

# THE



Issue 41.01



# BULLETIN



January 2015

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Champions of Residents' Rights Since 1975

The POA Website – [www.poa4us.org](http://www.poa4us.org)

## QUESTIONS & ANSWERS

### November Forum

1) This is my first POA meeting and I was impressed with the information provided by your Treasurer. Where does your money come from – what is the source of the funds?  
A) There are three major sources, namely, membership dues, member contributions and POA Bulletin advertising sales. We spend approximately \$110,000 dollars a year to put the monthly POA Bulletin on every driveway in The Villages. Any monies left over are put into a savings account and spent on behalf of the residents when we need it for things such as legal research and expenses on issues that impact the residents. Note, however, that no Board member receives any of it as we are all volunteers.

2) I am a new resident and I selected Xfinity as my carrier for internet and TV. I had a Direct TV satellite dish in my yard and called and asked them to remove it. They said it was worthless and my problem to get rid of it, unless I wanted to pay them \$70 to remove it.  
A) No one else in the room had experienced this problem, so we suggested that they contact the District Customer Service Department at 753-4508 and see if they can help.

3) I had heard that there was a small group of individuals who had received permission to install external TV antennas on their homes in order to receive 'free' television viewing.

Have you heard anything about this? A) We are not aware of this situation which would likely involve the resident's deed restrictions, but we will contact District Staff for a response. District Staff responded that, "...television antennas fall under the same guidelines as the satellite antennas. The Federal Communication Act supersedes any deed restrictions which states the communication device may be placed in the location where a signal may be reached. I am 'assuming' the question refers to the 'old' type antennas which is 'free' television, but you are only receiving your 'local' station...there certainly would not be any HBO, ESPN, etc.... The in-

stallation of an antenna does not require ARC approval. Many residents call and ask where the antenna can be installed. We give the **suggested** guidelines and inform them that if they want to attach it to the side of a home or roof that they may want to check with the home warranty department to make sure that it will not violate the warranty on their home. But yes...the 'old' type of television antennas may

*(Continued on page 2)*

## Meet Your 2015 POA Directors

The POA is proud to introduce you to the other members of the 2015 Board of Directors (you met the officers in the December issue). As you can see from the resumes below, we have a very talented group of volunteers. We all look forward to working together to carry out the mission of our Association.

### Ken Copp

Ken comes from the great state of Michigan where he worked as a Production Coordinator & Business Analyst for Steelcase Inc. for 35 years. After retiring in 2005, he volunteered at the American Red Cross in Information Technology & Finance Operations. He is a 2003 M.O.S. Certified (Microsoft Office Specialist) and has extensive experience developing Microsoft Access Databases and Excel spreadsheet programs. Ken has a Degree in Architectural Drafting and Construction and

*(Continued on page 4)*

**Tuesday, January 20, 2015**

**POA GENERAL MEMBERSHIP MEETING**

**Third Tuesday of the Month – 7:00 PM**

**Laurel Manor Recreation Center**

**"LAW ENFORCEMENT  
IN THE VILLAGES"**

**Presented by Lt. Nehemiah Wolfe  
Sumter County Sheriff's Department**

**Followed by Questions & Answers  
Audio and Visual in Overflow Room  
Donuts and Coffee after the Meeting**

**All Residents Welcome - Come and Join Us!**

## Questions & Answers

(Continued from page 1)  
be installed."

4) I have contacted the people in The Villages about the intersection of CR101 and Woodbridge. When you are coming from Bealls to go back into The Villages, on the left hand side there is a Sabal palm which requires you to pull way out into the intersection in order to see cars coming from your left. I called the District office and was told those four corners do not belong to The Villages, but then received a call back stating that they do. I am aware of four accidents that have happened there. The Villages is beautiful but there are so many places where landscaping grows and blocks your view of oncoming traffic. **A)** This is why we encourage every resident to call District Customer Service at 753-4508 and report the exact location of any type of landscaping which is blocking your view of traffic. We live in a state where everything grows almost 12 months out of the year and they try to keep up with it. The other problem is that those responsible for oversight are in pickup trucks in which the driver is usually sitting higher than in a typical sedan so they do not have their view impacted. That's where we can help by calling Customer Service and reporting the exact location.

5) Can you tell me who District Customer Service is and what they do? **A)** We have a large scale District government which includes the residential districts and commercial districts. The government administration oversees recreation, golf, property management, Community Watch, fire safety, administration, finances, and they also have a department called Customer Service which you can con-

tact with your question or concern, and they can direct you to the department that can help you with your issue. Their number, again, is 753-4508. We would suggest that you write it down and put it on your refrigerator. They do a great job and we refer residents to them often.

6) I am having a problem with the cable company. They keep changing the rates and I spend hours on the phone as do my neighbors. We need a group to approach them. **A)** That problem has been expressed a number of times, but all of the carriers are such large corporations, that even if we got everyone in The Villages to join together, we would not even be a blip on their radar. The only thing we have found that you can do is keep changing carriers, which is a pain. You call them and tell them you are going to switch to another carrier who has offered you a better rate. Most folks have reported that they ask you to wait and let them review your contract and usually come back with some "special going on" and agree to reduce your monthly charge. You hate to have to play the game, but it's the only thing that seems to help.

7) I heard that the Developer has offered the owner of the assisted living facility that is being built behind Wal-mart on CR466 the ability to sell amenity contracts to their residents. Is that fact or fiction? **A)** The Developer has contracted with KR Management to allow them a certain number of amenity contracts, specifically 25 units out of their 102 Assisted Living Units and all (150) of their units in the independent living facility, both of which are located on CR466A and known as Sumter Place and Sumter Grand. The Developer uses a formula when constructing golf

(Continued on page 4)

## POA Mission Statement

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

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

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

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

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

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

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

## The Villages Residents' Bill of Rights

**RESIDENTS have RIGHTS to:**

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

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

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**NOW ACCEPTING 2015 POA MEMBERSHIPS**

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

**IF YOU APPRECIATE THE EFFORTS THE POA MAKES ON YOUR BEHALF, IT'S TIME TO SHOW IT – SEND IN YOUR POA MEMBERSHIP APPLICATION TODAY. WE WANT YOU ON OUR TEAM!!!**

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on this page or use the fill-able and printable form on our website, [poa4us.org](http://www.poa4us.org). POA members will have access to discounts provided by our Discount Partners (details on pages 20-23) and 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 general membership meetings where we are alerted to possi-

ble problems that residents are experiencing, i.e., roofing issues, sinkhole insurance, underground air conditioning line failures, etc.

The POA meeting is held the third Tuesday of each month at 7PM at Laurel Manor. A typical meeting consists of about 10 minutes of organization business; 20 minutes of an open forum where attendees can **ask any questions they want** us to find answers to, or present problems they are facing; and a guest speaker who will talk for approximately 20-30 minutes and answer questions for 10-15 minutes, which concludes the formal part of the meeting. Attendees are then invited to join us in some social time where the POA provides free coffee and donuts. □

**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!** or Use the **ONLINE FORM** found on our website **POA4US.ORG**

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 1<sup>ST</sup> to DEC 31<sup>ST</sup>**. (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:** \$ \_\_\_\_\_

**THANK YOU FOR YOUR CONTINUING FINANCIAL SUPPORT.**

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



## Questions & Answers

(Continued from page 2)

courses, recreation centers, swimming pools, etc., based upon the number of amenity contracts he has – one golf hole for "X" number of contracts – so this will not dilute the amenity offerings south of CR466. However, the additional facilities that KR Management is constructing north of CR466 are in the VCCDD territory which has been completely built out for about ten years and which has no area to add amenity facilities. However, one of the results of the 2008 class action lawsuit was to limit the issuance of additional amenity contracts to residents living north of CR 466 to 300. Note this is a maximum of 300 to be added to approximately 22,000 contracts

## 2015 POA Directors

(Continued from page 1)

was a Licensed Residential Builder in Michigan for over 30 years and was a State Licensed Boiler Engineer for over 20 years. His career also includes 21 years in the U.S. Navy and he is a Vietnam Veteran. Ken is a Lifetime member of the N.E.R.A. (Naval Enlisted Reserve Association) and has held the office of Secretary and Vice President of the local chapter in Grand Rapids Michigan. He is also a member of the Knights of Columbus 3rd & 4th Degree and has held numerous offices in both along with being a member of the 4th Degree Color Corp. The most notable being Charter Grand Knight (3 Years), Grand Knight (3 Years), District Deputy (5 Years), Diocesan Membership Director (1 Year), Financial Secretary (12 years). Ken and his wife Joyce moved to the Village of Duval in Dec. 2007.

### Barbara DeCoste

Barbara moved to The Villages from the Philadelphia area with her husband, John, in 2010. She retired in 2010, after a career as an Administrator/Human Resource Manager for major law firms in Philadelphia. She also was the Education Outreach Director for the Allegheny Ridge Corporation, and helped to revise



and adapt the PA Department of Education standards to a historical curriculum pertaining to an area of Central Pennsylvania.

Barbara has served on the Site Planning Board of Voorhees Township, NJ, and was elected to the School Board, serving 3 terms and as Vice President of the Board. She has been an instructor and advisor to the Bridges Program, an internship program for High School students to Law Firms in Philadelphia, and has served on the Advisory Committees at Peirce College, Philadelphia Community College and Bok High School in Philadelphia. Barbara and John live in the Village of Penncamp.

### Myron Henry

Myron Henry is a native of Peru, Indiana. He received a BS from Ball State University and the MS and Ph.D. from Colorado State University. Henry has served as a mathematics professor and administrator at Montana State University, Central Michigan University, Old Dominion University (VA), Kent State University (OH) and the University of Southern Mississippi. His wife Mary is a former teacher and university financial aid officer. They are the proud parents of two daughters who reside in Traverse City, MI and NYC

(Continued on page 5)

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## 2015 POA Directors

(Continued from page 4)

and they have two granddaughters. Myron and Mary moved to the Village of Hadley in July 2008. An Eagle Scout, Henry has served on the Great Trails (OH) and Tidewater (VA) Councils of the BSA. He is vice president of the Western States club in The Villages.

### Ron Husted

Ron and his wife Kathleen moved to The Villages from Hutchinson Island in south Florida. They were originally from the Mid Hudson Valley in New York. Prior to relocating to The Villages, Ron had served as Treasurer and President of my Condominium during it \$2.5M reconstruction from 3 hurricanes.

Ron retired from the IBM Corporation after 36 years where he held a number of Senior Financial Management positions. Including pricing management responsibilities both in the US and Europe. Among his responsibilities were Business Manager for an IBM Senior Corp. Vice President, Senior Marketing Development Rep. for Wall Street Traders. In addition, Ron taught at IBM Pricing Schools at Pace University and at some European Pricing schools. After retiring in 1990, Ron re-

turned to IBM as a Financial Consultant in a Corporate Development Organization. He left this position in 2008 to enjoy his retirement.

Ron has served on a number of Boards and Organization. Among them were President of the Dutchess County YMCA, District President and NY State Chairman of the NY State Jaycee's, Past Membership Chairmen of the Dutchess County United Way, Past President of the McCann-Caven Golf Club and he founded the Dutchess County Women's Amateur Golf Tournament which has raised thousands of dollars for the American Cancer Society. Ron received an outstanding NY State Citizens award from the NY State Citizens Council and Gov. Rockefeller for his community service work.

### Sal Torname

Sal Torname was born and raised in Massachusetts and became a full time resident of The Villages in 2011. He worked in the telecommunications industry for nearly 40 years starting with New England Telephone, now Verizon, and ending his career with General Service Administration, a Federal Agency providing communication services to other Federal Agencies. His assignments involved routinely working with large and small telephone companies and acting as a liaison be-

tween those companies and agencies to negotiate a variety of telephone agreements and contracts. While employed, Sal became active in many civic and charitable organizations including service on Conservation Commission and was elected to his town's Planning Board. He served as a Massachusetts Quality Baldrige Award Examiner, from 1995-1997.

Sal received a BS Degree from Salem State College in Business Administration and a MS Degree from Anna Maria College in Quality Management. He now lives in St. James village with his wife Kathleen and has two daughters and four grandchildren.

### Jerry Vicenti

Jerry was born and raised in Staten Island, NY. He retired from The Port Authority of NY & NJ after 35 years of service. Jerry worked in the Procurement Department as a Buyer and Contract Administrator and supervised the uniforms services department, and the construction, operation and security of the Brooklyn Cruise Ship Terminal. He served as Trustee on the Supervisor's Union Executive Board, worked in the World Trade Center Recovery Unit in 1993 & 9/11 and also worked with Secret Service and Homeland Security

(Continued on page 6)

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## 2015 POA Directors

(Continued from page 5)

Department. Jerry received Special Citation awards for his work in the WTC Recovery Unit. Jerry and his wife Annette moved to the Village of Hemingway in June of 2008. He joined the POA board in February 2011. He is currently Director of Membership. In November 2012, Jerry was elected to the Community Development District 7 Board of Supervisors in The Villages, representing the Villages of Hemingway, Duval, Bonita & Hadley. As District 7 Supervisor, he also serves on the Governance Improvement Committee and an alternate on the Project Wide Advisory Committee.

### Cliff Wiener

Cliff and his wife Sharon are natives of Cleveland, Ohio, and moved to the Village of Piedmont in 2002.

Cliff spent his working career as an electrician and a member of IBEW Local 38. Some of the projects he worked on were The Cleveland Indians Stadium, The Cleveland Browns Stadium, The Rock and Roll Hall of Fame, NASA, and Cleveland Hopkins Airport. Cliff was an electrical inspector for the state of Ohio.

In retirement, Cliff is a guardian ad litem, a division commander for CERT (Community Emergency Response Team), a Shriner and 53 year member of Forest City Masonic Lodge, and was chairman of the ARC (Architectural Review Committee).

In his spare time he is secretary of a bowling league he started in 2002, plays golf, and finds time to work part time. □

## POA Directors Wanted

Good news & MORE good news.

The good news is that three members of the POA Board of Directors, Donna Kempa, Ray Banks and Victor Ray, were elected to their respective District Boards of Supervisors. Two of them, Ray and Victor, were elected to serve on the same CDD Board that already had a POA Director, Sal Tornante, serving. These two newly elected Supervisors have voluntarily resigned from the POA Board of Directors in order to avoid even the appearance that a Sunshine law violation may develop. (A recently approved policy by the POA does not permit more than one Supervisor in any one District to serve on the POA

Board.)

The MORE good news is that the POA now has two openings for Directorships on its Board. We are seeking candidates who believe in Residents' Rights & want to make a difference. In particular, we are looking for the following:

1. A candidate who possesses investigative writing and editing skills & would assist, research and write articles for our monthly POA Bulletin. Experienced writers-reporters would be welcomed, and
2. A candidate with leadership abilities and aspirations to become an Officer of the POA.

If you have an interest, please contact Jerry Ferlisi, Vice-President of the POA, at (352)-391-5261. □

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## Don't Be A Statistic GOLF CARTS ARE NOT TOYS!!!

It is the time of year when we begin to see increased traffic and lots of visitors in The Villages. Please note that there have been at least **FOURTEEN** golf cart related **FATALITIES** in The Villages in the last seven years, and over two dozen golf cart users who had to be trauma alerted to a hospital with head injuries during the last three years.

Each month, starting with the February, 2012 Bulletin and ending in April, 2014 (you can find all of them on the [poa4us.org](http://www.poa4us.org) web page - click on "archived Bulletins"), we have included a listing of all of the accidents (with as much description as we had available) that we were aware of, and identified that almost all of them involved either someone falling out of a cart, or being ejected from the cart onto the pavement.

**OUR MESSAGE IS THAT WE BELIEVE YOU MIGHT BE SAFER IF YOU USE A SEAT BELT,** but the usage of seat belts in golf carts is not required by Florida Statutes, so it is your choice.

It was not until recently that the Florida Highway Patrol and local law enforcement departments kept statistics on golf cart related crashes. Therefore, the POA is trying to make residents aware of the potential dangers that can face both golf cart drivers and passengers, be they on the recreation trails or the roadways shared with automobiles and trucks.

**STAY ALERT!!! --- STAY ALIVE!!!** □



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## Reverse Mortgages

**Rob Wyatt, President of Reverse Mortgage Associates**

**August POA Meeting**

The POA has received a number of inquiries about reverse mortgage loans and how they work. We invited Rob Wyatt, President of Reverse Mortgage Associates, to speak at the POA August meeting on this topic. Rob has been working exclusively with reverse mortgage loans for the last twenty-one years. You will find some of the highlights of his presentation below.

We want to make sure that everyone understands the facts about a reverse mortgage – how it works and how it might fit into your financial plan – because there is a lot of confusion out there. The basics are as follows:

- It is a federally insured program designed for people 62 years of age or older. Just this year HUD announced that at least one of the borrowers has to be 62 and the other borrower must be at least 18 which is a big change in the industry.
- The HUD Reverse Mortgage program was created by the Reagan administration so that seniors could utilize the equity in their home without having to qualify for a traditional mortgage. The program, known as HECM – Home Equity Conversion Mortgage, was enacted by Congress in 1989. It is a loan wherein you can borrow the equity in your home and not have to make payments back as long as you occupy the home as your primary residence.
- These loans permit you to get the equity from your home as tax-free income. The proceeds from your reverse mortgage loan does not affect your Social Security benefits or your Medicare benefits. However, if you are receiving Medicaid benefits, it may be impacted. (Check with a professional.)
- It is a program designed to allow you to "age in place". Selling your house for income and moving to something less expensive is not always the best fit. The re-

verse mortgage permits you to maintain quality of life, financial independence, and to retain your dignity. The reality is that your home is one of your largest assets and it is okay to borrow money from your home.

- Traditionally, financial planners would say don't take a mortgage because you will have to make mortgage payments. With a reverse mortgage loan, you do not make any payments, but you have the opportunity to borrow the equity - tax free dollars from your home and not have to make payments. That's the reason why a reverse mortgage is much different than a traditional mortgage. This allows you to have money to maintain your quality of life, subsidize cost of living increases, contribute to your grandkids education fund, travel, etc. Additionally, there are some unexpected losses of income situations, such as an adjustment in Social Security benefits, medical costs, buying a new car, death of a spouse resulting in loss of income, etc., and the income from the reverse mortgage can help fill these needs. It actually serves as a safety net for you and your family.

(Continued on page 9)

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## Reverse Mortgages

(Continued from page 8)

- Because it is an FHA program, there is a required counseling program in place to help educate the consumer before they enact a reverse mortgage. So, you will talk to a third party who is interested in your best solution for your situation. The counselors are not-for-profit and independent agencies.
- With a reverse mortgage you keep 100% ownership of your house. You are not selling it to the bank, the lender, or the government – you keep title to your home. It is unlike any other mortgage because there are no monthly payments, no servicing of the debt.
- There is also no hassle to qualify for a reverse mortgage. They do not look at your income, or your credit scores, or ability to repay the loan, because there are no monthly payments. The house is the collateral in a reverse mortgage. As long as you are 62 years old or older, and have equity in the home, you could be eligible for a reverse mortgage.
- It is required that the home be your primary residence. If you are a snowbird,

your primary residence is the home located in the state where you vote, get your driver's license or receive a homestead exemption.

- You must continue to pay your property taxes and insurance and keep the property in good repair. If you don't, it could be considered a default of the loan.
- All remaining equity goes to your heirs. When the last remaining holder of the loan leaves the house and after the loan is repaid, whatever remaining equity is left over belongs to you or your estate.
- The loan becomes due when the last remaining borrower moves, sells, or passes away and no longer occupies the home. There is a twelve-month window to market your home. The beneficiary does not need to worry about making monthly mortgage payments while trying to sell the house.
- The fees to execute a reverse mortgage are very similar to doing a traditional mortgage. With an FHA mortgage there are insurance fees added. The fees are typically financed into the loan at closing. You can do anything you want with the monthly check you receive. You have to pay off a first mortgage, or first lien, first from the proceeds, in addition to being current with Uncle Sam.

- You can take some or all of the available cash up front. FHA does not want you to take it all up front unless you have a mandatory obligation, like a mortgage to pay off. A lot of people set up a growing line of credit to draw on in the future. This is a very powerful feature of the reverse mortgage. You can use a combination of these: you can take some money up front or you can have a monthly income. You are allowed to change this at any time in the future if so desired. You can reposition the way you receive the money, as you are not locked in.
- It is often referred to as a "peace of mind mortgage". Once you establish a reverse mortgage, whether you need it or not today, you can utilize it in the future. It can also be a tax advantage because proceeds from your reverse mortgage proceeds are tax free.
- When buying a home, you can pay cash, apply for a traditional mortgage, or you can use a reverse mortgage to buy the home, which has been very popular in The Villages. Generally speaking, you would put 50% down in cash and the reverse mortgage provider will pay the other

(Continued on page 10)

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## Reverse Mortgages

(Continued from page 9)

50%, so you could buy a \$300,000 house for \$150,000 cash, and have no monthly mortgage payment for life.

- There are many safeguards built into the program. One of the costs associated with a FHA mortgage is an insurance guaranteeing that the lender will make payments to you through the life of the loan even if the lender has gone out of business. The financing of this loan involves normal and customary fees, similar to doing a traditional loan.
- A reverse mortgage is a non-recourse loan, which means, the lender cannot pursue any other assets for repayment of the loan. You have no personal liability for repayment. You actually sign a document at closing that states this. The house is the collateral for the loan.
- You can use it to establish a line of credit which has a guaranteed growth rate, so if you don't need a reverse mortgage right now, you can still set it up now and have it available for the future. When you do this your line of credit begins to grow. Right now it is 1.25% higher than the rate

of the note on the reverse mortgage. So, if the interest rate is 3% you will get about a 4.25% gain in growth on your unused portion of your line of credit. This is an important feature of a financial plan.

- The loan gets paid back when the last remaining person moves, sells or dies. The typical situation is that the kids put a for sale sign on the property, sell the home, pay back the lender and distribute the remaining equity for the heirs, as directed by the will or trust.

### Q & A with Rob Wyatt:

1. If I have a mortgage on my home can I apply for a reverse mortgage? **A)** Yes, the reverse mortgage proceeds would be used to pay off the first mortgage which in essence would refinance that traditional mortgage, thus eliminating that monthly mortgage payment associated with it, so with a reverse mortgage you would no longer be making payments on it.
2. How are the benefits (funds you will receive/"loan" proceeds) calculated? **A)** We use the FHA calculation, which includes the FHA appraised value of the home, the age of the youngest borrower, and the current interest rate (fixed or ARM). There are no restrictions on how you use these

proceeds. You can receive your proceeds as a lump sum payment, tenure payments, term payments, line of credit, or any combination of the above.

3. Who would appraise my house? Would they appraise it as a part of The Villages as opposed to any similar house somewhere else? **A)** We use a panel of appraisers that have built their careers in The Villages, so they are all well aware of the added value of the home being located in The Villages.
4. What percentage ratio of the value of the home are you loaning? **A)** It depends on the FHA calculation, age of the youngest borrower, the appraised value, and the current interest rate. As a rule of thumb, if you are 62 years old you can borrow about 50% in today's current market.
5. How long can you be in a nursing home and leave that house without having to sell the home? **A)** The answer is twelve continuous months (6 months and two 3 month extensions).
6. If there is a downturn in the economy, your home value decreases and, you owe more than the value, what happens? **A)** You have the FHA insurance fund to insure your mortgage which releases your

(Continued on page 11)



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## Reverse Mortgages

(Continued from page 10)

- personal liability. The FHA mortgage insurance makes it a non-recourse loan. You can simply bring the keys in and turn the house over and neither you nor your estate have any personal liability.
7. How does the lender make his money on this deal? A) Loan origination fee is 0-2%. The lender may sell the loan in the secondary market for additional fees, just like a traditional mortgage.
  8. How does the reverse mortgage line of credit work? Is it like a credit card? A) It is an open revolving line of credit which means if you want to borrow \$5,000 on your line of credit and then pay it back six

months later or five years later, you can pay it back and you can borrow it again if you need to in the future. The money you are not using grows over time. □

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## POA Sinkhole Insurance Committee Update

The Committee continues to investigate all possible means to create the availability of sinkhole coverage for Villages residents. (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 attempting to secure industry sinkhole loss experience in order to substantiate loss estimates in financial projections. They have found that the industry is willing to provide data, but ACCURATE data is difficult to find. However, they remain optimistic about finding a solution.

We will continue to keep you updated on their progress.

NOTE: The recent heavy (5-7 inch) rainfall caused some sinkholes to develop throughout The Villages. A sinkhole opened up on the Hawkes Bay golf course near the NO. 9 tee box (see picture) and two (one of them rather large) opened up on hole NO. 6 of Glenview's Tally Ho course, just a short distance north of the retention pond which has had a number of sinkholes over the last 10 to 15 years.

On 12/13/14, a 10-ft deep by 5-ft wide sinkhole opened up between two homes on Callahan Drive. □





## POA Webmaster John Donahe Retiring

John Donahe has been Webmaster for the Property Owners Association (POA) of The Villages for just over ten years, and he is now in the process of "retiring" from that position. The POA owes John so much for all of his efforts to make the POA more visible online through the POA Website that John created

and has managed. As part of our thanks to John, we want to share with Bulletin readers a brief sketch of John's background.

John was born in Chicago and lived there until he was 12. His family first moved to Oregon from Chicago, and then to St. Paul, MN. John served in the Army in field artillery after he graduated from high school. He met his wife Jeanne in St. Paul, they were married two years after his active duty service, and now they have been married almost sixty years. Their daughter and son, Kathleen and Michael, now live in Florida, and John and Jeanne have six grand children and two great grand children. After his Army service, John began working for the U.S. Postal Service in St. Paul. In the late 1960's, the Postal Service was on the path to more computer

automation, and John responded, first with schooling at the St. Paul Technical Institute and then as an Electronic Technician in the Postal Service. John eventually moved to middle management, but he continued to design computer systems for larger U.S. post offices.

In 1992, John voluntarily retired early from the U.S. Postal Service, and he and Jeanne moved to The Villages in 1993. In his "first retirement," John soon began building web pages starting with a family one. John's retirement has included on-going computer activities (such as building computers), golf, and scuba diving (he has made dives in Florida Keys, the Great Barrier Reef in Australia, and Lake Superior!).

A computer friend called John's attention to the POA's need for a Webmaster, and John created and has creatively managed the POA website ever since. The Board of Directors of the POA thanks John again and again for all his creativity on behalf of the POA. We wish John and Jeanne the very best as John phases into "retirement" again. □

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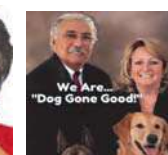


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## Amenity Authority Committee (AAC) Meeting Highlights December 10, 2014

### Audience Comments:

- A resident requested that staff look into a problem with a shelf interfering with play on one of the billiard tables at the Chula Vista Recreation Center. Staff advised that they are in the process of addressing the issue.

### New Business:

- Sam Wartinbee presented the alternatives for renovations of the docks at Golf View Lake which is located behind the Paradise Recreation Center. Staff recommended that both current docks which are badly in need of repair be removed and replaced with one larger dock with a gazebo at the end. The Committee agreed with this selection and cost estimates will be secured and brought back to the Committee.

### Old Business:

- El Santiago Recreation Center: Seven contractors submitted proposals in response to the Request for Proposal (RFP) that the Selection Committee is reviewing. The award of the RFP is scheduled to be on the agenda for approval at the January 7, 2015 AAC meeting. Projected completion date: November 2015.
- Tierra Del Sol Recreation Center: The roof has been installed and purchase of furniture, fixtures and equipment is now underway. Projected completion date: April 2015.
- Schwartz Park: The two old decks at Schwartz Park which were in disrepair have been removed and plans for a larger, partially covered deck were reviewed and approved. Cost estimates will be brought back to the Committee.
- Paradise Park Area B: A change order was included on the agenda to provide the landscaping, lighting and irrigation on the north side of the Wales entrance. Projected completion date: January 23, 2015.

- Silver Lake Recreation Center: Cost has been adjusted to include installation of an assisted listening device. (This is being done to comply with the 2012 changes in the ADA requirements for new construction and "significant" renovations to a property at a cost of \$7,200.)
- Gate connectivity: Underground conduit has been installed at all gate locations and Staff is working with the various contractors to install the remaining equipment at gate locations. Projected completion date: January 2015.
- "Indoor/covered" Swimming Pool(s): The Committee provided consensus for Staff to have the opportunity over the next several months to research options and provide information to the Committee before any real discussions by the Committee and the public would take place. The review will include: whether there is a need for an "indoor/covered" pool; determination of the ownership and size of all current pools and the ability for any pool to be

(Continued on page 15)

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## AAC Meeting

(Continued from page 14)

retrofitted as an indoor/covered pool; investigation of possible new locations, including properties adjacent to the VCCDD geographical territory; covered vs. indoor pool issues and their costs, to name a few.

### Supervisor Comments:

- Don Deakin made a motion to approve the Interlocal Agreement for funding the installation and ongoing maintenance of a skip center line on the multi-modal paths within District 4. Discussion of the merits of the request got sidetracked when problems with the language in the Interlocal Agreement, which had been prepared by the District 4 attorney, were addressed by the AAC Attorney and Mr. Moyer. The two areas of concern were the length of the Agreement which was 99 years and the indemnification clause. The motion was withdrawn. (Note: District 4 reviewed the problems brought up by the AAC at their December 12, 2014, meeting. No decision was made as to whether they should pursue passage of the Interlocal Agreement or drop it.)
- Mr. Bell requested the tree trimming at the recreation facilities be reviewed and Staff advised that selective tree trimming is currently being done.

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NEXT AAC MEETING – WEDNESDAY, January 7, 2015, 9:00 A.M. AT THE SAVANNAH CENTER. □



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## LETTERS

### Letter to the Editor:

### Center Line Striping

Striping prior to the reconstruction of the "gray" concrete multi-modal paths provided better visibility of the path when driving home at night from Spanish Springs. While the new "black" asphalt pavement provides a smooth and wider surface, the issue of visibility during times of rain and driving at night certainly needed to be addressed. CDD4 realized the potential for danger and liability in providing some line of sight and proper demarcation. The yellow striping provides differentiation relative to the path lane and aides the driver of the vehicle with some sense of direction when a vehicle approaches with glaring lights. The fact that the trails are non-illuminated adds to the need for striping. A precedent was set when the previous trails had center striping. I can only hope that the other districts will have the foresight to make public safety a priority. Kudos to CDD4 for placing safety above all other considerations. G. Zitterell

Editor's Note: Thank you for your input. We agree, skip center lines are a benefit to night time drivers and for those out on rainy days. □

### Letter to the Editor:

### New POA Members

To whom it may concern: We never thought we would be writing this check to join the POA. We have been here for ten years and we were always interested and respected what you do. However, you came over so negative in your newsletter in the past that the POA seemed to be too negative for us and lacked any positivity.

In the past few years your tone has changed and you come over more fair and less combative. So, we are happy to send you our check for membership. Mary and Henry Goldberg

**Editor's Note:** Welcome, we are happy to have you as POA members. □

### Letter to the Editor:

### Thank You

Thank you for all you folks do to keep us informed!!! I really enjoy your Bulletin. The format is great and it is very concise. Will be interesting to read about the 2015 challenges. Happy 2015! Dede Gibson

**Editor's Note:** Thank you for your support. □



**Ira Miller - Realtor**  
[HomesAroundTheVillages@gmail.com](mailto:HomesAroundTheVillages@gmail.com)



### This Month's Featured Listing!

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## Letter to the Editor:

**Golf Cart Seat Belts**

I've read continuously about the POAs recommendation of having seat belts in your golf cart and I couldn't agree more. Quite simply, it is and should be a matter of common sense – even for the people who still believe they are immune from any accident.

When my wife and I purchased our golf cart, we were both excited about the convenience, fun and freedom, the cart would afford us. When we rode together the first two times, the glare from my wife's white knuckles was blinding. She held onto the overhead handle and anything else she could grab onto and remained terrified.

After the second outing, I called the golf cart store and arranged to have them installed. They installed lap belts bolted to the frame and it only took them 15 minutes. My wife is now very comfortable and takes the cart out by herself without any reservation. We both feel more secure. Residents will do as they may, but this is one resident who cannot understand why every cart owner has not installed seat belts.

Hank Coe

**Editor's Note:** Just a reminder to anyone who has installed seatbelts in their golf cart. Make sure that the belts are not bolted to the seat --- they need to be bolted to a part of the frame.

## Letter to the Editor:

**Trail Striping Contacts**

Thank you for the informative article about trail striping. What is missing from the article is who the residents should contact to get the striping done. I cannot believe that anyone that uses the trails would not want the striping done. Thank you for a helpful publication.

Henry Rhoads

**Editor's Note:** In order to express your opinion you should contact the members of your District Board. Go to [districtgov.org](http://districtgov.org), click on districts and then your numbered district. On the right side of the page you will find email addresses and phone numbers of the Board members who represent you.

## Our Gardening Column:

**Long Winter's Nap**

by Anne Lambrecht, Master Gardener  
[annegarden@embarqmail.com](mailto:annegarden@embarqmail.com)

Edited Reprint from January, 2014 Bulletin

Mother Nature has given us a sign. The days are shorter, the air is cooler. Growth has stopped. It is time now to let our gardens rest. The New Year promises a fresh start both with our lives and our gardens. Real gardeners dream of new and different plants and ideas for our spring gardens. Those seed catalogs keep rolling in. But keep on dreaming now for at least six weeks!

In north central Florida our winters are mild, but we can have weeks of killing frosts. The fierce, relentless wind can wreak havoc on even the stoutest shrub. January can be a crazy quilt of weather: warm, cold, windy,

rainy. Usually it's cold in the morning and warms up nicely during the day. Some days it doesn't warm up at all. All the tender green has virtually disappeared and the garden is all sticks. Other plants, especially the tropicals, have perhaps "burned" with the frost and wind. Succulents and cacti have turned to mush. Keep your plants watered, even if they're burned. Don't let plants become dehydrated. Deep watering prior to a freeze will help prevent dehydration and damage.

Many citrus trees are ready to pick. If you have a citrus tree, check the fruit now for ripeness by tasting it instead of checking the color. Fruit does not sweeten after picking. It is harvest time for Navel, Parson Brown, and Pineapple oranges, Temple and Dancy tangerines, grapefruit and tangelos.

If you have not already planted hardy annuals, it's still a great time to plant dianthus, pansy, petunia and snapdragon. The nectar in these plants helps feed over-wintering creatures like bees and butterflies.

*It is very important that you resist the temptation to prune.* We can still freeze right into March. Our last frost date is March 10<sup>th</sup>. Waiting until March to prune and trim is too much to ask, I know--I can hardly contain myself until February, but I try.....I try. I try to keep busy and productive in my garden

(Continued on page 17)

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## Long Winter's Nap

(Continued from page 16)

with other chores for January. It is good to go outside, just to get some fresh air.

Some chores to take your mind off pruning:

- Weed. There are always plenty of weeds to pull. The lawn guys who we've hired are supposed to put "pre-emergent" weed killer down in January. This stuff kills the weed seeds before they emerge. If you see your lawn guy out there in January, ask him what he's putting down and he should answer you with the word "pre-emergent".
- Clean your birdbath, bird feeders and water features.
- Clean your pots and containers. Use a scrub brush with a mild bleach solution and let them dry in the sun.
- Refresh the mulch in your yard. If you don't have rocks, the mulch you use will slowly decompose and put good nutrients back in the soil. Pine straw, pine bark nuggets, and Melaleuca are all good choices. Melaleuca, made from the Australian Melaleuca tree, has become a Category 1 invasive pest in South Florida. Originally its purpose was to soak up water but now it's taking over, replacing our

native plant and animal habitats. So they cut it down, grind it up and bag it. You can buy it (it's about \$1 more per bag than pine bark) from the Marion County Extension Service, 352-671-8400. Termites do not like this stuff, therefore it is recommended you put it right next to the foundation. It is a nice beige color.

- Amend your soil with leaves and compost.
- Clean and sharpen your tools.
- Think about what new stuff you will be growing in your nice, clean pots.
- Think about growing vertical gardens:

maybe a trellis in a pot, maybe a flowering vine by your entranceway.

And most of all, take a little rest. It's good for us. □

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## Seniors vs. Crime

### Leading the Fight Against Scams CALLER ID SPOOFING

Seniors vs. Crime has seen a huge increase in the incidence of an old favorite scammers' trick -- **Caller ID spoofing**. Other organizations, such as Scambusters and the Federal Trade Commission, have issued similar warnings. Most people don't know how easy it is for scammers to fake, or "spoof", the caller ID

phone number displayed when you receive a call.

In this latest phishing scam, con artists are using phony caller ID numbers to solicit personal information and money. Thanks to the phony caller IDs, the "Spoofers" are often able to convince victims that they're receiving a call from a bank or credit card company or a government agency — and use this to acquire sensitive personal and financial information, or even money, from their victims. The "beauty" of this scam is that few people would ever think that the names and phone numbers appearing on their caller ID screens were not genuine.

What this means is that scammers are actively using phony caller IDs and are posing as representatives of banks, credit card companies and government agencies. The problem has reached the point where Senator Bill Nelson from Florida is sponsoring legislation to ban the transmission of false caller ID numbers. Unfortunately, ANYONE with Internet access and a few dollars can find a number of

legal online services that supply fake caller ID numbers.

ScamBusters.org, a nationally recognized scam fighting entity, recently reported that just a few minutes of research by their staff revealed several services that tout the "benefits" of caller ID spoofing, including:

- Maintaining the privacy of your caller ID number.
- Changing your voice to sound like a male or female.
- Fooling friends and business associates (or business competitors).
- One firm claims its technology is suited to individuals in certain law-enforcement-related professions, while another advertises its services as inexpensive, easy to use, and great for "business or fun."

What can you do to avoid a Caller ID Spoofing Scam? Here are three tips that can help you:

- Don't assume that the information dis-

(Continued on page 19)

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## Seniors Vs. Crime

(Continued from page 18)

played on your phone, regarding who the caller is, is accurate — now you know it can easily be spoofed.

- Never give out personal or financial information over the phone, unless you know EXACTLY whom you're dealing with.
- If you have doubts about who's on the phone, call back the main number at your bank or credit card company rather than talking to the person who calls you.

The moral of the story is that you can't trust caller ID to tell "the whole truth and nothing but the truth." Simply don't assume that a caller is who your ID service says it is.

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If you don't recognize the voice, don't give confidential information or agree to pay anything without independently checking. Clever scam artists are always finding new ways to con people. As long as you stay informed, you can remain one step ahead of the scammers.

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 Face Book. □

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(Continued on page 21)

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(Continued from page 20)

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(Continued on page 22)

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## Discount Partners

(Continued from page 21)

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**Tri-County Landscaping** - 25% POA member discount off first 2 months of lawn care, 10% all other services, 352-693-3202.

**Tri-County Tile & Home Improvements** - Lake County Resident & Home Improvement for 25 years. Call 978-3556. 15% Discount (on labor) to POA Members only.

**Ultimate Handyman Services** - Drywall, trim/crowns, paint/remodel. Insured. 10% POA discount. John Sainiak, 352-516-2976.

**Villages Apparel** - Southern Trace Shopping Center, 750-1600. 10% POA disc off custom screen printing, min order 25 shirts.

**Villages Car Wash and Lube** - Bichara Blvd, La Plaza Grande, 753-1306. \$1 POA disc off regular price of silver/gold wash. See pg 3.

(Continued on page 23)

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## Discount Partners

(Continued from page 22)

**Villagers Grocery Delivery** - \$5 off to POA Members (must show membership card). Please see our ad on page 11 for details. Visit us online at [villagegrocerydelivery.com](http://villagegrocerydelivery.com), use POA1 at checkout.

**Villagers Home Watch** - Call us at 750-2522. 10% POA disc off regular monthly rate of \$48 for first three months of service.

**Wholesale Computer Components** - Terrace Shoppes Spruce Creek, across from Wal-Mart, 245-1500. \$15 POA discount on any computer repair. □

**2015 Happy New Year**

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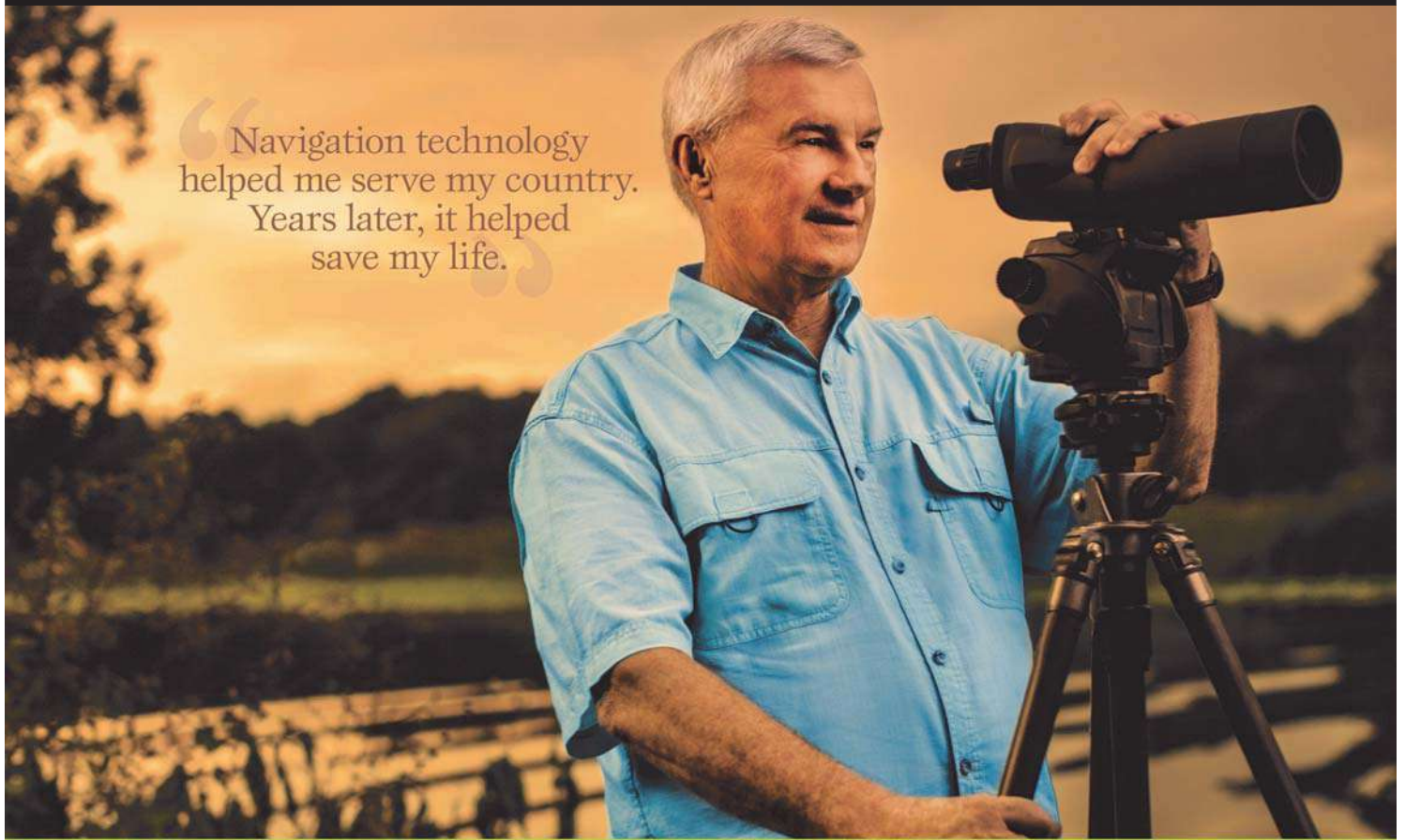
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