



BULLETIN

May 2015



Champions of Residents' Rights Since 1975

The POA Website - www.poa4us.org

Recreation Trail Safety Multi-Modal Path Workshop, May 5th

In the April Bulletin, we advised you that at the March Project Wide Advisory Committee (PWAC) meeting, the Committee members came to a consensus that any issues or suggestions pertaining to the multi-modal paths needed to be discussed Villages-wide. District Manager Janet Tutt advised that the meeting would be about golf cart safety on the paths and not exclusively about striping on the paths. The PWAC requested an exploratory meeting take place that would include members of the PWAC (CDDs 5-10), a representative from CDDs 1-4 and the AAC. The purpose of the meeting is to discus, review and identify any issues pertaining to the multi-modal paths that require additional review.

The Multi-Modal Path Discussion Group Workshop has been scheduled for Tuesday, May 5th, at 9AM, at Eisenhower Regional Recreation Center in the Theater Room. It is open to all interested residents.

The PWAC also met on April 6th and established the framework to be used for the Workshop. Due to the fact that a large turnout is expected, the following procedure will be followed:

- 1. Signup cards will be offered for those who want to speak.
- 2. Public comment will be limited to two minutes, per person.
- 3. The total public comment period at the meeting will be limited to one hour.

4. PWAC has the discretion to weed out duplicative comments.

District Manager Tutt indicated that centerline striping was off the table as far as she was concerned because it was not supported by the traffic engineer, but that she would ask Engineer Busche if he would provide his input on the use of side markings along the multimodal paths in order to enhance visibility.

At the AAC meeting on April 8th, Ms. Tutt advised that she had had the opportunity to meet with Mr. Busche and discussed the various means of identifying the bullnoses on the ends of the islands. Both acknowledged that they were not aware of the problems residents were having with the use of a single (or in some cases, multiple) reflectors, because it did

Tuesday, May 19, 2015 POA GENERAL MEMBERSHIP MEETING

TOA GENERAL MEMBERSHIP MEETI Third <u>Tuesday</u> of the Month – 7:00 PM <u>Laurel Manor Recreation Center</u>

"New Approaches to Cancer Treatment that Change the Horizon"

Presented by Dr. Norman Anderson, CEO Robert Boissoneault Oncology Institute

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

All Residents Welcome - Come and Join Us!

not provide them with the width of the bullnose. As a result, Mr. Wartinbee has been asked to add additional reflectors to the bullnoses to indicate how wide they are. (As we advised in last month's Bulletin, it is worrisome, that when the traffic engineer was consulted when the multimodal paths were created, that he did not recommend the use of the "reflective yellow wishbone painting" on both ends of the islands, which appears to be the more common and recommended practice.)

Ms. Tutt advised that after hearing residents comments, Mr. Busche thought the use

(Continued on page 2)

CDD4 Expansion Update

We advised you in the April Bulletin that The Villages (Developer) has proposed the addition of three hundred new courtyard villas in Marion County. They are asking that the new villas be a part of The Villages CDD4 and that they will be age restricted to 55 and older.

The information provided by Developer representatives advised that the plan is to develop two parcels, consisting of a total of 64.27 acres, each with a "Neighborhood Recreation Center" (See below for a definition of this terminology.) with a swimming pool.

Both properties abut CDD4 residential areas (Village of Calumet Grove and Village of

(Continued on page 2)

Recreation Trail Safety

(Continued from page 1)

of the wishbone reflective yellow paint markings should be considered.

They also discussed the issue of curb striping and the use of either reflective paint or using roadway pavement markers (RPMs). Mr. Busche supported the idea of using reflectors on the concrete curbs, as opposed to using reflective painting, because it was his opinion that reflective painting (the use of beads in the paint) on concrete did not hold up well. There are a number of issues that should be looked at in this regard. Hopefully they will do some testing on the trails before they make a final decision, taking into consideration that the visibility concerns are with night driving and driving in inclement weather, and both need to benefit from the selection.

We would ask that if you have suggestions on how to improve the safety on the multimodal paths, be that with pavement markings, better identification of islands in the middle of multi-modal paths, and/or investigation into the possibility of establishing Interlocal Agreements with our area Sheriff's Departments to enforce traffic regulations (i.e., post a speed limit and enforce it, etc.) on the multi-modal paths, that you contact your representative before May 5th. Their telephone numbers and email addresses follow:

AAC: ann.forrester@districtgov.org 352-259-3339

CDD1: paul.sykes@districtgov.org 352-750-5538

CDD2: john.blum@districtgov.org 352-259-3592

CDD3: steffan.franklin@districtgov.org 732-713-6263

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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CDD4: jim.murphy@districtgov.org 352-259-1581

CDD5: chuck.wildzunas@districtgov.org 352-753-3703

CDD6: peter.moeller@districtgov.org

352-751-4117

CDD7: ron.ruggeri@districtgov.org 352-751-2562

CDD8: dennis.hayes@districtgov.org 352-633-0750

CDD9: steve.printz@districtgov.org 641-780-6388

CDD10: donald.wiley@districtgov.org 813-476-5177

CDD4 Expansion

(Continued from page 1)

Woodbury) and will have golf cart access to the rest of The Villages via paths and Villages streets. All motor vehicles will have in and out access to the new villas ONLY via CR42.

The properties are located at the north end of The Villages, just south of CR42. One is on the west side of Buena Vista Boulevard, just west of the new Baptist Church, which is located on CR42, and the other is a split plan on the east side of the VA Clinic.

The northern piece of the property will be zoned commercial (hopefully to include an additional grocery store and possibly a restaurant), and the southern part of the parcel will make up the new residential area.

A meeting/workshop with the Developer's representatives was scheduled to be held at 1PM on April 7th at Mulberry Recreation Center and a standing room only over flow crowd of residents showed up.

The April 7th meeting began with a presen-(Continued on page 4)





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

Meet The New Member Of The POA Board Of Directors

Bill Schikora grew up on Chicago's South Side, completed school, married Carole Caulfield in 1962, and has three children. In the early 1970's, Bill and Carole bought a summer cottage in Michigan and moved full time to Kalamazoo MI area (Portage) a few years later.

Bill worked in a variety of fields including casualty insurance in Illinois and, for several years before retirement, group insurance for mid-sized companies in S/W Michigan. Carole had a quite successful, at-home, accounting/bookkeeping and tax preparation business.

As a volunteer, Bill became a Court Appointed Special Advocate (CASA): a guardian -ad-litem representing individually abused and neglected children in family court proceedings. He considers this to be his life's most worthwhile out-of-home experience. Through a series of events, Bill was invited to serve on The Governor's Task Force for Children's Justice and also on the Kalamazoo County Child Death Review Team. In 1999, volunteering ended abruptly - and 'life together' became even more important - when Carole was diagnosed as long-term terminally ill.

In late 2006, Bill and Carole bought their brand new home in the Village of Duval and fell in love with The Villages. Bill promptly became a member of the POA and The Villages Democratic Club. In June '08, after 46 years of marriage, Carole passed away while in Michigan. In the fall of 2012, Bill sold the Michigan cottage, The Villages home in Duval, and moved to Cordero Court, in the Village of Santo Domingo, where he happily resides.



With Honor & Gratitude MAY 25, 2015

We Remember

REASONS TO JOIN THE POA

The Board of Directors of The Property Owners' Association of The Villages (POA) would like to thank you for your support. We will continue to speak out for Residents' Rights as we have in the past. The POA has no special interest or hidden agendas, except to protect, preserve and improve the rights of all residents. We believe the POA is a needed check and balance to ensure that the Developer and governments decisions are in the best interest of the residents.

The POA will continue informing and educating all residents (POA member or not) on issues that have an impact on their quality of life and their public safety in our free POA Bulletin.

Every third Tuesday, 7PM, we have a gen-

eral meeting at Laurel Manor, where residents can participate in a question and answer session and voice any concerns, as well as hear a speaker on a selected topic.

POA membership entitles you to participate in our Discount Partners Program. (See pages 22-23 for information.) As an active member, you will also qualify to receive our monthly email alert which keeps you instantly updated on Villages issues.

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

Get involved, support your POA in 2015.

POA 2015 MEMBERSHIP – NEW/RENEWAL & DONATION FORM J				
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				
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(SAME LAST NAME)				
NAME(S)(2)(DIFFERENT LAST NAME)				
(DIFFERENT LAST NAME)				
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CDD4 Expansion

(Continued from page 2)

tation by Gary Moyer, The Villages' Vice-President and Director of Development, who said there are numerous details on the planning for these new parcels, yet to be worked out with the Amenity Authority Committee, the Baptist Church, the CDD4 Board of Supervisors, and Marion County.

He added that the expansion would not result in any additional expense to existing CDD4 residents for the issuance of the bonds to pay for the infrastructure and that it would not impact the annual maintenance assessments on existing CDD4 residents.

He, along with Steven Roy of McLin & Burnsed, The Villages General Counsel, described the layout of the proposed parcels.

Mr. Moyer again stated that the new development would include two neighborhood recreation centers. However, when questioned later, he described the "Neighborhood Recreation Centers" as consisting of a swimming pool and postal station with no meeting rooms or athletic courts. It was obvious from the crowd noise (groans and boos) that they thought they had been misled and were not at all happy with this finding.

In all fairness to Mr. Mover, it is common practice to describe The Villages as having three types of recreation centers, namely:

- 1) "Neighborhood Recreation Center" which consists of a swimming pool. (Calumet & Springdale Neighborhood pools)
- 2) "Village Recreation Center" which includes a pool, some meeting rooms and athletic courts. (Chatham)
- "Regional Recreation Center"- which includes a sports pool, a significant amount of outdoor courts, meeting rooms and a theater room. (Mulberry Grove Recreation Center)

In preparation for the Workshop, each of the supervisors of CDD4 had prepared questions and provided them to The Villages' representatives prior to the meeting. After the Board had their question and answer session, residents were then allowed to ask questions, as well as express any of their concerns.

The Supervisors' questions mainly centered around the financial aspects of the proposal and the potential impact on the CDD budget, as well as water issues, traffic issues, and the types of homes that were to be constructed.

The residents' questions and concerns were mostly about the impact of 600 new users on the availability of their amenities, including

pickleball courts, executive golf course tee times and meeting rooms, as well as additional traffic.

Mr. Moyer indicated several times that issues about the amenities would have to be taken up with the Amenity Authority Committee, as it is the body responsible for providing and overseeing the amenities.

As a result of the question and answer sessions, the Developer's representatives said they would likely remove the proposed Option 2, to run the golf cart connection sharing the golf cart path with Amberwood holes one and two, because of the safety issues. They also agreed to take a look at the problem of no overflow parking spots in either Villa parcel, and to see if there was any possible alternative for residents of the east parcel to access The Villages without going through the VA and Mulberry Grove Plaza.

When queried, Mr. Moyer indicated that he thought the whole process of approval would take approximately four to six months before it would be ready to go before the CDD4 Board for approval. A supervisor asked what would happen if CDD4 did not accept the land and Mr. Roy responded that, "There may be other Districts interested in expanding who would accept this acreage."

Editor's Note: I attended the AAC meeting, and the April 10th CDD4 meeting, and after a number of CDD4 residents had addressed the Boards with their concerns about the expansion, I made the following remarks to the Boards and audience: "I would just like to remind the Board and inform the members of the audience that the reason the Developer is entitled to build and add the 300 new units







CDD4 Expansion

(Continued from page 4)

to the VCCDD amenity program and request that they be brought into a District, which turns out to be CDD4, is a result of the negotiations in the 2008 class action lawsuit settlement. What had happened was that one of the drivers of the lawsuit was the 2007 Freedom Pointe issue. This issue occurred when the Developer was completely built out and no additional amenities were being added, and the Developer granted Freedom Pointe the right to 264, or so, amenity contracts. Having just experienced this situation, one of the plaintiffs' demands was that no additional amenity contracts could be issued north of CR466.

"Meanwhile, the plaintiffs' attorneys were negotiating for a lot of money – just under \$40 million dollars. The defendants asked for permission to be able to bring in 300 additional units with amenity privileges, (unless otherwise approved by the AAC) for incorporation into the VCCDD amenity program.

"Because I was a plaintiff in the lawsuit and this information is contained in my testimony which is set forth in an Affidavit, which is a public record filed with the Court, I can share it with you. It would have been very difficult to say no to the 300 units (a very small percentage of the 21,000 plus rooftops in the VCCDD territory) when the Developer was going to provide the residents with \$40 million to be used for facilities and services north of CR466.

"I then encouraged the AAC to try to help the Developer and the CDD4 Board members solve any amenity issues which might occur. I believe the use of the lawsuit settlement money would be appropriate as this situation has developed as a result of lawsuit negotiations. Therefore, it would not negatively impact any residents north of CR466, as it would not be taken from their amenity budget."

The AAC has worked very well in listening to the residents' concerns, as well as spending the settlement funds appropriately. Janet Tutt indicated to the AAC Board that she already had John Rohan commencing an analysis of the recreational facility usage and availability in CDD4.

We also need to be aware that if we cannot get into an activity because it is full already when we get there, that is not necessarily an indication that more rooms are needed. Most all of the activities are led by volunteers, so a room may be available, but if no one has volunteered to become a Lifestyles Volunteer

group, there would be no one to conduct the activity.

In regard to outdoor facilities, it may be possible to move some of the Mulberry courts around, i.e., move the basketball court and add another set of pickleball courts. However, when 4 executive courses handled 5,000 rooftops, an additional 300 rooftops will likely not tip the scale for an additional course, and there is little chance that there would be any reasonably priced land available upon which to build it. If you are having trouble getting a tee time, make sure you know how the tee time system works, and it is unfair to say you can't get a tee time if you are unwilling to play at times outside of your 'preferred times'.

Suffice it to say, we all need to exhibit patience and see what the AAC and the CDD4 Boards are able to work out over the next several months.



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Lightning Protection Home Systems

The POA March meeting featured Glen Schulte and his son Bobby, owner and operators of Triangle Lightning Protection, Inc. and Chuck Cooley from Erico International, their materials supplier, as our guest speakers.

Below are highlights, and the agenda, from their presentation, followed by questions and answers: Why should you consider lightning protection for your home? How do you find a qualified contractor? And, and how does the system work? In closing, Chuck showed us samples of the actual components and Bobby talked about how the system is installed and





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Sharon Ward

The Villages Palm Ridge Plaza (352)259-3825

Stephanie Winfrey

Why should you consider purchasing a lightning protection system?

Central Florida is the lightning capital of the USA. The National Weather Service reports eighty thunderstorm days per year in this area alone.

Three Villages homes were destroyed by lightning last year. Eleven Village houses, in the last eleven years, were destroyed. These numbers were provided by Bob Freeman and Len Hathaway who offer presentations educating Villagers about lightning. You really need to attend one of their valuable presentations.

There are a couple of "myths" about lightning, such as, lightning never strikes the same place twice - the reality is that lightning WILL strike the same place twice. Another myth is that you don't have to be concerned about lightning from distant storms. Lightning can travel ten miles, so when you are outside and see black clouds off in the distance, even if the sun is shining where you are, stop what you are doing and go inside. It's nothing to play around with. Another myth is that lightning always strikes the tallest object. It can actually bypass a tree and hit your home.

NOTE: If you are ever with someone who gets struck by lightning you CAN touch them. You can perform CPR, or whatever first aid might be necessary, until medical help arrives.

It's not like a socket electrocution, where that person is energized when you touch them.

There are two objectives for a lightning protection system for a house and reasons to have a system on your home. The first is to shield the home from any type of lightning damage and the second is to provide a direct path to the ground for that current to go through. It prevents home damage as the current flows through the system and keeps the homeowner safe and also keeps property free from damage. This will not prevent you from having strikes. The lightning protection system is a passive system. It does not attract lightning.

There are 3 major parts to a lightning protection system. You have the lightning air terminals and their bases, the copper cable and the ground rods. Assembled correctly with the correct standards, by a licensed professional, will make sure that your home is adequately protected. The components that we use are UL listed by Underwriters Laboratory, which is a nationally recognized testing facility. The materials that are used are made to be able to conduct electricity. As a result, the materials that are going to be used in a lightning protection system are going to be either copper or aluminum.

(Continued on page 12)



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

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DON'T BE A STATISTIC GOLF CARTS ARE NOT TOYS!

Please note that there have been at least FIF-TEEN golf cart related FATALITIES in The Villages in the last seven years. And, there have been over three dozen golf cart users who had to be trauma alerted to a hospital, with head injuries, during the last three years.

Feb 2012 thru April 2014 Bulletins (see "Archived Bulletins" on poa4us.org) included a listing of all of the serious injuries accidents of which we were notified. 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. The usage of seat belts in golf carts is not required by Florida Statutes, so it is your choice.

Because official statistics have only recently been kept, the POA has been 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.

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Amenity Authority Committee (AAC) Meeting Highlights April 8th, 2015

Audience Comments:

 A resident requested assistance on a road maintenance issue. Staff was provided with the address and will review the roadway.

Consent Agenda:

- Consideration to remove the \$4 payment of trail fee by resident spectators on executive golf courses was addressed. John Rohan reviewed the rules that will accompany the privilege and the Committee approved the removal of the \$4 fee.
- The use of the 6" golf hole at El Santiago Executive golf course on a permanent basis was approved.

Old Business:

 Improvements to and staffing of the Del Mar Gate, where there continues to be concern about the high volume of traffic, was presented to the Lady Lake Town Commission and they were very much in favor of the proposed modifications to the intersection.

Capital Projects Update:

- Santiago Recreation Center: The original building has been demolished and the foundation is in the process of being poured. (Paid for with lawsuit settlement funds.)
- Tierra Del Sol Recreation Center: The contractors are installing the final interior finishes.
 Projected completion date: May 2015. (Paid for with lawsuit settlement funds.)
- Gate Connectivity: The "Plug In" ceremony took place on April 1, 2015. (Paid for with lawsuit settlement funds.)

Supervisor Comments:

- Supervisor Deakin requested Staff provide an overview from the April PWAC meeting which was done by District Manager Tutt.
- Supervisor Deakin provided an overview
 of the amenity related discussions from
 the CDD4 public workshop. He stated that
 Mr. Moyer had indicated that The Villages is
 not obligated to construct recreation centers
 for the planned residences and advised residents to pursue this with the AAC. The
 Committee requested that a presentation

occur at a future meeting regarding AAC involvement.

Audience Comments:

- There were a number of CDD4 residents who asked what the AAC was going to do to help them as they were concerned about the impact on their amenity facilities.
- Elaine Dreidame, a CDD4 resident and plaintiff in the 2008 class action lawsuit, explained that the additional 300 unit issue came about as part of the lawsuit settlement. (See explanation on pages 4-5.)

Please go to the districtgov.org website for the Official Minutes, Agendas and Meeting Schedule.

Next AAC Meeting - Wednesday, May 6, 2015, 9AM at the Savannah Center.

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Verizon Cell **Phone Reception Update**

About a month ago, the POA was asked by a resident, along with her friends and neighbors, to look into some concerns regarding their Verizon cell phone performance.

Based on this request, we placed a brief questionnaire in our March POA Bulletin requesting Verizon cell phone users to fill out the questionnaire if they were having problems.

Through April 12th, we have received approximately 283 complaints/issues. Based on the number of inputs we received, we prepared a spread sheet which lists the residents who have communicated with us along with their addresses, emails, cell phone numbers, and up to 3 short descriptions of their issues.

On April 6th, we met with Seniors vs. Crime and discussed the complaints and issues we had received and provided them with a copy of our spread sheet. They have agreed to assist the residents in correcting the problems, and will communicate with Verizon executives to enlist their support in finding a solution.

If you did not have an opportunity to forward your Verizon cell phone concerns to us, please feel free to forward them to rehesto@poa4us.org. We will include them in updated lists.





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Community Standards: (352) 751-3912 (anonymous complaints accepted)

SENIORS VS. CRIME (10am - 2pm)

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ID Checking Scanner Equipment To Be Upgraded

There have been ongoing issues with the scanners reading resident IDs when they are presented at recreation facilities. As a result, District Staff is pursuing a new card reader program. They currently have two test sites where they are using IPad Mini's to scan IDs and are receiving a 95-98% accuracy rate for both inside facilities and in the sun. In the meantime, if your Resident ID card presents difficulties when being scanned, Staff will review the card to identify if any challenges exist and replace the card, if necessary, at no charge. Contact Customer Service at 753-4508 for information.



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The Villages Community Watch also offers a free option. Residents requesting well-being checks may choose to be called every day (or once a week) at a designated time.

The Dispatch Center will call and, if there is no answer, they will call back in 5 minutes. If still no answer, dispatch will send a Community Watch driver who then works with a neighboring designated key holder to check on you. In the event they cannot contact you or gain access to your home, fire/rescue and law enforcement will be called.

(Continued on page 11)



Living Alone

(Continued from page 10)

- Lake County Sheriff's Office Senior Watch Program, seven days, 352-343-2101
- Sumter County Sheriff's Office Peace of Mind Program, weekdays, 352-689-4600
- Community Watch Office Adult Watch Program, seven days, 325-750-8201



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THE BIG WINNER RECEIVES HIS PRIZE!



The winner, Doug McIntosh, smiles as Triangle Lightning Protection, Inc., the donor, has just installed the free lightning protection system which he won at a recent POA raffle.

Lightning Protection

(Continued from page 6)

How do you find a qualified contractor?

The Lightning Protection Institute is the only entity that certifies lightning protection professionals. Underwriters Laboratories lists installing contractors. They don't certify contractors. They list you as a qualified contracting firm. There's a little difference there. The individuals train, just like in any other craft. First you're an apprentice, then a journeyman, then you earn master status. We have a designer status and professional status.

When you are looking to hire any contactor, make them provide proof of insurance. You can ask them, "Do you have insurance?" and they will say, "Yes, I'm good." A lot of them hand you a certificate - that's not acceptable! If you are going to hire a contractor and you want to see proof of their insurance, you can request it directly from their carrier, who will email or mail it to you.

Also, don't be afraid to ask IMPORTANT questions. "Do you have an office?" "Do you

have a land line?" "Are you just a cell phone guy?" Trucks with professional logos on them are also an indicator of credibility.

There are a couple of contractors that Bob and Len recommend. One is A-1 Lightning, our competition, which is a very good credible company. They are just as good as we are and they are reputable. I'm not here to tell you we're the best. It's a market and we're competitive. However, we're not the little guy in the Toyota truck, with a sign that says Lightning Rods, who goes door-to-door in The Villages.

Go to www.lightning.org and do a little clicking to find an installer. It will tell you where

(Continued on page 14)



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Greg Dion 603-7111



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Paul Tortrice 630-7943



Keisha Tackett 598-4538

Lightning Protection

(Continued from page 12)

they are located, website information, what kind of members they are, who's involved and what kind of credentials they have. For Underwriters Laboratories, to find a contractor, you can go to www.UL.com. It's a little tough to navigate, but once you click on search lightning, you can find everyone in the United States who's a member. People will tell you all day long that they belong, but they don't. It's a "buyer beware" market.

Ask if they use all UL listed materials. There are firms out there that won't pay the extra 2 cents for the label on the wire that says Underwriters Laboratories. It's our standard.

How does the system actually work and what is involved with installation?

It's a Florida law that you have an "underground locate" before you do any digging in the State of Florida. You do want to ask any contractor, "Have you had an underground locate?" There is a 48 hour window for your utilities to be marked. (They come out and spray paint where the lines run and put up flags.)

Grounding and bonding down leads - We tie to the electric ground. If you ask me to run the down lead through the roof, I'm going to tell you, "no". The reason is that you have to drill a 5/8th inch hole through the roof and then try to seal it with an old shingle. We are not roofers. We try to run the cable along the ridge of the rooftop where the shingle comes over the ridge. You can elect to use either aluminum or copper, both are UL listed materials.

Gas Pipe Line (if you have natural gas coming into your home) - By code we have to bond it at the meter. We also bond the manifold in the attic, the wall unit water heaters, and gas pool heater, if you have one.

Installation - The system will not be invisible, but we try to hide the wires as best we can. If you have a downspout we'll put the down leads behind the downspout.

All of the materials we use are UL listed and code compliant for class 1 and 2 systems. Copper is more expensive. The only time I would say it's worth spending the money is if you have a black or a really dark roof. Once copper wire is out in the weather for 3 or 4 months, it's going to tarnish and it will blend in a little better. The aluminum wire will get duller, but it's always going to be aluminum.

We have standard pricing and we have a separate price for a villa, etc. The only reason that price would change is if you have a pool cage or bird cage that is extended from your lanai with a roof that is made out of aluminum and screen.

If you want to get more information on our website, it's www.tlpfl.com. Click on service and information to go to the residential area.

QUESTIONS AND ANSWERS

1) How do you know that you had a strike? If you do get a strike, do you have to come back and fix things up or redo certain things? What happens? A) I've never been in a house when lightning struck. We put a system on a house two years ago. Last July, the owner was 100% sure that he had been hit. He heard it and could feel it. We went on the roof, and took all the air terminals off and found one of them (the tops are smooth) was porous. It was almost like it was burned up, so we replaced the air terminals and checked all of the cables for tightness. Everything was fine, he had no other damage.

- 2) So at a minimum, if your home has been hit, you'd have to replace the terminals, right? A) We would recommend replacing the terminals and checking everything for tightness to make sure everything was still good.
- 3) For gas lines in the attic, does The Villages do any grounding or bonding at all on those lines? A) There's a copper ground wire going to them. It doesn't meet the criteria for lightning protec-

(Continued on page 15)

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Lightning Protection

(Continued from page 14)

tion, but it meets gas code. That's at the manifold. There is one ground wire there. However, we run another one using lightning protection cable and pipe line to it.

- 4) Can a protection system handle more than one strike or do you have to replace the whole thing? A) We would inspect the entire system and replace all the air terminals, and we would check all the connections, clamps and bolts for tightness to check for damage. Something that we do offer is a lightning event counter. It's not a standard offering for a lightning protection system, but it can be put on one of the down conductors. When a lightning strike has occurred there is a counter that would click over, so you could actually go out and see whether or not your system was struck. If it hasn't been struck it will not register, but if there has been a strike, then you can call us and we can do the necessary maintenance. The event counter would be an added feature to the actual standard cost of the installation.
- 5) Do copper components have a longer life than aluminum components? A) The longevity of both is pretty much the same. It depends, also, on where the lightning system is

located, whether or not it is inland or closer to the coastal regions. The atmosphere can have an effect on corrosion and life, but in general you can expect the same type of longevity with both.

- 6) Is there correlation between lightning strikes with homes that have gas and/or these tall flagpoles. Is there any corroboration of that? A) Lightning goes where it wants to go. There is no criteria as to where it's going to go.
- 7) You said the system was passive, that it won't attract electricity, but how does it find the lightning rod? A) It isn't an active system. It is passive and it's just there in the event or in case of a lightning strike coming down. A lightning strike is not going to "find it". A lightning strike is going to go wherever it wants to go. The system is there to protect the house if a lightning event occurs. The spacing and the height of the terminals are the preferred point and not the ridge, the eaves, or the gutters. So, it's just there to protect in case there was a lightning strike.
- 8) Could lightning hit the roof in a spot where you don't have a lightning rod? A) Lightning protection is not 100%. Don't believe anybody who tells you it is. There is no guarantee. On a statistical level, a lightning protection system is about 91-92%.
 - 9) Can you get reduced insurance if you

have the lightning rods? A) That depends on the insurance carrier. Call your carrier and ask if you may get a premium reduction if you have a lightning protection system.

- 10) If lightning strikes, is that an additional cost or do you absorb that as part of the guarantee or warranty? A) We warranty the parts and our work. If you get hit, we'll come by and look at it, but if there's anything to be done, there will be a cost.
- 11) Is there any upkeep on the grounding conductor after you install it? I know sometimes corrosion can stop conduction. A) We recommend 3-5 years for inspection. We'll come out and inspect every nut, bolt, and check for tightness. We use an MP1 sealant on top of the nails on the roof. We'll redo the sealant and we'll inspect the whole thing. We inspect everything above grade, no digging.
- 12) How does this lightning rod system compare with a whole house surge system? A) The lightning protection system is entirely different than the surge protection system. The lightning protection system protects your house. The surge protection system will actually protect for any induced currents that are coming in from either a lightning strike, direct or remote, having the potential of coming in and damaging any of your electronic equipment. It is recommended that you have a surge protection devise at your main panel that meets the applicable surge protection codes. Still, they are two different systems, but as they work to-

(Continued on page 16)





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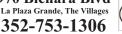
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Lightning Protection

(Continued from page 15)

gether, they can provide a complete protection packet for the inside and the outside of your house.

- 13) Do you have to get a whole new lightning protection system if you get a new roof?

 A) No you don't. If you get a new roof, make sure you call us before you let the roofer take it apart. We use Erico material and they use a stainless bolt hand nut, which can be broken free. A lot of the other material is cast into the other piece and it seizes up and become trash if you have to disassemble it. We label everything and put it back on the way it came off.
- 14) Does anyone here have a system or know people who have and what has been their experiences? A) Len Hathaway, our resident lightning guru, advised that there are about 3 or 4%, probably in the neighborhood of 5,000 homes here in The Villages, that have protection systems. These include the Developer's homes, all of the buildings in downtown Sumter Land-

ing, all of the pump houses throughout The Villages, just to name a few, and many of them were installed by Triangle. You will find them all over the Orlando Airport, on the toll way, everywhere. They are used worldwide and throughout The Villages and across the United States. $\hfill \Box$

LETTERS

Letter to the Editor:

Night Time Driving

In our opinion, there has been too much discussion about the pros & cons of visible safety markings along the golf paths!!! It's time to get it done before there are some very bad accidents. Less talk/more action!

We travel by golf cart at all times. Needless to say, night driving is the most challenging. In our opinion, visible lines indicating the edges of the path and reflectors in the middle, to keep carts on their own side, are required. Informing drivers of an upcoming division in the path (i.e., TREE) should be a must. As

things are now, we are reluctant to attend night time events because of the dangers. HELP!!!

Anne Marie Currie and Irene Luedec

Editor's Note: Yes, it has been a slow process, but we would not even have been talking about it now had the members of the CDD4 Board of Supervisors not listened to their residents strong request for some type of pavement markings to help them with golf cart driving at night and in inclement weather.

They responded by putting down the skip center lines like they had on their paths prior to their reconstruction in 2010. They did this against the wishes of the District Manager, Traffic Engineer and Project Wide Advisory Board and were called "rogues" for having done so.

We call them heroes. It is because they responded to the wishes of their residents that we are now looking at addressing this problem Villages wide, not just in CDD4. Efforts are under way to come up with the solutions, but that will take time. That being said, we believe it is better to take the time to make sure that the decisions which will be made will actually solve the problems.



LETTERS

Letters to the Editor:

Rec Centers Usage

We have been playing Mahjong every Tuesday at 12:30 for over 6 years. A few years ago, without notice, we have occasionally been bumped from our regular weekly scheduled time by two other groups that meet quarterly. Why should we have to be pushed out of a yearly Tuesday game? Those other groups should have to meet elsewhere when a time is available. The Villages shouldn't be able to, without notice, give our dedicated time slot to another group.

Rae Jean Lichterman

Editor's Note: You are using an "Open Slot" that will generally be for Mahjong, so there will be times when other groups will be assigned that open slot. We contacted John Rohan and received the following reply: "We are charged with managing the best use of room space and these other groups are also resident groups. For example, if one group only meets once a month or even less frequently, and their club size is conducive to the card room, and open Mahjong meets weekly (4-5 times a month), then it is possible, on this request, that the other group would be assigned to meet during one of the Mahjong open play slots. It is advertised and posted when these changes occur."

If you want a **confirmed slot**, as opposed to an **open** slot, you need to organize your group with a leader and register it as a lifestyle group. It is a relatively simple process and all of the details can be found on the districtgov.org website. Click on Departments - then on Recreation - then on Lifestyle Volunteers. For information about starting a club, please contact Recreation Administration at 674-1800.

Letters to the Editor:

Katie Belle's

We are among many residents who want the "renovation & elimination" of our historic resident club stopped. We need help, time is of the essence and maybe Channel 9, Eyewitness News, could be contacted? They have helped before. Please advise. Thank you, Linda Fess

Editor's Note: Unfortunately, it is way past time to stop the plans. Entertainment, the square activities, Katie Belle's, etc., are Developer owned they are not part of our amenity program, so we have no legal standing to stop them. That being said, The Villages always does a first rate job on anything they take on. We hope that the outcome of this renovation will be one that everyone who will miss the "Old Saloon" atmosphere will be pleasantly surprised with and that everyone will be appreciative of the final product.





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Seniors vs. Crime

Leading the Fight Against Scams

"Obamacare" Scams

Misunderstandings and ignorance about the Affordable Care Act (ACA), or Obamacare as it's often known, has opened the door for scammers selling phony health insurance. Regardless of your views about the Act, and even about what might happen to its key provisions in the future, ACA is a reality that many people are still grappling with today, more than a year after it was introduced.

In a recent scam halted by the FTC, vic-



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tims were told the insurance they were buying would cover most healthcare services, without deductibles and regardless of pre-existing conditions.

Victims were assured they would be covered with a Qualified Insurance Plan and were asked to pay an enrollment fee of up to \$200, and then, a monthly payment of around \$100.

But they were **totally uninsured**!

In other scams, victims have been bombarded with threatening spam emails warning that if they don't click on a link that day, they'll miss out on subsidized insurance coverage. The only way to counter this type of scam is never to buy health insurance purely on the basis of solicitations -- by phone, email or at the front door. Instead, if you're seeking insurance under the ACA, speak to a reputable broker or visit healthcare.gov, which explains the new Health Insurance Marketplace and provides links for comparing plans.

These sorts of scams are likely to be ongoing, but a worrying new risk has shown up, in which crooks may pose as Marketplace officials to gather information for identity theft.

That's because Marketplace officials may actually be calling applicants to verify information they've already provided. A legitimate Marketplace caller may want to know the last four

(Continued on page 19)

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"Obamacare" Scams

(Continued from page 18)

digits of your Social Security number. They may ask questions about your employment and household information. They will NEVER ask for personal financial information such as bank account numbers. If you feel uneasy about giving required information on the phone, you can ask the agent to mail a letter with instructions on completing your application.

Other tips to protect your security when dealing with the Marketplace include:

- A genuine agent will give their name and ID number. If they don't, ask for them. And, always write them down.
- Know Marketplace Open Enrollment dates (in 2015, these ended on February 15).
- Never provide a caller with personal financial or medical information. Genuine agents will not ask for this.
- Someone who calls from an insurance company other than the one you've chosen and asks you to pay or provide financial information is most likely a scammer.
- Someone who claims to be an official but

uses the "Obamacare" term, and says you have to pay for a new "Obamacare" card, is most likely a scammer.

 Double check any information that you don't understand or seems suspect; call the Marketplace at 1-800-318-2596 (TTY number: 1-855-889-4325). Also, call this number if you suspect fraud.

The FTC says: "If you're looking for health insurance, make sure that's what you're buying. Your state insurance commissioner's office can tell you if a plan isn't insurance -- and whether the seller is licensed in your state -- and may be able to alert you to a scam." If you need help checking out the legitimacy of any insurance plan, contact your nearest Seniors vs. Crime office for assistance.

One way or another, we're sure that "Obamacare" will remain in the headlines throughout 2015, but, if it affects you, follow these tips to make sure you don't become part of the news, too. 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 <u>YOU</u>. When in doubt as to what you can to 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 at Brownwood in The Villages. 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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Our Gardening Column:

Good Plants to Grow Now

by Anne Lambrecht, Master Gardener annegarden@embarqmail.com

Here are some good annual plants for your landscape:

Torenia or Wishbone Flower - appreciates some shade in hot areas. During really hot, humid summers, the plants will need to be kept well watered. Torenia does best in containers, especially nice in hanging baskets, since it doesn't grow very high. The name 'Wishbone Flower' comes from the way the anthers inside the flower arch and joins at the tip, when the flowers first open. Visiting bees break the wishbone while pollinating. If you've ever seen one looking back at you, you'll understand its other name 'Clown Flower'.

Periwinkle - also known as Madagascar rosy periwinkle - is one of the most drought tolerant plants with such happy little flowers that reseed themselves all over the place: in the cracks of your sidewalk, in the middle of the garden bed, anywhere where it's hot and dry. They grow in low mounds and their flowers

have flat, five-petaled disks of pure white, pink, red, sometimes with a darker "eye" on top of their glossy green foliage. They like it hot!

Angelonia - also called summer snapdragon, is perfect for adding color to hot, dry, sunny spaces. Angelonia has flowers that bloom all summer in purple white or pink. Some grow to 2' high and some are scented. Most are considered annuals, but if protected in Zone 9, they can tough it out during the winter.

Rudbeckia or Black-Eved Susan - a true American native wildflower, these are tough and easy to grow and love the full sun. Blossoms have vellow or orange rays and a raised brown central cone. They attract butterflies and other pollinators. It also lasts very well as a cut flower and usually is not bothered by deer, or any major pests and diseases.

Gaillardia or Indian Blanket Flower another perennial native, are daisy like flowers in warm colors of red, orange and yellow. The petals have serrated tips. These perennials are tough and cheerful. The plants naturalize along roadways, in sunny gardens, and even on sand dunes. Most types grow two feet tall, love heat, have no serious pests and are not fussy about soil (although they must have good drainage). They make good cut flowers.



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Plants to Grow Now

Cool fact: Oklahoma designated Indian Blanket (Gaillardia pulchella) as the official state wildflower in 1986. Also called firewheel, the Indian blanket flower is a symbol of Oklahoma's scenic beauty as well as the state's Native American heritage.

Caladium - Caladiums are really nice plants and so easy to grow. They sprout from tubers that you can plant now. But also they come already leafed out and ready for the landscape. Caladiums can jazz up a shaded border, brighten a dark patio or skirt a bed of gloomy shrubs with color. They come in a spectrum of rainbow colors from pure white, cream, pink, bright rose to hot red. They have few enemies-germs or critter--and they're fairly inexpensive. Their color display lasts a long time. And, Caladiums are perfect for containers or hanging baskets. Most Caladiums like the shade but now there are cultivars that can be grown in the full sun. The caladium "flower" looks like Jack-in-the-Pulpit.

When your plant is "established" means the point at which the root system has had time to anchor and grow in the new ground. It also means that the plant above the ground looks happy in its environs. Sometimes it is necessary to move your plant and start all over.

Always enrich your soil, whether you bury banana peels into it, or top dress with cow manure, or just mulch with leaves. Think of planting for wildlife - we're not talking raccoons - (bees, butterflies, birds).

Right now planting a butterfly garden is super trendy. Be careful, though. Some weeds are butterfly attractors. For instance, Mock Bishop's Weed, a wispy delicate relative of the carrot, is a weed that black swallowtail butterflies like to lay their eggs on. They're all over my yard!

Here are some good shrubs for your landscape that can be planted anytime: loropedalum, hibiscus, viburnum, bottle brush, podocarpus, crepe myrtle, but let's save this for another article. Get dwarfs, so you won't have to harshly whack them back, committing "crepe murder" and various other atrocities and so they are small enough to protect in winter if necessary.

Did you know that May is our driest month? So keep that irrigation running until we get our summer rains in June, especially if you've planted new

Florida Native Plant Society (FNPS) has a chapter now in The Villages. Contact Steve Turnipseed at gonebirdwatching@gmail.com.

Villages Butterfly Club meets the third Friday of the month at 1:30 at Fish Hawk Rec Center.

□





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(Continued on page 23)



Discount Partners

(Continued from page 22)

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*Sam's Club - \$5 gift card for either the Regular Membership or the Membership Plus.

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