interested in the project. They have been asked to submit a quote based on the original and revised engineer plan sheets. One vendor has requested another site visit. Staff is currently working to determine a date and time the vendors can attend the on-site visit.

Reports and Input:

Supervisor Comments:

- Supervisor Deakin asked for clarification of the rationale for installation of the gates at the Polo Fields. Staff provided an overview advising that the gates are being installed by the property owners, but they will be open for organized events and for scheduled walking times.

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NEXT AAC MEETING – WEDNESDAY, NOVEMBER 12TH, 9:00 A.M. AT

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Recreation Trail Striping Offer from the AAC to CDDs 1, 2, 3 and 4

A number of residents north of CR466 expressed concerns about the missing striping on the new Recreation Trails and asked "Where is the striping that used to be on the old concrete trails?" In response to the residents' concerns and upon realizing that the striping had never been replaced after Recreational Trails were reconstructed, AAC Board member Rich Lambrecht requested The Villages District Staff obtain pricing for various types of striping.

During the December 2013 AAC meeting,

Property Management Assistant Director Don Burgess presented a detailed pricing report for reflective striping and roadway pavement markers, (RPM's). The cost estimates below are based on Burgess' report for reflective striping and RPM's.

In the interest of public safety and better visibility at night, the AAC reached a consensus to make an offer to pay for installation and maintenance of "skip center line

striping" of the Recreation Trails north of CR466 in Districts 1-4 using amenity fees; and directed Staff to present the offer to District Boards 1-4 for discussion. (Estimated total cost: \$5,740 for the complete installation in all four districts.) If the estimated "Life" of the reflective striping is five years, the amortized total cost would be about \$1,148 per year for all four Districts and amenity funds would be used to pay for its continued maintenance.

(Continued on page 12)

DESCRIPTION	PER MILE	ONE DISTRICT	ALL 4 DISTRICTS
		2.5 Miles	10 Miles
Skip Center Line	\$574	\$1,435	\$5,740
Solid Curb Lines (2)	\$3,062	\$7,655	\$30,620
Reflectors (RPM's)	\$858	\$2,145	\$8,580
Totals for all Three	\$4,494	\$11,235	\$44,940

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Trail Striping

(Continued from page 11)

Were the residential Boards provided with adequate information by District staff to come to a decision that was in the best interest of the residents they represent or did they simply have their "District resources" present a negative picture to the Boards?

After conversations with a number of disgruntled residents over the decisions that were made in CDDs 1, 2, and 3 on this issue, we decided to take a further look at what information actually was provided to them.

District staff had asked Richard Bushe of Kimley-Horn (an engineering company which has earned millions of dollars by performing services for the District and which is their "Go To" company) to "...provide comments regarding the idea of striping of the multi-modal paths." Mr. Bushe stated it is "...our opinion that centerline striping of the multi-modal paths in The Villages is not warranted..." It was obvious from his thoughts that the safety

of the residents using these trails and whether or not the use of striping might make them safer on which to travel, especially at night and in inclement weather was NOT on his radar. Understandable, since he does not use them and apparently did no research on the matter. His thoughts were as follows:

(a) "A centerline stripe would take away the intended multi-modal nature and place emphasis on vehicular (golf cart) use." (Where did this come from?)

(b) "There will be an increased maintenance cost due to updating faded striping." (Why was this even presented to the CDDs as the AAC had offered to pay for the installation as well as the ongoing maintenance of the striping?)

(c) "An additional cost will be incurred with the micro-surfacing maintenance program for the multimodal paths..." (Again, this is not relative to the CDDs issue because it would be paid for by the AAC.)

(d) "It is typical for even local roadways to not have centerline striping, and this is ac-

cepted by FDOT for local roadway design." (FDOT does not even address trails that allow motorized vehicles.) However, the Manual on Uniform Traffic Control Devices (MUTCD) does address the issue of Centerline markings for Shared-Use Paths and advised as follows: Where passing is permitted it illustrates "a centerline of a normal width broken yellow line on the pavement separating the two lanes. Each yellow line segment is three feet long and the distance between them is nine feet. Where passing is NOT permitted, it illustrates a single centerline of a normal width solid yellow line on the pavement separating the two lanes."

Mr. Bushe further recommends that the Districts "...address localized geometric issues with a specific solution for that issue on an as-needed basis (such as pavement reflectors, warning signs, and striping as appropriate) AND NOT TO START a Villages-wide centerline striping for the multi-modal paths." His last comment is further indication that he

(Continued on page 14)

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Trail Striping

(Continued from page 12)

is providing a "District staff" opinion and not looking at the issue from the residents' welfare position. SAFETY SHOULD TRUMP CONSISTENCY EVERYTIME!

Lastly, in regard to his suggestion that "pavement reflectors" be used, everything we have read states that these should NOT be placed on paths used by bicyclists, roller bladders or walkers.

A few studies we have looked at on this issue have 1) recommended a solid yellow

center line where trails are busy, where sight lines are restricted and on unlighted trails where night time driving is expected; 2) markings should be retro-reflective, and 3) a study also found that centerline stripes have a strong impact on the bicyclist's (and likely golf cart operators as well) perception of freedom to maneuver. This finding appears to support the intent of trail designers in providing a centerline, which is to clearly delineate two opposing travel lanes. A centerline reinforces the idea that to pass a slower moving user, the cyclist (or cart operator) may need to use the travel lane of opposing trail users, and should pass only when the opposing lane is open... there are valid safety reasons for providing a centerline stripe, particularly on crowded trails, on curves with limited sight distance, and in other appropriate circumstances.

District Attorney Fuchs comments were simply quotes from the Engineers Report which we know from above was not based upon any factual information and are just opinions.

Lastly, there were indications in some of the minutes that some District's members did not fully understand that the AAC was offering to pay for both the installation of the striping and its continued maintenance since members voted against it "...because of cost". No one from District staff 'reminded' them that continued maintenance would be fully paid for by AAC funds at no cost to the Districts.

MAYBE IT'S TIME FOR A "DO OVER" FOR ALL FOUR CDDS WHERE STAFF BRINGS IN AN EXPERT ON BIKEWAY AND TRAIL DESIGN STANDARDS AND PLANNING GUIDELINES. □

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LETTERS

Letter to the Editor:

Sinkhole Insurance

Companies Offering Extended Coverage

Which insurance companies offer extended sinkhole coverage? Dick Larsen

Editor's Note: We would suggest that you contact Diane Digristina, or another qualified insurance agent, at 753-2500. AAA offers a Package Policy that may provide extended sinkhole coverage, if the risk meets the carrier's guidelines and passes a successful inspection. If you have previously been denied this coverage, or your current carrier does not provide this option, call AAA at The Villages. □

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Letter to the Editor:

Sinkhole Insurance Survey Follow-up

I was one of those who answered your survey. I had to think back when we were living at Hilton Head, SC, and insurance was much more expensive than the premiums we pay here. However, the hurricane insurance was backed by the Federal Government, so everyone paid the same rate.

I am wondering if anyone has pursued the State of Florida or the Federal Government to see if backing could be provided in much the same way as hurricane insurance, which is basically provided to those living on coastal areas, and is somewhat unique to those areas.

I have no statistics, but I would think sinkholes are unique to specific areas such as Florida.

I don't know if groupings of insurance companies (i.e: those that refuse to write insurance on Florida homes) would be willing to establish a kind of trust fund funded by those wishing to insure for sinkholes and possible rates could be adjusted to coincide with loss ratios. I am quite certain that the insurance companies have the stats on all of this. Better yet, maybe all insurance companies could become a part of this type of program.

You did a great job in explaining the sinkhole process...thank you.

Dick DeArmond

Editor's Note: Prior to creating the 2011 legislative change on sinkhole insurance, a Symposium was held which included the topic of "Introducing The Florida Sinkhole Insurance Fund?" The Symposium was organized by the Office of Insurance Regulation and Insurance Commissioner Kevin McCarty to bring together insurance industry representatives and policymakers on recommendations for improving the state's property insurance market and provided a summary of the Financing Alternatives for sinkhole insurance which were as follows: "The first option is to

maintain coverage for the sinkhole peril in the current homeowners' policies and have insurers develop a separate rate for the peril. The second option also would require insurers to maintain coverage for sinkholes in the homeowners' policies, but a sinkhole reinsurance facility would be created to reinsure and adjust these claims. The third option would shift coverage for sinkholes from insurers to a sinkhole insurance facility."

It was no secret that the insurance industry did not want any changes in the proposed 2011 amendments and the Florida legislature, influenced by the insurance companies, opted to put the financial burden of sinkholes on the unfortunate residents of Florida impacted by a sinkhole. Our legislators have provided insurance companies tremendous leeway in determining to whom and where they will offer the 'extended sinkhole rider', and granted them the ability to "non-renew the policies of policyholders maintaining sinkhole coverage at the option of the insurer..." (F.S. 627.706 {4}) As a result, many Villages residents who moved here with the understanding that they could purchase sinkhole insurance have now had that option non-renewed.

The POA Sinkhole Insurance Committee is continuing to study this issue. □

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Letters (2) to the Editor:

Defective OC Supreme Shingles

I reside in Audrey Villas, Village of Amelia, a courtyard villa community of 75 residences. Every villa is roofed with the Owens Corning AR Supreme Driftwood 3 tab shingle.

We, the residents are experiencing shingle defects, which run the gamut from extensive granule loss to blistering and curling. Owens Corning, through several roofing contractors, has performed the inspection of numerous roofs in our villa community, probably thirty or more to date. **In each case the roof shingles have been found to be defective and thus require replacement.** This is, so far, a 100% failure rate.

Audrey Villas was completed between April and August 2007. The non-prorated warranty period that would cover both materials and labor for the AR Supreme Driftwood 3 tab shingle is five years. Admittedly, our roofs are beyond the non-prorated warranty period. However, in February 2014 and July 2014, two roofs of our neighbors were replaced at no cost to the affected homeowners by OC. These homes were built in 2007 and were of course beyond the five year non-prorated time

period. A mere month after my neighbors roof was replaced in July 2014, at no cost to the homeowner, I was informed by OC that they would only provide 71% of the roofing materials and **would not pay for the labor.** Subsequent to this, my neighbors have received varying percentage offers from OC to pay for materials only.

I telephoned Valerie Denny, product quality representative for OC. I inquired as to why I was only receiving an award claim of 71% for materials only, when two of my neighbors homes were re-roofed at no cost to them. I emphatically made the point that these neighbors homes were built within the same time frame as mine and had the same shingles as every home in Audrey Villas. Her response was that OC processed each claim individually. When I asked what parameters they used for each "individual" claim, she repeated the ... "we handle each claim individually" mantra.

It is very important to note that Valerie Denny informed a neighbor, Mr. Gary Schirmer, in March, 2014 that OC had informed The Villages Warranty Office in 2011 that the AR Supreme Driftwood 3 tab shingles were defective and would be replaced at no cost to the homeowner, if a claim was submitted. When Mr. Schirmer

asked Ms. Denny why the homeowners were not notified of this, Ms Denny replied that it was not the responsibility of OC to notify the homeowner. **In August, 2014 Ms. Denny also informed me that OC had notified Village Warranty of the defective shingles.**

As most residents who read the POA Bulletin know, OC extended the warranty claim period for homes with the **Oakridge** shingles to December 31, 2014. If a claim was made before this date, all material and labor costs would be borne by OC. We, the residents of Audrey Villas are wondering why OC cannot extend this courtesy to those of us who had **defective Supreme** shingles installed on our homes by The Villages.

OC has replaced defective shingles in Keystone Villas and the Village of Duval at no cost to the homeowners. These homes were constructed in basically the same time frame as Audrey Villas. It is my understanding that ranch homes, also in the Village of Amelia, are experiencing shingle problems. This issue has galvanized the homeowners in Audrey Villas, and caused a resolute determination to assure fair and equal treatment by OC. Legal action has been discussed. However, we hope that such action can be avoided. R. Gregory

(Continued on page 19)

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Letters to the Editor, continued:

OC Supreme Shingles

(Continued from page 18)

2nd letter:

I have recently read an article published in the POA Bulletin about the agreement made between the Developer and OC regarding the replacement of defective Oakridge shingles installed between 2007 and 2010. The article said that not only the shingles would be replaced at no charge to the owner, but that the labor would also be supplied at no charge. We have been in contact with OC and they have replaced our shingles at no charge, but insist that we have to pay the labor to install the new shingles. OC representatives claim that even though the shingles were defective due to the premature loss of grit they were not the shingles that were included in the labor replacement. I am having a hard time understanding that if one shingle on a roof has a defect, why another similar shingle with the same problem is not covered for labor installation.

Could someone please clarify how an Oakridge shingle with a defect differs from a Supreme shingle with the same or similar defect?

We purchased the house in October of 2013, transferred the shingle warranty through OC, filed a claim in October 2013, and after multiple promises over nine months, finally at the end of September we had our shingles replaced, but we had to absorb the labor costs. The house was built in 2008 and the five year warranty period according to OC expired in January of 2013.

Your recent article published in the Bulletin, was published at the request of OC. I am

wondering if Mr. Morse is aware of the run-around the property owners are getting from OC, after he has spent his time and money negotiating or brokering a deal with OC.

For any suggestions, or a different channel for me to follow to try to get reimbursement for the thousands of dollars spent to pay for the labor to replace the shingles on my roof, I would be extremely thankful. H Shaak

Editor's Note: If you are a resident who bought a new home – supposedly made with **quality materials** according to all of The Villages publications, and six or seven years later you find out you have defective shingles and are told OC will provide replacement shingles, but you will have to come up with thousands of dollars to have the defective shingles removed and the new shingles installed – WOULD YOU CONSIDER THIS AN ACCEPTABLE RESOLUTION?? Maybe for OC, but certainly NOT for the residents, who have been put into this situation.

We hope that the Developer reviews this situation. After all, he is the one who continues to use OC shingles in spite of the fact that they are on record throughout the State of Florida to be producing some less than quality shingles which have been used in a number of developments. We would think that the De-

veloper would have the leverage to insist that OC **make good on both materials and labor where there are defects for both Oakridge shingles AND Supreme shingles**, or discontinue purchasing OC shingles for the remainder of his build out.

Additionally, if he cannot leverage them to do this, then he should step up and pay for the labor and any other costs which resulted from not only the defective shingles, but MORE PARTICULARLY, **the failure of his Home Warranty Department to notify residents who they knew might have defective shingles of this possibility, so they could file a timely complaint.**

Further, in the Friendliest Hometown, they should have followed up and assisted each resident in filing a claim with OC, so that all affected residents would have been within the 5 year window which would require OC to pay for materials and labor. □



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Letter to the Editor:

No VA Loans for New Villages Homes

As I read the Daily Sun every morning, I often come across articles regarding Veterans who have served our country over the years, and regardless of whether the article refers to the Honor Flight, Veterans Day or whatever, there seems to be an undertone that "The Villages" endorses and honors its' Veteran population. Case in point is an article in the Daily Sun insert, the October "Villages Voice", pg 4,

which talks about the pluses of a Veteran using his/her VA benefits to obtain a mortgage, which reads as follows:

"VA-GUARANTEED LOAN – "A VA-guaranteed loan can be used to buy a home, either existing or pre-construction, as a primary residence...No down payment (unless required by the lender or the purchase price is more than the reasonable value of the property), no mortgage insurance, and a one-time VA funding fee that can be included in the loan..."

I am a Veteran, and really don't look for any special treatment, but I've experienced Veteran discrimination here in The Villages. I recently attempted to buy a new home, only to find that The Villages will not permit a Veteran to use his VA benefits to buy a new home - regardless of whether it is pre-construction or finished.

In other words, I cannot buy a new home by obtaining a VA home mortgage. I have bought many homes over the years, and I've used my VA home mortgage benefit many times. The VA mortgage program has some benefits which are favorable for the Veteran, making it easy to apply and receive an approval. For some reason, here I am not permitted to use my VA home mortgage benefit

to purchase a new home, but they will permit me to use it on a pre-owned home. I find this discriminating, to say the least. I can't figure out why no one has brought this up before.

I earned the right to use my VA mortgage benefit by serving 3 years of active duty in the Army, and receiving an honorable discharge. There are many other "unfair" practices regarding buying a home in The Villages that are unique to this place, but I will leave them unmentioned, as my point is really the discrimination that occurs to those who have faithfully served their country.

I'd like others to be aware of this, and know the real story about patriotism here in The Villages.

Bruce Hancock

Editor's Note: We contacted several Villages sales agents to confirm that this is, in fact, the current practice and were advised that it is true. The rationale for this position which was provided to us was that, "The VA process is slow with their inspections and appraisals, and would slow down our production of new homes." On behalf of our Veterans, we sincerely hope that the Developer will reconsider this position. Our Veterans risked their lives on our behalf. Certainly this should make up for any dollars the Developer might lose due to a "slow-down of the production of its new homes". □

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Our Gardening Column:

The November Garden

(Excerpts from November, 2012 POA Bulletin)

by **Anne Lambrecht, Master Gardener**
 annegarden@embarqmail.com

November is the time to plant cool weather annuals. Pansies and their relatives, snapdragons, petunias, alyssum, and chrysanthemums can be planted now. Plant or divide bulbs now: day lilies, Louisiana iris, rain lilies, crinum lilies, and amaryllis. Bulbs tend to "sink" and amaryllis will not bloom if the bulb is too deep. Replant them with about one-third of the bulb peeking out of the soil. Almost any bulbous plant growing a clump of foliage can be divided and moved. The jury's out on caladium bulbs. In our area it is recommended to dig them out and store in a cool, dry place

over the winter because they cannot take the cold. You can buy fresh ones every year from Happiness Farms (happinesfarm.com) in Lake Placid, FL, the largest caladium grower in the world. They will mail them to you in March.

Citrus needs minimal care in November. A major job will be harvesting fruit. Pull citrus from the tree by bending the fruit up and inverting it before giving it a little twist and pulling down. Newer, more tender citrus and all limes should be protected from the cold. Citrus ripens at different times between November and March. No mulch of any kind should be around citrus trees.

There is a Citrus Arboretum in Winter Haven, Florida, and you can see over 250 varieties of citrus in a self-guided tour. They are open Monday through Friday, 9:00 – 4:00. The best time to check out the citrus is No-

vember through March. Their address is 3027 Lake Alfred Road, Winter Haven, FL 33881, (www.freshfromflorida.com/pi/budwood/arb.html).

Plant cool season veggies and herbs in your garden for fill and a little extra flavor. Plant broccoli, cabbage, kale, cauliflower, lettuce, arugula, parsley, sage, rosemary and thyme. Keep newer seedlings protected.

Ease up on the fertilizer to a slow release and do not fertilize again until late January, early February. The reason is simple: you don't want to encourage new growth just before the cold weather arrives. Refresh your mulch. Add 2 to 3 inches to the garden. Try to keep a loose amount of mulch for winter protection. Pine needles and weed-free hay are good choices.

Insights taken from Gardening in Florida Month-By-Month by Tom MacCubbin □

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Seniors vs. Crime

Leading the Fight Against Scams

Avoiding Holiday Scams

It's the most wonderful time of the year -- especially for scammers! Don't let a thieving "Scrooge" ruin your Christmas, Hanukkah or Kwanzaa. Watch for holiday-specific versions of several common scams.

As the Christmas shopping season shifts into high gear, take time to think carefully before making your purchases or any charitable donations. Although scammers are always prowling for victims, consumers are especially vulnerable during the holidays. With so much to do, many otherwise cautious people let their guards down. The fraudsters are out there, ready to pounce on the vulnerability that the happy holidays can bring on. Keep your guard up and consider this your scam alert tip sheet.

Desperate to find the right gift or help the needy? Then you are a perfect target for fly-by-night Internet merchants, phishers and charitable "posers". Protect yourself and your family with these holiday safety tips:

Seasonal Travel Scams: Travel is a big part of the holiday season for many people,

and we often look for the best flights and hotel deals online. But cyber criminals are present here as well, working hard to trick you into giving up your credit card numbers and other private information. Be wary of unrealistically low prices on holiday travel and stick to reputable sites.

Gift-Card Scams: The Better Business Bureau says this one is "back with a vengeance". You can be duped in at least two ways: a) You receive an email, text message or social-media post announcing you are a winner of a popular retail gift card. But when you follow the link — and you never should — you're directed to a site that is a remarkable clone of the real thing. You then give up personal information like your email, birth date and favorite color. You're directed off the bogus site to a credit-card application, and the fraudster has what they want — your information. b) You can also get hoodwinked by buying bogus gift cards online from third parties. Your best option is to buy right from the cashier behind the counter. Even then, make sure the PIN code on the back hasn't been scratched off, an indication that it's been hacked by someone in the store.

Dangerous E-Season Greetings: Yes, you guessed it; even electronic greeting cards can

contain malware that makes itself at home on your tablet, phone or computer when you click on the e-card link. While most are safe and harmless, Seniors vs. Crime advises not opening the link unless you know the sender.

Fake Charities: We tend to be bigger givers to those in need during the holidays, and scammers do their best to get on those lists too. Don't give money to any charity - even spare change - without checking them out first. And that's something you can't do if someone is on your porch, at an intersection, or on the sidewalk asking for money.

Phony E-tailers (Electronic Retailers): Just as charities are subject to bogus imitations, so are legitimate retailers. Be careful before you hand over your credit card details, as a 'once-in-a-lifetime' special offer could turn into identity theft or an empty bank account. Check names and web addresses carefully for subtle differences that might indicate you are on a fake website. Limit your online shopping to trusted e-tailers.

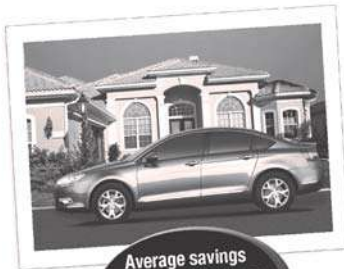
Ninety-nine percent of scams happen when we're too gullible, too greedy, in too much of a hurry, or when we're feeling especially charitable. Be generous this holiday season, but be vigilant.

When it comes to any type of scam -- at any time of year -- we suggest you trust your instincts. Remember, if it sounds too good to be true, it probably is! If something doesn't feel right, do more homework or buy from another vendor.

No one will watch out for your interests better than **YOU**. When in doubt as to what you can do to protect your interests, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge for their services.

Seniors vs. Crime can be reached at 352-753-7775 at the Marion County Sheriff's Office in The Villages; 352-689-4600, Extension 4606 at the Sumter County Sheriff's Office in The Villages; or 352-750-1914 at the Wildwood Police Annex in Brownwood. Volunteers at all three offices are ready, willing and able to assist you. To keep up with the latest scams, **LIKE** 'Seniors vs. Crime Region 4' on Facebook. □

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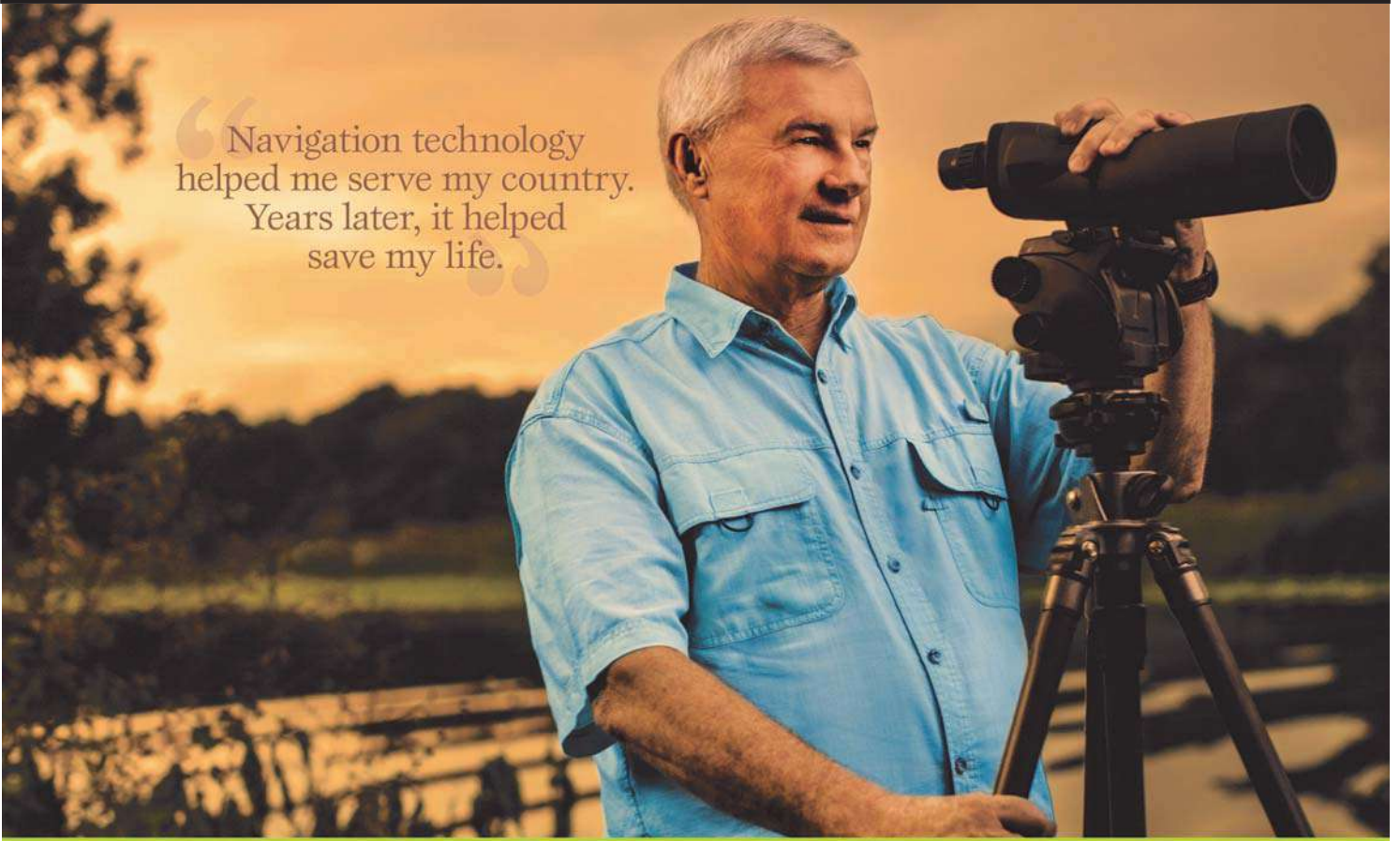
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