

THE



Issue 42.06



BULLETIN

June 2016

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Champions of Residents' Rights Since 1975

The POA Website - www.poa4us.org

What You Need To Know About AMENITY FEES Now And In The Future

In last month's POA Bulletin we reported that the question of whether or not an increase in the Amenities Fee Deferment Rate (AFDR) needed to be looked at for next year. We included financial data of its current impact supporting the POA position that there would appear to be no reason to even consider raising the \$155 AFDR in the AAC territory (includes all homes situated north of CR466) at this time. At the May 18th Budget Workshop, the AAC did their due diligence and looked at all aspects of the AAC revenue streams. In regard to the AFDR, it was the unanimous position of the AAC that no increase in the AFDR was necessary for the 2016-17 Budget Year.

As a result of last month's POA article on the April initial AAC Budget Workshop, we have been asked by a number of members to provide them with more information about amenities fee controls, so we are presenting them in this Bulletin article.

1) How is our monthly amenities fee determined? We all signed a Declaration of Restrictions when we purchased a new home from the Developer. These Declarations basically read as follows: "Each Owner hereby agrees to pay to the Developer, or its designee, a monthly fee or charge ('Amenities Fee') against each Home site for these services in the amount per month set forth in the Owner's

deed." The amenities fee rate being assessed by the Developer for **new home purchases** from the Developer is known as the "**Prevalent Rate**" and has been used to determine the starting amenity fee for both new and resale purchasers throughout The Villages.

The Declarations provide that, "The Amenities Fee set forth is limited to the Owner named therein. In the event the Owner(s) transfer, assign or in any manner convey their interest in the Home site, the New Owner(s) shall be obligated to pay the prevalent Amenities fee (Prevalent Rate) that is then in force and effect..." The Prevalent Rate is currently \$145 per month.

Tuesday, June 21, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month - 7PM
LAUREL MANOR RECREATION CENTER

Hurricane Readiness
What You Need to Know
Presented by Wayne Ward,
Community Emergency Response
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Followed by Questions & Answers
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OLLIE'S FROZEN CUSTARD After the Meeting
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This is why resale home purchasers may find that their monthly amenities fee is significantly higher than that of their neighbors who may have resided there for a number of years and purchased at a lower Prevalent Rate. For example, the monthly amenity fee from 1992 to 1999 was \$99 and has been increasing with the CPI almost every year since then, with the exception of the last several years, due to the low CPI, but many are still not up to the current \$145 Prevalent Rate.

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Elder Financial Fraud In The Villages

Our featured speaker at the April, 2016, POA meeting was Thomas Blomberg who is the Dean and Sheldon L. Messinger Professor of Criminology at Florida State University.

Throughout the United States, elder financial fraud is a growing social problem which has resulted in considerable concern from private organizations and government agencies.

In an effort to move beyond speculation and to provide necessary evidence to guide effective policies and practices to prevent and effectively confront elder financial fraud in general, and in particular in retirement communities, the FSU College of Criminology and Criminal Justice, in collaboration with Merrill Lynch, is engaged in an in-depth research study of financial fraud in The Villages.

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Amenity Fees

(Continued from page 1)

2) **How are the increases in the monthly amenities fee determined?** The Declarations state that adjustments shall be proportional to the percentage increase or decrease in the Consumer Price Index (CPI) from the date of the Contract for Purchase for one year (some are on an initial three year deferral) from said date, and each one year period thereafter. **Adjustments not used on any adjustment date are deferred and may be used any time thereafter.**

3) **What is the Amenities Fee Deferral Rate (AFDR)?** It is a dollar figure that can be used as the maximum monthly amenity fee that can be assessed on any home site. The AFDR is currently \$155 per month for all residents of The Villages. Once your amenities fee reaches \$155, it will stay at that amount until the AFDR is eliminated or raised. **However, as noted above, the dollars not assessed on any property will be deferred and may be assessed at any time in the future.**

4) **Who determines the Amenities Fee Deferral Rate (AFDR)?** If you live in the VCCDD territory, (i.e., all homes north of CR466), the Amenity Authority Committee (AAC) has the authority to defer or not defer amenities fee rates for its residents. It has the authority to determine the dollar figure, if used. You will recall from previous POA Bulletin articles that the AAC was established as a part of the 2008 POA supported \$40 Million class action lawsuit settlement. It is a six member committee, five members being full time residents elected by residents, and one member appointed by the Developer-elected VCCDD Board.

The Interlocal Agreement which established the AAC has two very important Articles which pertain to Amenity Fees, as follows:

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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Amenity Authority Committee Powers
VII – "The Amenity Authority Committee shall be authorized to establish from time-to-time a maximum Amenity Fee for the Center District Territory (VCCDD) such that increases in Amenity Fees whether by Consumer Price Index, resale of a home or otherwise will not result in an Amenity Fee for a particular home within the Center District Service Territory having to pay in excess of such maximum amount." (The Amenity Fee Deferral Rate)

Limitations on Amenity Authority Committee Powers

VII – H. "In no event shall any action by the Amenity Authority Committee result in residents of The Villages outside the Center District Service Territory being treated differently than residents within the Center District Territory, (excluding all items contained in the Project Wide Agreement utilized south of CR466). It is understood that the Amenity Fee rate applicable throughout the Village Center Service Territory varies and nothing contained herein shall be construed to mandate a uniform Amenity Fee."

Thus, there can be different "Amenities Fee Deferral Rates" for residents north and south of CR466, and secondly, there can be different reasons to increase an AFDR. On the one hand, resident amenity fees (exclusive of bond debt required monies), north of CR466, are controlled by the AAC, which is part of a government structure and assesses amenity fee increases only to the extent needed to maintain the amenity services and facilities and provide adequate renewal and replacement funds. Every dollar that comes in and goes out is part of the public record and there is no individual or corporation which would benefit from having more revenue than needed. Any excess revenue would simply contin-

(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. □

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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 throughout the year.

The POA will continue to speak out for residents' rights as we have in the past. The POA has no special interest or hidden agendas.

The only interest the POA has is to protect, preserve and improve the rights of all residents. We believe the POA is a needed check and balance to ensure that the Developer and governments decisions are in the best interest of the residents.

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 monthly Bulletin.

The third Tuesday of the month, the POA has a general meeting at 7PM at Laurel Manor where you, the resident, can participate in a question and answer session that allows you to ask questions and voice any concerns that you might have, as well as hear a speaker on a selected topic.

Active membership in the POA entitles you to participate in our Discount Partners program. (See pages 22-23.)

As an active member, you will also qualify to receive our monthly email alert which keeps you instantly updated on issues which

concern The Villages.

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

Get involved, Support your POA in 2016



Seasonal Residents, Please HELP!

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☐ New Member ☐ Renewal Number of People in Household: _____

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

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NAME(S)(2) _____ (DIFFERENT LAST NAME)

ADDRESS _____

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CITY/STATE/ZIP CODE _____

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(We respect your privacy. Your email address is for POA Official use ONLY)

MEMBERSHIP DUES (Please Select One):

☐ One year - 2016 - \$10 per/household

☐ Two years - 2016/2017 - \$20 per/household

☐ Three years - 2016/2017/2018 - \$30 per/household

ADDITIONAL CONTRIBUTION IF DESIRED: Please accept my additional contribution to the POA in the following amount: \$ _____

TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

☐ Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check. Card for me to pick up at one of the Please mail my Membership Card to me. ☐ Please hold my POA Membership monthly POA Meetings.

THANK YOU FOR YOUR SUPPORT OF THE POA

Amenity Fees

(Continued from page 2)

ue to build the AAC Renewal and Replacement Fund, so if it is properly funded, there would be no reason to raise the AFDR.

On the other hand, when the amenity fees are collected by an individual corporation, **any excess funds it can create would be profit**, something every corporation strives to make.

In both the September 1 and 3, 2015, editions of the Daily Sun, there was an article in which District Manager Janet Tutt espoused

the decision of the Developer to discontinue transferring the amenity contracts and facilities to the Sumter Landing Community Development District, (SLCDD). Currently, they are operating under the "Agreement for Services and Collateral Assignment of Amenities Fees from Future Residents Between The Villages of Lake-Sumter, Inc. and Sumter Landing Community Development District" dated November 30, 2005, which was a requirement in the 2005 AGREEMENT FOR PURCHASE AND SALE.

The first article was entitled, "Tutt: IRS Investigation Makes AAC South Unlikely". In that article District Manager Tutt advised that the possibility of forming an Amenity Authority Committee south of CR466 was unlikely due to the ongoing IRS investigation into tax free bond financing of amenities in The Villages. She pointed out that the IRS's arduous investigation had scuttled the transfer of properties south of CR466 from the Developer to the Sumter Landing Community Development District (SLCDD) and that, "... since the Developer continues to be responsible for those facilities and services, I cannot imagine that they would turn management of them over to a resident committee like an AAC."

Residents have asked why, since the IRS said the SLCDD could issue taxable municipal bonds, just not tax-exempt municipal bonds, is the Developer unwilling to continue selling the amenity fee contracts and amenity facilities to the SLCDD and to create an AAC for residents south of CR466. The most plausible answer is that the Developer would receive a significantly lower price for the amenity con-

tracts and facilities because of the interest difference between taxable and tax-exempt bonds and it would be financially more beneficial to simply keep the amenity fees and facilities and continue to contract with the SLCDD to provide the services.

In the second article entitled "District Operates with Transparent Changes to Better Itself for Residents" Ms. Tutt states that, "...The Villages of Lake-Sumter has been an inspiration to me and our District Staff... And I believe the current public-private partnership is working extremely well." ***If we just look at the face of it, the POA would agree, but we believe if we look out to the future, it may not be beneficial for the residents living south of CR466.***

The POA is concerned that as long as the demand for new houses in the new areas is great and may be even greater when the economy picks up, the Developer could begin raising the Prevalent Rate for new home buyers which would also raise the Prevalent Rate for all of the purchasers of resale homes **south of CR466**. The SLCDD/Developer also might raise the AFDR. For example, let's assume that over time the Developer raises the Prevalent Rate from \$145 to \$160, and the AFDR from \$155 to \$170 and the AAC keeps its AFDR at \$155, (which is below the "example" Prevalent Rate). This would result in a higher amenity fee for incoming purchasers of resale homes located south of CR466 (\$160) than purchasers of resale homes north of CR466 who would come in at the \$155 deferral rate.

Being a government entity which does not have a profit motive, **it is hoped the AAC will not increase its AFDR for resale purchasers unless the financial position of the Amenity funds warrant it.**

Lastly, the Developer could elect to remove the AFDR on all of the residents south of CR466. The incentive of course, would be profit, which is not the case north of CR466 because the amenity funds are controlled by a government. The POA sincerely hopes the Developer's desire for uniformity north and south of CR466 will remain more important than corporate profit.

Hopefully, this article will provide residents with a better comprehension of The Villages amenity fee nuances; and a better understanding of why the POA worked very hard to convince the SLCDD and the Developer to

(Continued on page 5)

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Amenity Fees

(Continued from page 4)

initiate the previously promised creation of an AAC for residents south of CR466.

Even though we were not successful in that attempt, we can assure you that the POA will continue to oversee the actions of our Developer and our local governments, keep the residents informed, and make challenges when necessary. We hope that you, the POA Bulletin readers, will support our continuing hard work on your behalf by joining the POA today – you can find a membership application form on page 3. **The more members the POA represents, the better it is for ALL residents regardless of where they live. WE HAVE YOUR BACK – DO YOU HAVE OURS??** □

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Amenity Authority Committee (AAC) Meeting Highlights May 11, 2016

Audience Comments:

- A request was made that District Staff take a look at the golf cart path on the Tierra del Sol golf course that runs between holes number 9 and number 10. It was suggested that the path presents a danger to residents leaving the recreation center. It was also suggested that the curbing in the area needs better identification.
- A request was made that one of the sports pools be lighted so that it could be used during the evening hours. The AAC agreed to move it to the "Project Consideration List" which will be reviewed at the AAC Budget Workshop.

New Business:

- It was announced that the next Multi-Modal Path Discussion Group (MMPDG) meeting will be held on Tuesday, July 26, 2016, at 9:00AM at the Savannah Center. The topic to be covered is signage on the MMPs. This involves such things as: need for reflectivity, consistency in size of signs, larger words/letters, better contrast between the words/letters and the background, enlargement of golf carts ONLY signs, etc. It was suggested by Mr. Don Deakin that members should travel on some of the MMPs that they were not familiar with in order to better determine the effectiveness of the signage being used. The AAC also unanimously agreed that they were not in favor of speed bumps.

Old Business:

Capital Projects Update

- Golf View Dock and Pavilion projected completion date is August 2016 with a total estimated cost of \$331,262.
- Hacienda Trail and other multi-modal paths north of CR466 reconstruction is projected to begin in the summer of 2017, at an estimated cost of \$2,580,000. Settlement funds will be used.
- A Second Amendment to the Interlocal Governmental Agreement to Create an Amenity Authority Committee of the VCCDD which would provide early vot-

ing for the upcoming Landowner Elections of AAC members is being pursued.

Old Business Status Update:

- Mr. Deakin requested that Staff follow-up with the entities that attended the pre-bid meeting regarding El Santiago concession services but did not submit a proposal, in order to determine why they were not interested in providing the service.

Supervisor Comments:

- Vice Chairman Carl Bell requested Staff review the applicable documents to determine if compensation can be received by AAC members on a similar basis as that offered to the CDD Board members.

Please go to the DistrictGov.org website for the official minutes, agendas, and meeting schedules.

Next AAC Meeting: Wednesday, June 8th, 9:00 AM, at the Savannah Center. □

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AAC Budget Workshop Meeting So What Happened To The Needs Of The CDD4 Residents?

A Little History:

Spring of 2015 - New Expansion in District 4 Announced:

With the expansion on County Road 42 (CR42) in District 4 already underway for 300 more Courtyard Villas and the proposed 300 units for Independent Senior Living, Assisted Living and Skilled Nursing, all with amenity privileges already approved by the AAC, CDD4 could end up with 1,200 additional residents using their recreation facilities!

With these facts in mind, the AAC started looking for land on which to build an additional recreation center and swimming pool. Two potential properties were identified as possible options:

- The old First Baptist Church, on 10 acres behind the NEW First Baptist Church, west of Buena Vista Blvd. on CR42

- 40 vacant acres on CR42, east of the VA Clinic

The AAC decided:

- The old Church was the best option and signed a "Purchase Agreement".
- The 40 acres was priced at \$3 Million and dropped from consideration.

Meanwhile, John Rohan and his staff had been compiling information on usage of both indoor and outdoor facilities at Mulberry and Chatham and the results were presented to the Committee. District Manager Janet Tutt recommended that a proposed recreation facility be a "Villages" Recreation Center comparable to the Chatham Recreation Center and include a pool, outdoor courts and the recreation center facility. She concluded by stating that a facility such as this could be an asset, even if it is not needed for programming.

The AAC Workshop meeting scheduled for March 3, 2016, to discuss recreation facilities in District 4, was cancelled because the leadership of the First Baptist Church exercised their right to withdraw their offer to sell the old church property located on 10 acres behind their new church.

At their March 9th meeting, the AAC members responded to several hundred residents attending the meeting by directing Ms. Tutt to: 1) further investigate the 40 acres for sale on CR42, including getting it appraised; and 2) look for any other viable properties north of CR466 owned by the Developer, and any available land on the perimeter of The Villages that would be suitable for the addition of recreation facilities. In the meantime, there were also requests for additional Petanque courts, platform tennis and expansion of the lawn bowling/croquet courts.

At the May 18th AAC Budget workshop, Staff presented their findings on the 40 acres. As was previously known, the price of the land would be \$3M. What really stood out was Ms. Tutt's estimate that it would cost \$3,700,000 to build a Villages recreation center, a nine-hole executive golf course would cost \$3,526,000, an additional \$200,000 for professional services, for a total of \$10,426,000, plus other unknown costs.

(Continued on page 7)

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AAC Budget Meeting

(Continued from page 6)

The idea that this land could be used for less expensive activities, (the AAC had not designated what facilities would be built on the property and a number of suggestions had been received), which would meet the needs of both the CDD3 and 4 residents and the residents who had addressed the AAC with their interest in particular activities were never addressed or suggested to the AAC by staff.

Rather, the \$10M+ sticker shock set in as it should have, and the AAC immediately abandoned the idea of the 40 acres because of the \$10M+ price tag and became receptive to Ms. Tutt's presentation of her finding the Developer-owned 5 and ½ acres behind the Rio Grande Postal Station, as a location to develop Staff's "NEW CONCEPT – AN OUTDOOR RECREATION COMPLEX". In addition to its current facilities Staff recommended adding Petanque courts (even though this location is only a stone's throw away from the ones that are currently located at Paradise Recreation Center), enlarge the croquet and lawn bowling facilities and put in platform tennis.

When all was said and done, the AAC, which is not permitted to vote during a Workshop, requested that Staff address the property owners of the 5 and ½ acres as to availability and price and report back to the AAC.

At the request of Mr. Deakin, who represents CDD4 on the AAC, the Committee agreed to leave the 40 acres on the table until they had all the information on the Rio Grande properties.

Note, the identification of these Developer properties on Rio Grande Avenue was **NOT** supplied to the Committee prior to the meeting so we cannot fault the Committee for not being alert to the fact that to use this facility, **golf cart users would have to travel on Morse Boulevard and Rio Grande**, two of the most dangerous roadways for golf cart operators in the entire Villages, and secondly, that there may be real value in considering the 40 acres for use as **AN OUTDOOR RECREATION COMPLEX** – the **NEW CONCEPT** presented by Recreation Director John Rohan at the workshop. The 40 acres could accommodate many more activities (which do not all have to be constructed immediately) and still have open space available for new sports/

activities that may be introduced to The Villages over time.

Some of the facilities that could be included in this "Complex" are as follows:

- Petanque courts – the CR42 acreage is ideally suited for them because of the large number of big oak trees on the property which could provide shade;
- Croquet Courts
- Lawn Bowling Courts
- Platform tennis courts
- A family swimming pool (Provided by the Developer in the previously agreed upon exchange for 300 additional Independent Living/Assisted Living Units.)
- A covered resident-only lap pool
- A park similar to Paradise Park – Beautiful property for this because of the location of many large oak trees
- A Multi-use Building designed to facilitate outdoor activities: – meeting room, office, restrooms accessible from outdoors, storage rooms, etc.
- A 9-hole pitch and putt course
- Additional pickle ball courts
- Use your imagination

Yes, the 40 acres has a high price tag but there are no other large plots available. The initial design could be to build from the back of the property (abutting Villages homes) north toward CR42. If it became obvious that the AAC did not need to retain the total 40 acres for potential additional facilities, they could sell off the property on CR42 and receive premium commercial prices for it making the \$3M initial purchase much less in overall costs. However, if additional facilities are requested and we do not purchase the 40 acres, the AAC will likely not be able to accommodate future requests.

As an aside, the approximate total expenditures from the Lawsuit Settlement Funds that have been expended or approved, to date, are as follow:

MMP Reconstructions	\$11,697,782
Misc., e.g., gate connectivity	1,862,265
Recreation Facility Projects:	
LL/LC, CDDs 1 & 2	10,108,270
(Avg. \$3,369,423)	
CDD3	1,679,394
CDD4	14,958
TOTAL	\$25,362,669

Approximate Settlement Funds remaining including cash on hand and payments plus

interest due through December 2020: **\$17,917,803.**

Isn't it time that the AAC use some of the Lawsuit Settlement Funds to enhance the lifestyles of residents in CDD3 and CDD4?

Both properties will be on the agenda for the June 8, 2016 AAC meeting which will be held at the Savannah Center at 9AM. □

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RETENTION PONDS IN THE VILLAGES

The Plan For Destroying
Hydrilla Invaders



Hydrilla is a fast growing aquatic plant which is rooted in the soil and grows on long stems (as much as 25 feet) with many leaves. You can usually see it floating just under the surface but if it is advanced, it will look like the picture above.

A contractor recently hired to treat hydrilla, in the water retention areas in The Villages, provided the District with the current plan to destroy the invasive species and advised what residents can expect to see.

During the month of May, a number of ponds were treated with the herbicide "Oasis". Although slow acting, it is a product that will provide long term control of hydrilla and prevent vegetation from growing to the surface for the remainder of the year. Many of the ponds have little vegetation, or vegetation that was well below the surface and not readily visible. In these ponds, the effect of the treatment will likely go unseen, but so will the vegetation.

For those few ponds that do have visible vegetation, the effect of "Oasis" is slow and often times it appears that nothing was done. However, once the effects begin, you will see a clear "whitening" at the very tips of the vegetation. This is because the herbicide works to block the formation of plant pigments which help to protect the plant from too much sun.

As the plant attempts to continue growing, more and more of it will turn white and eventually a combination of starvation (no new

growth) and the combined impact of sun damage will eliminate the plant. The down side is that this process can take weeks or even months, depending on how much vegetation is present and the amount of sun exposure.



For ponds used for irrigation, or which are pumped into, a different herbicide, Aquathol K, will be used to treat hydrilla. This is a much faster acting herbicide and the symptoms will appear within several days. It will appear the plant is "browning" and it will start to turn mushy. Typically, within 2-3 weeks the plant material will sink to the bottom.

The one negative of these treatments, especially the ponds with more hydrilla, would be an **increase in algae growth** as the treatment progresses. This happens because all plants and algae require nutrients in order to grow and as the hydrilla begins to decrease it uses less nutrients in the water, freeing that source for algae to use. The District contractor is aware of this possibility and is proactively planning to reduce the impacts of this growth. If it gets out of hand, it can look like the picture below.



(Continued on page 9)

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Retention Pond Hydrilla Invaders

(Continued from page 8)

Algae Bloom - Algae contain chlorophyll but lack true stems, roots, leaves, and vascular tissue. Since 'algae' is a broad term including organisms of widely varying sizes, growth rates and nutrient requirements, there is no officially recognized threshold level as to what is defined as a bloom. The photosynthetic pigments in the algal cells determine the color of the algal bloom, and are thus often a greenish color, but they can also be a wide variety of other colors such as yellow, brown or red, depending on the species of algae and the type of pigments contained therein.

As District management efforts continue, in years this problem will decrease and the overall health of the ponds will improve. For "Oasis", the "algae bloom" will be much slower and less pronounced, but for the Aquathol K treatments, it will be intense and typically begin to show in 10-14 days after treatment. The contractors will treat the algae as it occurs. □

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CDD4 Expansion Updates

Mr. Gary Moyer, The Villages Vice-President for Development, provided an update to the CDD4 Board. Highlights are as follows:

- Marion County approved the proposed expansion in April.
- The Villages and the First Baptist Church exchanged deeds and right of ways to enable golf cart access from the proposed West Villas to the Clearview entrance to The Villages. He stated that there would be a sufficient buffer between the multi-modal path and Villages homes and villas.

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- The next step will likely occur in August, is the issuance of special assessment bonds which will pay for the infrastruc-

(Continued on page 10)

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Expansion Update

(Continued from page 9)

- tures of the two new villa areas. **This will be paid for by new villa homeowners only.**
- Marion County will commence installing the water line extensions immediately. The sewer lines are already in place.
 - Mr. Moyer stated there would be a bank and possibly a "food market". He did not mention restaurants.
 - In response to a question, Mr. Moyer advised that a study had already been completed showing that the increased traffic from the villas will not require any additional traffic lights on CR42.
 - Board members expressed their continued concern, about safety issues, regarding the use of Mulberry Lane as the only route for golf cart travel to and from the East villa development. □

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April/May Questions & Responses Forum

1. A few months ago we had a great presentation on recycling. My wife and I have been placing our clear bag on one side of the driveway and the other bag on the opposite side of the driveway which has worked well. This morning I watched the truck come down the street and ALL of the bags, recycle or not, were tossed in together. Perhaps this was a one-time thing, they were just in a hurry, or short staffed? If we are recycling, and they are not, then we are wasting our time. **R)** If anyone else has experienced this issue, please notify the POA at poa4us@hotmail.com with your information and if we deem it a problem we will contact the appropriate administrator to look into it. Also, make sure you are placing the recycle out on the CORRECT day. Although trash is picked up 2x a week, recycle is only picked up 1x a week.

2. Is it true that the membership fee goes towards the printing of the Bulletin? I don't think most people understand or know that the POA Board is voluntary. I think that if people knew that the dues money went towards the publishing and distribution costs, more residents who read the Bulletin regularly would join. **R)** Very good points. All members of the

POA Board of Directors are VOLUNTEERS. The Bulletin costs us approximately \$125K a year to distribute an issue each month. And, those costs go up each year.

3. I have vertigo and I have to hold my nose, mouth and ears to keep from getting dizzy when I go through the tunnels, especially the longer tunnels, because of the fumes and exhaust from the gas golf carts. **R)** The District Representative, who is with us tonight, will pass this concern on to the appropriate VCCDD staff member.

4. Regarding Deed Restrictions, does the address number have to be visible on the front of the house? We called Community Standards and they said that if there is not a number on the front of the house they couldn't send anyone out there. **R)** Seems likely that the addresses on either side of the property would be used to locate the property. However, there is supposed to be a number on the house.

5. Some of the lines, put down on the pavement to indicate where to stop in parking lots, are missing or worn away. It is dangerous because people are just driving through the stop signs. **R)** If you are referring to the parking lots in the town squares, this is the responsibility of each commercial district. The representative here tonight from the VCCDD will ask that it be looked into by Property Management.

(Continued on page 11)

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April/May Forum

(Continued from page 10)

6. There are wild boars in the back of our property in the marsh. Does the District do something with them, or do they just let them reproduce? **R** The boars sometimes damage the golf courses which calls for action. Other than that, if the boars aren't doing any damage elsewhere, we are not aware that the District does anything.

Audience member - I know a fella, you just call him and he comes and shoots them. **R** The issue with that, which we won't be going into, is the illegal discharge of a firearm in The Villages.

7. Who do we contact to report the golf cart lane white lines are worn away on Paige Place in front of St. Timothy's? **R** The District Representative will take this report back to Janet Tutt who will follow up. Note that you can always call the VCDD District Customer Service at 753-4508 and report the problem. □

Elder Financial Fraud

(Continued from page 1)

Highlights of Dean Blomberg's presentation are as follows:

If you haven't experienced elder fraud, it is likely you know someone who has. The six months we have been gathering data here in The Villages (from surveys, individual interviews, Seniors vs. Crime and the Sumter County Sheriff's Office) is just beginning to

expose this exploding national problem.

The College of Criminology at FSU is the number one ranked program for published research. Research, data collection, and publishing articles are only the beginning; if the research is to be worthwhile and to have function, it has to inform policy and practice. It is estimated that every 12 months crime costs a TRILLION dollars. In 2012, then Attorney General, Eric Holder reported that 1 out of every 5 senior citizens had experienced at least one incident of fraud in the previous year. This probably doesn't come close to the actual numbers.

Additionally, it was reported that 2.9 billion dollars were exploited from elder victims in 2011, which was a 12% increase from 2008. In 2012, then Secretary of Health and Human Services Kathleen Sebelius estimated that for every reported case of elder abuse or financial exploitation, there were 24 unreported cases.

Research is typically based on "official statistics", or, what the police know. The problem with official statistics is that crime is under reported.

What do we know about elder financial fraud?

- Americans 55 and over comprise the fastest growing segment of the U.S. population and it is estimated to be a total of 50 million by 2020.
- Americans ages 65 and older control 70%

of the money deposited in financial institutions each year.

- 60% of Florida and Arizona residents ages 60 and over reported at least one fraud victimization or attempt during the prior year.
- Many elder citizens who experience financial fraud do not report the incident.
- Nonetheless, a conservative estimate is that well over 20 million citizens ages 60 and above will fall victim to financial fraud in 2020 with losses that could exceed 5 billion dollars.
- Despite these alarming trends, our knowledge of elder financial fraud and prevention policies are without compelling evidence. Specifically, we have little evidence about national prevalence, risk factors, and the most effective ways citizens can protect themselves.

(Continued on page 12)

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Elder Financial Fraud

(Continued from page 11)

- Importantly, we have no concrete information on elderly fraud in retirement communities.

There's a retirement community being built in Port St. Joe in Florida, on the beach. It's being called "the Villages on steroids". These communities are booming across the country.

Is anything being done to prepare this new community on what is about to descend upon them? It is hoped, that with the current ongoing research, something CAN be done to prepare them.

The Villages, while it is large, has a lot in common with other retirement communities. This is the reason for the on-going study to gather information about the types of fraud that are most prevalent here. Specifically, what are the risk factors? What are the prevention factors? What are the consequences of experiencing financial fraud?

"I've never been more emotionally upset and bothered than from what I've heard from some of your fellow residents over the last six months that we have been doing surveys here. It would break your heart, and probably has already broken your heart. It's very sad. There are predators out there that prey on elders. I believe there are strategies that can control or prevent this type of activity much more effectively."

The research draws from experiences reported by Villagers themselves. Similar to what is found in The Villages, home services and unnecessary repairs are among the top two reported incidents of financial fraud nationally. The average reported loss to Seniors vs. Crime for various forms of financial fraud is \$2,000 compared with an average national loss of \$1,000 for elder Americans who have experienced identity theft.

We believe this is most likely because of the "attraction" of fraudsters to "the Golden Dome". Many respondents indicated that they weren't approached by the criminal element UNTIL they moved to The Villages. Senior citizens, particularly widows, are being ripped off by unscrupulous people, whether it's fixing your air conditioner so it won't work and telling you that you need a new one, or other schemes.

The atmosphere of the retirement community creates feelings of safety that puts residents at an increased risk. Have you ever looked at the types of homes surrounding The

Villages - the frequency of mobile homes, and a lot of depressed areas? And, now you've got The Villages. The Villagers don't work, they are retired, and they live in this beautiful community.

There is this "perception of opportunity" by the criminal element. And, other retirement communities will probably have the same problem, if nothing is done to figure how to go about preventing and preparing them for potential senior fraud. Research shows that many senior citizens are more trusting, when they really need to be more skeptical of these predators in sheep's clothing.

Research indicates that seniors with SOCIAL SUPPORT SYSTEMS are less likely to fall victim to predators. Have family and/or friends with you when the repairman comes into your home, rather than just one single person, as this will be more intimidating to the predator. The predators look for the smooth and easy targets. Confide in your friends, share your experiences with your neighbors and share with your Property Owners' associations, talking about these things. You've got to be vigilant and you've got to share this information. Under reported fraud is a huge problem. If we are ever going to be successful in changing the laws and creating a support system.

Findings from Focus Groups and Interviews with Residents of The Villages:

- The magnitude of financial fraud victimization and targeting attempts in The Vil-

lages is large.

- Compared with their prior home, residents note that fraud targeting attempts, fraud victimization, and the frequency with which financial fraud is discussed are much greater in The Villages.
- Every resident we have spoken with has been targeted at least once for a financial fraud scam since moving to The Villages, and a majority have fallen victim to fraud and lost money. Moreover, those who have not been victimized are on guard or in fear of possible victimization, because of knowledge they have of their neighbors' and friends' experiences.
- Significant changes in one's life as they age increase vulnerability:
 - a. Retirement;
 - b. Transitioning to live on a fixed income;
 - c. Changing social support networks;
 - d. The death of a spouse;
 - e. Recently widowed women feel especially vulnerable;
 - f. Increasing frequency and severity of health issues;
 - g. Cognitive declines.
- Victimization has profound impacts on a person's quality of life and health
 - a. Scared to open bills and write checks;
 - b. Distrustful of almost all strangers;

(Continued on page 14)



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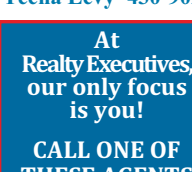
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Elder Financial Fraud

(Continued from page 12)

- c. Stress, anxiety, high blood pressure;
- d. Sense of identity as adults who can make sound decisions is threatened.

The consequences are dire when someone is a victim of fraud, especially seniors. They

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lose their confidence in their abilities and they lose self-esteem. A highly decorated WWII veteran, bought this scam ticket that was going to give he and his wife these luxury cruises. He paid the money, and attempted to book his trip, and kept getting put off. Finally, Seniors vs. Crime was brought in, but there was no way to help get the money back. Tears flowed; he was basically humiliated by a fraudulent company.

Some of the residents said that one of the things you learn in The Villages is that there is NO FREE LUNCH, if it sounds too good to be true, it's too good to be true.

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RECOMMENDATIONS

Recommendations from Villagers on How to Protect Yourself from Financial Fraud:

- **Education**
 - a. Attend meetings held by Seniors vs. Crime;
 - b. Inform your neighbors and friends of any suspicious mail, phone calls, or persons trying to sell you products or services.
- **Research**
 - a. Thoroughly research all companies before signing contracts;
 - b. Shred any and all important documents before throwing them away.
- **Remain vigilant and skeptical**

Next Research Steps:

- Through further data analyses and a large national survey of elder Americans, we hope to accomplish the following:
 - a. Develop a more complete understanding of the **salient life events** such as death of a loved one, change in independent living status, and declining health that may increase one's **risk** for experiencing financial fraud;
 - b. Develop a more complete understanding of the **protective factors** against elder financial fraud;
 - c. Develop a more complete understanding of **common fraud types** perpetuated

(Continued on page 15)

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Elder Financial Fraud

(Continued from page 14)

against the elderly;

- d. Develop a more clear understanding of the **financial losses** incurred and other **consequences** that result from elderly financial fraud.

Policy Plans/Recommendations

- Launch a national media/education effort aimed at publicizing elder financial fraud's incidence characteristics, and "to do's" and "not to do's" as either victims or support providers.
- Work with local, State of Florida, and national policy-making bodies for the development of comprehensive service systems for retirement communities and other geographic locations with large elder populations that can respond and provide needed

services for residents related to fraud or other forms of elder abuse.

Professor Blomberg announced that there is going to be a major survey. He is working with the Wall Street Journal and he wants to run a series of stories about financial fraud in The Villages, FL and other large retirement communities. There was a meeting with AARP in May and the hope is that there will be a profile of elder fraud in The Villages, FL. One

goal is to heighten the awareness of state government officials like Jeff Atwater and Pam Bondi. There is work ongoing with the White House Counsel On Aging. He said "We aren't going to just sit on this; we need more and more data." **If you are interested in participating in our research study by being interviewed, please contact us, Julie Mestre. E-mail: jmestre@fsu.edu. Phone: (850) 645-**

(Continued on page 17)

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Elder Financial Fraud

(Continued from page 15)

6101. We as a collective group can begin to launch a campaign against this epidemic."

Questions and Responses followed the presentation.

Q: How are you deciding who the predators are? What do you do when fraud is committed by family members? **R:** Nationally, 51% of all the elder financial fraud is found to be committed by family! Moreover the problem is that the people don't want to report it – "it's my son" or "it's my grandson" and "I don't want to get them in trouble". Embarrassment is one of the biggest reasons, but what is it that we value the most? INDEPENDENT LIVING is why elders don't report the financial fraud, "my kids will come and 'save me'", "take away my home". There is also a fear of retaliation.

Q: My experience was my house cleaning service. All I can say, is NEVER, NEVER, NEVER pay up front. That's where I made my mistake. **R:** Excellent point. I can tell you, as a criminologist, don't trust PERIOD. Be skeptical. Never sign contracts unless you have them reviewed, even get a backup review. There are predators out there! Retirement communities are their prime hunting ground.

Q: Computers and phones are an entry

point. The system is set up against us. People on the other end don't have to identify themselves, they can mask their identity. There's no way we can report them. **R:** The message that our research needs to send to everyone is that You Cannot Be Trusting of Emails, Telephone

Calls, or People Knocking on Your Door. While this is not a "way to live your life", it's the way you have to live today. In retirement communities, our elderly population is at risk.

The magnitude of the fraud in The Villages

(Continued on page 18)

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Elder Financial Fraud

(Continued from page 17)

is large. All of the people that we talked to, every single one had fallen victim to fraud AFTER moving to The Villages.

Q: I know a couple of women who didn't put their husband's death in the paper. **R:** This is a good idea.

Q: Are you up to speed on cybercrime? Many of us are newbies when it comes to computers, etc. **R:** When relying on focus groups and interviews, the results will be a little soft. Our next phase will be 8,000 residents across the US. Our hypothesis is generated from the responses we received here in The Villages. Regarding cybercrime, we are finding that people are afraid of using computers. That is something in our recommendations we would try to deal with. We did find cybercrime not to be the predominant form. It could be that our sample wasn't wide enough.

Q: These predators say, we'll trim your trees, wash your sidewalk, and they never do a good job. They want a check made out to "joe blow" instead of to a company. **R:** Never pay until the work is done, and consider getting a second opinion on large jobs, like replacing an AC unit. Talk to your neighbors/friends, have a strategy and a support system. Thoroughly check all companies. Be skeptical. Be Diligent. □

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LETTERS

Letter to the POA:

Right Turn EXIT Lane Needed on Boone/27/441

There are thousands of homes on the east side and more and more people are moving to this side of The Villages. The Developer and other contractors are building more new homes on this side. During the winter months, when the snowbirds and the renters are here, there are just so many more automobiles and golf carts exiting Boone gate.

We believe it is time for the Developer, or whoever is in charge of the roadway at that exit, to consider adding a right turn lane at the Boone gate exit at 27/441. Sometimes there is traffic backed up on Boone and Paradise waiting to get to the exit. You may have to sit through two or three light cycles in order to make a right turn from Boone.

Please continue to keep up the good work to keep us really informed as to what is going on in and around the villages.

Kenny and Judy Reeves

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POA Response: We contacted District Manager Janet Tutt. She advised us that she was aware of the traffic signal wait times at that exit. She advised that it was a District issue and that the gate attendants were paying attention to the backups. However, after discussions with Sam Wartinbee, the District Property Manager, they were in general consensus that this is a temporary high season issue – as with most "opportunities" we have in The Villages. She also noted that if you wanted to request the Amenity Authority Committee (AAC) to have a traffic study conducted they could explore the appropriate expansion/markings of the road, but that it would not be staff's recommendation to make any changes.

(Note, however, that the AAC spent considerable sums of money attempting to solve the backup problems at the Del Mar gate. We would suggest that if you want to pursue this that you contact your AAC representative, Lowell Barker, lowell.barker@districtgov.org or 205-8140, and if he will support the needed first step – a traffic study - then gather up a number of residents and attend an AAC meeting and bring it up during Audience Comments.) □

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LETTERS

Letter to the POA:

Baby Changing Stations at the Squares

The POA received the following letter last spring: "I am a very concerned grandmother over the lack of baby changing stations. I do understand that a survey was completed last year. The survey failed to report complaints that there are NO changing stations in any of the public family restrooms or regular restrooms. We should not be forced to go into a restaurant or our vehicles, especially in the rain or hot temperatures, to change a child/grandchild."

"I refuse to go into a restaurant, as a non-diner, to use their facilities. This is not fair to my grandchildren, the patrons eating at the restaurant, me, or the restaurant owner... This would not be a problem if The Villages would just put a changing station in all of their public bathrooms."

In response, the POA forwarded the letter to District Manager Janet Tutt thinking that since she had recently had her first grandchild, that she might support this request.

However, she replied that, "...Actually, this has been asked and answered previously. I am not going to recommend the changing stations in the bathrooms... However, as a grandmoth-

er, I do not – nor does my daughter-in-law – use the changing tables, very often, for one reason: cleanliness and germs.

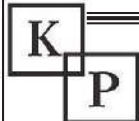
UPDATE: IT TOOK A YEAR, but we are pleased to report that it was recently announced that BABY CHANGING STATIONS have been added to the **public restrooms** located at the three Squares: Spanish Springs, Lake Sumter Landing and Brownwood. □

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Seniors vs. Crime

Leading the Fight Against Scams Health Insurance Exchange Scam

This latest scam comes with a threatening twist designed to steal your personal information and begins with a robocall purporting to be from the Health Insurance Marketplace, saying you need to purchase insurance or pay a fine. If you do as instructed and "press 1," a real human operator will come on the line and ask for your personal information, including your full name, date of birth, phone number, income information and Social Security number. At that point you are toast – your ID has been stolen!

The Health Insurance Marketplace doesn't make robocalls, and they don't ask for personal information. These calls are from scammers who

are after your personal information. If you give it to them, they will use it to make purchases and open credit cards in your name.

How do you protect yourself against this new scam?

Here are a few tips from the Federal Trade Commission and Seniors vs. Crime:

1. If you get a recorded call, hang up. Unless you signed up to receive recorded calls, the call is illegal.
2. Don't press 1 to speak to the operator. This lets the scammers know a 'real person' answered and that puts you at risk for receiving more robocalls.
3. If you do speak to an operator who asks you for personal information, hang up!
4. If you get a call like this, report it online to the FTC, or call 1-877-382-4357.
5. Warn your friends and neighbors about this new scam.

This is just the latest twist on scams involving health insurance. **Scam alert!** Some scammers offer to help you navigate the new health care law for a fee. **Scam alert!** Others will advise you that you need a new Medicare card, because of the new health care law.

To learn more, visit the FTC's website at <https://www.consumer.ftc.gov/articles/0394-suspect-health-care-scam>.

Remember, no one will watch out for your interests better than **YOU**. When in doubt as to what you can do to protect yourself against unscrupulous Health Insurance Marketplace scams, 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 Of-

(Continued on page 21)

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Seniors vs. Crime

(Continued from page 20)

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

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Our Gardening Column:

Groundcovers

by Anne Lambrecht, Master Gardener
mrsanne04@gmail.com

If I had a new yard, I would have no turf grass at all. I would have groundcovers. A groundcover can be any type of spreading low-growing plant or shrub that is used to cover an area. Groundcovers are wonderful alternatives to turf grass because they require a fraction of the maintenance, water and fertilization so you spend less money on your landscape.

Turf grass is the best choice for active use – recreation and heavy foot traffic, but groundcovers will grow where your finicky grass will not and groundcovers are adaptable to a wider range of environmental conditions. They grow in deep shade or wet areas. Many are drought and salt tolerant and can minimize irrigation. You can put them in hard to mow areas like slopes or out-of-the-way corners. Some grow well under trees.

Groundcovers are interesting. There are so many species suited to central Florida and they come in a variety of textures and colors that can really compliment your landscape and

work well with trees and shrubs. They can provide a transition from manicured gardens to wild open spaces. Using two or three groundcovers in a gradation of heights can be an especially effective way to draw the eye gradually downward (or upward).

The type of groundcover should tie in with your landscape design. You need to be aware of your environment before you choose. Know where your sunny areas are during the year, and the soil conditions. You need to know about the groundcover you choose: texture, color of the flowers and leaves, expected height for the mature plant, growth habits.

Some groundcovers for shade: liriope, mondo grass, ajuga, blue-eyed grass, coontie, sansevieria and ferns.

Some groundcovers for sun: sensitive mimosa, juniper, beach sunflower, bulbine, perennial peanut, society garlic, and grasses such as muhly.

Mulch groundcover with well-composted material promotes water retention. Once rooted in the proper spot, these groundcovers will require only minimal maintenance.

(Continued on page 22)

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Groundcovers

(Continued from page 21)

Keep in mind the effect of groundcover on surrounding plants. You don't want groundcover to creep onto your other plantings. Vining plants such as Confederate Jasmine and creeping fig can be grown on the ground and then allowed to climb on a wall, tree or embankment to cover problem structures.

Two of my personal favorites are ajuga (*ajuga reptans*) also known as bugleweed or carpet bugle and sensitive mimosa (*Mimosa strigillosa*), also known as sunshine mimosa. I love the colors of ajuga – the green and purple leaves with spires of little blue salvia-like flowers that bloom in the spring. The plants grow so tightly together that you hardly have to weed. A fast grower and shade lover, ajuga can tolerate morning sun. Sensitive mimosa is a creeping sun lover with such cute delicate bipinnate leaves that actually curl up onto themselves when touched or watered. The flower is a little round pink powder puff that stands higher than the foliage.

So go ahead, forget your grass! But you will need to get approval from the Architectural Review Committee (ARC) if you remove parts or all of your grass. Enjoy your groundcovers: you will save money on maintenance and have a much more interesting yard and garden. □

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The POA Discount Partner Program is a continuing benefit for POA members. Just show your current year POA Membership Card when ordering the product or service listed here. And, please say "thanks" to our Discount Partners for participating in this program. ("*" = new this issue). To become a Discount Partner, call Richie Hausner, 352-446-4186.

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(Continued on page 23)

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(Continued from page 22)

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Dr. Ceriani Going from House to Hospital, 1948. Photograph by W. Eugene Smith

Accreditation means patient safety: FDA urges patient protection

The US Food and Drug Administration has reviewed a decade of data concerning the delivery of radiation for cancer treatment. In April of 2010, they concluded that much greater safety measures are necessary. The agency realizes the critical need for more intense patient protection.

In light of the FDA's conclusion, the American College of Radiology (ACR) called for compliance with its accreditation program for facilities that deliver radiation therapy to cancer patients. Years ago, the ACR established credentialing boards for this specialty. Rigid standards were established. So rigorous that, in radiation treatment, only a small percentage of all facilities are approved. Every facet is evaluated including the physicians, physics and treatment staff, nursing staff, equipment, quality control, and training. The ACR evaluates completely and methodically. Not one thing is left to chance.

In our area of Florida, few facilities are accredited by the ACR. The Robert Boissoneault Oncology Institute shares this distinction with sites like the Mayo Clinic, Jacksonville, the Moffitt Cancer Center, Tampa, and UF Shands.

When you are seeking cancer care, turn to those who have already earned the accreditation and recommendation of the American College of Radiology. Make your decisions with confidence.

Norm H. Anderson MD
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rboi.com