

THE



BULLETIN



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July 2016

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

Lightning Matters

By Len Hathaway & Bob Freeman, Study Group on Lightning

Some of our newest residents may not be aware that in the summertime we have many thunderstorms. And thunderstorms come with dangerous lightning that can be highly unpredictable. Florida is the Lightning Capital of the US and typically leads the nation in injuries and fatalities. Here is a profile of the number of Florida summertime days per year with lightning, gathered by a local observer.

	2013	2014	2015
June	19	22	21
July	21	22	26
August	20	20	24
Sept	10	14	16
Total	70	78	87

DIRECT LIGHTNING STRIKE

There has been an increase in summertime lightning days over the last two years. This is also reflected in the number of homes in The Villages significantly damaged by a direct lightning strike, with three in 2014 and four in 2015. As a result, the homeowners lived in temporary quarters for six or more months during restoration. Fortunately, not every direct lightning strike causes a fire, as some just put a hole in the roof.

INDIRECT LIGHTNING STRIKE

There is no recordkeeping for homes experiencing an indirect lightning induced surge into their homes damaging appliances and electronics. The cost can be in the \$1,000 to \$5,000 range or more to repair/replace TVs,

computers, air conditioning, garage door operators, microwave ovens, and other sensitive electronics that lack surge protection.

PERSONAL LIGHTNING SAFETY

The National Weather Service highly recommends that you plan your summertime outdoor activities with the possibility of lightning in mind. Their mantra is "WHEN THUNDER ROARS, GO INDOORS!" Even indoors you could still be exposed to lightning injury and therefore you need to avoid:

- Plumbing (avoid taking a shower when lightning is present)
- Electrical equipment
- Corded telephones
- Windows

Wait at least 30 minutes after the last rumble of thunder and flash of lightning before resuming outdoor activities.

LIGHTNING RODS

In the next article you will find a summary of Triangle Lightning Protection System's presentation at the May POA meeting. Only you can decide if you need a lightning protection systems (LPS), commonly called lightning rods. If you do believe that you need to protect your home, you should be aware that no building permits are required. There is no follow up inspection by any governmental body and therefore it is possible to be scammed.

Reputable LPS installers police themselves by becoming "listed" by Underwriters Laboratories and employ Master Installers who have

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When Lightning Strikes... Are You Protected?

The dangers of lightning are evident in the information provided by Len Hathaway and Bob Freeman in the "Lightning Matters" article in this issue. Living in the lightning capital of the US and the increase in number of lightning strikes year after year during our hot, humid summers are reasons enough to learn all we can about how to protect ourselves, our homes and valuables from a devastating lightning strike.

At the May POA Membership meeting, held ironically during a thunderstorm, Glen and Bobby Schulte, owners of Triangle Protection, Inc., once again provided our members with valuable

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Tuesday, July 19, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month – 7PM
LAUREL MANOR RECREATION CENTER

Home Care – From The Simple To The Complex
Presentations from Senior Care Solutions Online,
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All Residents Welcome – Come and Join Us!

Lightning Matters

(Continued from page 1)

successfully passed the four closed book proctored exams offered by the Lightning Protection Institute. It is highly unlikely that door-to-door solicitors (who flaunt The Villages solicitation rule) will meet these criteria. Two firms in our area that do meet this criteria, Triangle Lightning Protection Systems, Inc. and A-1 Lightning Protection, Inc., are both advertisers in this POA Bulletin.

LIGHTNING 101

If your club, organization, church, or civic group would benefit from a free community service non-commercial Power Point presentation, *Lightning Tips for Villagers*, that addresses personal lightning safety, lightning protection systems (rods), lightning surges to electronic equipment, the susceptibility of corrugated stainless steel tubing (CSST) gas pipe to lightning, and debunking nine common lightning myths, contact Len Hathaway at lhatha@aol.com or Bob Freeman at stallit@aol.com. It is also available through the Lifelong Learning College. Check the current catalog for dates.

About the Authors:

Len Hathaway is a graduate of the University of Rhode Island with an MBA from the University of Chicago. He is a retired fire protection consultant who specialized in electric generating facilities and he is an 11-year resident of The Villages.

Bob Freeman is a graduate of the Milwaukee School of Engineering with a degree in electrical engineering. He retired from Commonwealth Edison in Chicagoland after a 32-year career. He is a 16-year resident of The Villages. Together, Len and Bob have given 125 community service presentations on lightning since 2009. □

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 POA 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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When Lightning Strikes

(Continued from page 1, Column 3)

information about lightning protection systems (LPS), along with their materials supplier, Chuck Cooley, from ERICO International. Following are highlights of their presentation:

What is lightning? Lightning is the discharge of atmospheric electricity either from one cloud to another cloud or from cloud to ground. The cloud to ground is what we are interested in. One lightning bolt is a massive discharge of electricity and one single volt can reach well over 50,000 degrees Fahrenheit.

On average, lightning kills 50 people in the US a year. Last year, Florida had 16 lightning related deaths and 17 reported injuries. The experts say that lightning is the most underrated killer there is. People take it for granted. In 2015, The Villages had 119 thunderstorm days, which is 49% above the average. In 2014, there were 110 thunderstorm days. In 2015, 4 houses in The Villages were struck by lightning and were basically destroyed.

Myths about lightning – 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

(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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STILL ACCEPTING 2016 POA MEMBERSHIPS

On behalf of the Officers and Directors of your POA, we would like to say "thank you" for the tremendous response of members renewing their POA memberships this year and also for the many, many new members who joined with us in 2016 as a way of supporting Residents' Rights for all Villagers. Our desire is to keep each of you informed of facts about issues which may not have been clearly or fully presented in other media. The POA Mission Statement and the POA's Bill of Rights for Villages Residents' can be found on page 2 of this Bulletin.

Our membership year runs from January 1 through December 31. Please use the form below. POA members will have access to dis-

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

We would also like to encourage you to attend one of our monthly meetings, which is where we are alerted to possible problems that residents are experiencing. The POA meeting is held the third Tuesday of each month at 7PM at Laurel Manor. A typical meeting con-

sists of about 15 minutes of organization business; 20 minutes of an open forum where attendees can **ask any questions they want** us to find answers to, or present problems they are facing; and a guest speaker who will talk for approximately 20 minutes and answer questions for 20 minutes, which concludes the formal part of the meeting. Attendees are then invited to join us in some social time where the POA provides free coffee and donuts.

**Get involved,
Support your POA
in 2016!!** □

Please Help!

See An Abandoned Bulletin, Pick It Up

If you see that the Bulletin is delivered, but remains on the driveway or lawn of an unoccupied house, or where residents are away for a few days, please be a good neighbor and remove these from the driveway or lawn. Either dispose of these papers or hold them for your neighbor's return. Our delivery service tries to avoid tossing the papers on these driveways, but it is not always evident which houses are unoccupied. So, please help us avoid these situations, or email us, delivery@poa4us.org or contact us by phone, 352-325-1540, to stop distribution to unoccupied properties. Thank you in advance for your assistance. □

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POA 2016 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

Please complete each section and return to: The POA, P.O. Box 386, Oxford, FL 34484

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

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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. Please mail my Membership Card to me.
 Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings.

THANK YOU FOR YOUR SUPPORT OF THE POA

When Lightning Strikes

(Continued from page 2)

getting electrocuted from a socket where that person is energized when you touch them.

How Lightning Protection Systems Work

There are two reasons for a lightning protection system. One reason is to be the preferred point of contact when a lightning event occurs, and the other is to protect the structure.

The two materials used are copper and aluminum, and there are 4 major components to a lightning protection system: air terminals, cable, drop rods and surge suppressor. The profile and the feature of your house will determine how many air terminals are needed, all of which are interconnected by cables going safely down to the ground rod, which will then be connected back to your service entrance ground. You should also have a surge suppressor installed at your main service panel.

Contractor/installation issues – The first thing for you to do is find a qualified contractor. You don't want someone driving around with a pickup truck full of parts with a sign on the door. You want someone who has an established business. Go to www.lightning.org, click on 'find an installer' (www.lightning.org/find-an-installer) and enter Triangle to find their listing (www.tlpfl.com). There are other companies besides Triangle that are reputable, but you want to make sure they are listed on the www.UL.com website, and that they have

proof of insurance. Anything can happen, like someone falling off the roof, etc.; you want to be sure you have a qualified, insured contractor.

The first thing we have to do is get the locates. Within 48 hours, the State of Florida will respond with someone to identify where the electric, phone, and water meter come into the home. We try to make the down leads look aesthetically pleasing, since everything is exposed.

The bands dead-end on the side of the house, which is pretty standard. If you have natural gas, we have to bond where it enters the structure. We actually go in and bond it even though it is not required.

Aluminum or Copper Cable? Both materials are fine. We tell the homeowner to choose by roof color. If you have a dark roof put copper on it. If you have an extremely light color, the aluminum looks better and it won't bleed through (after rain, etc.) like copper will.

Pricing – Triangle uses standard pricing for homes less than 2100 sq. ft. We don't do any site visits in The Villages unless the house is over 2100 sq. ft. because we know the models used by the Developer, which saves you money, because we do not have to come out to your home to give you an estimate.

AUDIENCE QUESTIONS & RESPONSES

Q1) If I get a lightning protection system on my house, does it make it more, less or have no effect of a lightning strike on my neighbor's home? **R)** There is no effect to your neighbor. The system does not attract,

nor deter lightning. What it does, if installed properly, is create a zone of protection around the house. If lightning is headed towards your house, the system will intercept the strike and send it straight to ground.

Q2) After you've installed a system, do you recommend that it be inspected at some point in the future? **R)** We recommend 3-5 years on the house. If you ever have anyone on the roof, doing any roof work, skylights, fans, give us a call so that we can verify that nothing has been removed or disconnected. There is a separate fee for the verification; it is not a part of the install.

Q3) If you get a direct strike on your home, what kind of damage to appliances, etc., could you expect to incur? **R)** You should have no damage as long as the system was installed properly. We recommend that everyone have a surge unit to protect electronics. It's a good idea to use the surge protection strips on your irrigation timers, TV's, electronics, etc.

Q4) Can you give us the typical cost difference between a 2100 sq. ft. home and a villa? **R)** We advertise an aluminum system at \$1295. The villas are \$1150. Copper would be additional.

Q5) What happens during a direct hit? Does the system get destroyed? Do wires get blown apart? **R)** No to both. We have seen a copper air terminal become extremely porous. I've also seen an aluminum terminal turn a purplish color, almost black.

Q6) How long is your warranty? If the roof is changed, if you are going to come out and remove and label the parts, what is the cost for that? **R)** Our warranty is one year for craftsmanship and materials. We've never had a warranty issue, but there have been some guide wires hit by lawnmowers. A "re-roof" is anywhere from \$400 to \$600.

Q7) Do you have any statistics regarding what percentage of those houses with lightning protection, which are struck, successfully survive the strike, versus houses with no protection? **R)** It's right at 91%. (Len Hathaway offered the following: We've had 14 homeowners with lightning protection systems who believe their homes were struck. In no case was there any structural damage. In one case, the homeowner was sitting in his living room, looking out at his birdcage at the raging storm. He saw a strike to one of the points of his birdcage jump to another point, jump to ground, and there was no damage.) As far as whether you want to install the system or not... you have to assess your

(Continued on page 5)

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When Lightning Strikes

(Continued from page 4)

own tolerance for risk. If you have a high tolerance for risk, you do nothing. You keep the money in your pocket. If the worst happens, you pay the homeowners deductible. If you have a low tolerance for risk, you pay the money and have the system installed in an effort to keep the bad things from happening if there is a lightning strike.

Q8) Just to be sure, your warranty doesn't cover any personal injury or any damage? **R)** That's right.

To summarize, remember these important details about lightning and lightning protection systems. There are two objectives for a lightning protection system for a house and reasons to have a system on your home. One is to shield the home from any type of lightning damage and the other 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 the property damage free. This will not prevent you from having strikes. The lightning protection system is a passive system. It does not attract lightning.

The POA would like to say a special **THANK YOU** to our presenters who, for the second year in a row, donated a lightning protection system valued at \$1295 for us to give away at our monthly raffle. We would also like to **CONGRATULATE** our winner, **Betty Cunningham**, who many of you know because of her volunteer efforts with SHINE. □

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Amenity Authority Committee (AAC) Meeting Highlights June 8, 2016

Audience Comments:

- A resident who resides next to the Southside Recreation Center swimming pool requested that piped in music not be permitted. She pointed out that contrary to most of the recreation center swimming pool areas, eight homes were built very close to this one room recreation center. Thus, the eight home owners adjacent to the pool believe the loud music from 7AM to 10PM is an unnecessary intrusion as users of the pool could use earpods.

New Business:

- The AAC recommended approval of the FY16-17 proposed budget for the Recreation Division Amenities Fund and the Mulberry Grove Fitness Fund to the VCCDD Board. (NOTE: Later that day, the VCCDD approved the proposed Budget.)

Old Business:

- **Capital Projects Update:**
- The \$331,262 Golf View Dock and Pavilion project – Demolition of the existing piers and installation of the piling support system is completed and the deck framing is in process. The completion date is August 2016. Settlement funds will be used.
- Hacienda Trail and multi-modal paths north of CR466 – Onsite reviews will take place as they make preparation for the \$2,580,000 project. Settlement funds will be used.

Budget Workshop "Project Consideration List" – AAC members:

- Approved use of Settlement Funds to construct an indoor unisex restroom for "original" El Santiago Rec Center.
- Approved use of Settlement Funds to purchase and install a fountain in the water feature adjacent to the "new" El Santiago Rec Center.
- Approved removal of the metal fences at the Glenbrook Postal Station and the addition of one handicap access to the facility using Capital Projects Funds.
- Approved use of Settlement Funds to pave the path and parking lot servicing the Mulberry Dog Park.
- Approved purchase and installation of a new fountain at Saddlebrook and Hawks Bay executive golf course water features using Capital Project Funds.

- Tabled the discussion on Wi-Fi Services to the July meeting.

Available Property for Additional Recreation Facilities:

- (See separate story on page 6, titled *Properties Potentially Available for Additional VCCDD Recreation Facilities.*)

Supervisor Comments:

- Mr. Barker suggested consideration be given to installation of a traffic light sensor at the Boone Gate, but agreed with Ms. Tutt that it was primarily a seasonal problem.

Please go to the www.districtgov.org website for the official minutes, agendas, and meeting schedules. Next AAC Meeting: Wednesday, July 6th, 9AM, at the Savannah Center. □

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Properties Potentially Available for Additional VCCDD Recreation Facilities
 (Rio Grande property in Lake County vs. 40 acres in Marion County vs. Unknown property)

Over the last six months, the Amenity Authority Committee (AAC) has discussed land purchase opportunities including a 10-acre church parcel that fell through, a 40-acre parcel that is still on the table with an asking price of \$3M, and more recently, 5 acres on Rio Grande, purchase price unknown at this time. (See related stories in recent issues of the POA Bulletin, available on the POA website, www.poa4us.org.)

Discussion during June 8th AAC meeting
 District Manager Janet Tutt opened the AAC discussion by stating that she had had a very productive discussion with the Developer regard-

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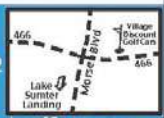
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Potential Properties

(Continued from page 6)

ing possible land acquisition opportunities related to the AAC's desire to expand some of its amenity facilities. She indicated that she would be meeting the next day to discuss some of the options and opportunities regarding purchase, condemnation and other work to come up with an option that will, "definitely be an AAC benefit" and asked the Board to have patience to allow them to work through this situation. Ms. Tutt said, "I can only point to past situations where we have sat down with the Villages of Lake-Sumter where they have been amenable to helping the residents, so I would appreciate your indulgence."

AAC Vice-Chair Carl Bell stated that he was "comfortable with that process, but not if it was going to last so long that the availability of the 40 acres goes away." Ms. Tutt said any further discussions with the owner of the 40 acres would "probably be futile" as Mr. Schilling had advised her that if she came to him with \$3M, he would sell it to the District. In other words, that would be the price and he would likely not be interested in any type of legal document, such as a purchase option, as he had advised her that there was someone else interested in the property.

Mr. Bell advised that at a prior AAC meeting wherein the Church property was being discussed, Ms. Tutt had made the statement that "there is no other land available in the event land may be needed for additional amenity purposes in the future." Ms. Tutt replied that the recent statistics, compiled by District Staff that were provided to the Committee at the Budget Workshop, showed that there are adequate recreation facilities based on the projected population."

AAC member Don Deakin said he agreed with Mr. Bell's concern and believes it to be very valid. "We thought we had the Church and 10 acres abutting CDD4 boundaries, but the deal fell through. We are looking at 5 acres at the Rio Grande potential site and we do not know how much that would cost or even if it would be viable." Ms. Tutt responded, "I have had productive discussions with the Developer to provide at least that (5 acres), if not substantially more, to this Board with an appealing outcome. If it becomes a substantial property transfer, it will take time to work through the technical aspects so that Staff can come

back with a package that we believe, from the preliminary discussions, will be a tremendous benefit to all of the residents. I believe that the Developer has done that before and would not enter into something with just some property that would provide us to be land locked because that is not how they do business."

Mr. Deakin also expressed concerns about the location of the proposed 5 acres (or more), as it is accessed by the two most dangerous roadways in The Villages (Morse Boulevard and Rio Grande) for golf cart users coming from Districts 2, 3 and 4. (POA NOTE: Additional golf cart and auto traffic on those two roadways would also exacerbate the already dangerous situation residents in CDD1 and CDD2 have to deal with on a daily basis.) "I am also not sure the 5 acres would be adequate. If I understand you correctly today, you are suggesting that there might be other locations"--- Ms. Tutt interrupted and said "No. I am suggesting to you that there is a possibility of an alternative that this Board will see as a viable alternative financially and operationally to the benefit of the residents of The Villages. I am just requesting some patience to give me the time to work through this and bring it back to the Committee, (AAC), at which point you can then determine the positives and negatives, but at this point, we do not have enough information."

Mr. Deakin then reminded the Board that "when the \$3M purchase price for the 40 acres was originally presented to the Board, Ms.

Tutt advised them that there was no way an appraisal would come anywhere near that amount. However, with the Church deal having fallen through, the Board then voted to have **an appraisal of the 40 acres and an engineering report on the condition of the property be performed.** While waiting for the results, Ms. Tutt presented the 5 acres at the Rio Grande site as an alternate option. However, the appraisal indicated that the 40 acres was not overpriced as it came in at \$2.8M."

(POA NOTE: Then, at the AAC Budget Workshop, the appraisal price was presented in a "package deal", including an executive golf course and Villages Recreation Center, coming to a total of over \$10M. The POA believes the appraisal price should have been presented and then a discussion should have taken place as to what the AAC would want to put on the land. There was never any charge to Staff to price out a golf course and recreation center – possibly another instance of using "Sticker Shock" to get

(Continued on page 8)

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Potential Properties

(Continued from page 7)

a desired outcome, as was done when the misleading \$300,000 figure was presented as the estimated cost to stripe the multi-modal paths.)

Mr. Deakin also stated that, "The 40 acres would not have to be developed all at once, as the proposed \$10M price tag indicated. It could be used to take care of immediate needs as determined by the AAC and then held for additional future options as either identified by residents or as monies become available. It could be developed in phases over a period of time."

AAC Chair Ann Forrester stated that she was not interested in doing any kind of a purchase agreement or money down for the 40 acres. She added, "The fact that there is a possibility of putting it (Rio Grande property) in the middle – pretty much geographically – if I am correct, in the middle – is an argument against developing the 40 acres."

AAC member John Wilcox suggested that, "we wait and see what The Villages of Lake-Sumter will offer, which Ms. Tutt hopes will

be ready to be presented at the July AAC meeting. If this meeting does not go as Ms. Tutt anticipates, the 40 acres might be something we want to pursue if it is still available."

POA NOTES

If you look at the map below, you will see that the Rio Grande property (B) is located at the southeastern end of the VCCDD amenity territory – **it is not near the middle of the VCCDD amenity territory** as suggested by Ms. Forrester.

Historically, the philosophy of the Developer has been to provide like facilities at numerous sites throughout The Villages – not to have one 'major site'. That is why we have tennis courts, swimming pools, softball fields, shuffleboard, bocce, and pickleball courts, throughout The Villages.

The eastern side of the VCCDD territory (Lady Lake/Lake County and CDD1) is the only area that has archery, Petanque, lawn bowling, croquet, and numerous parks in the VCCDD territory. It would be nice to provide these same opportunities to residents on the western side of the VCCDD territory.

VCCDD AMENITY TERRITORY

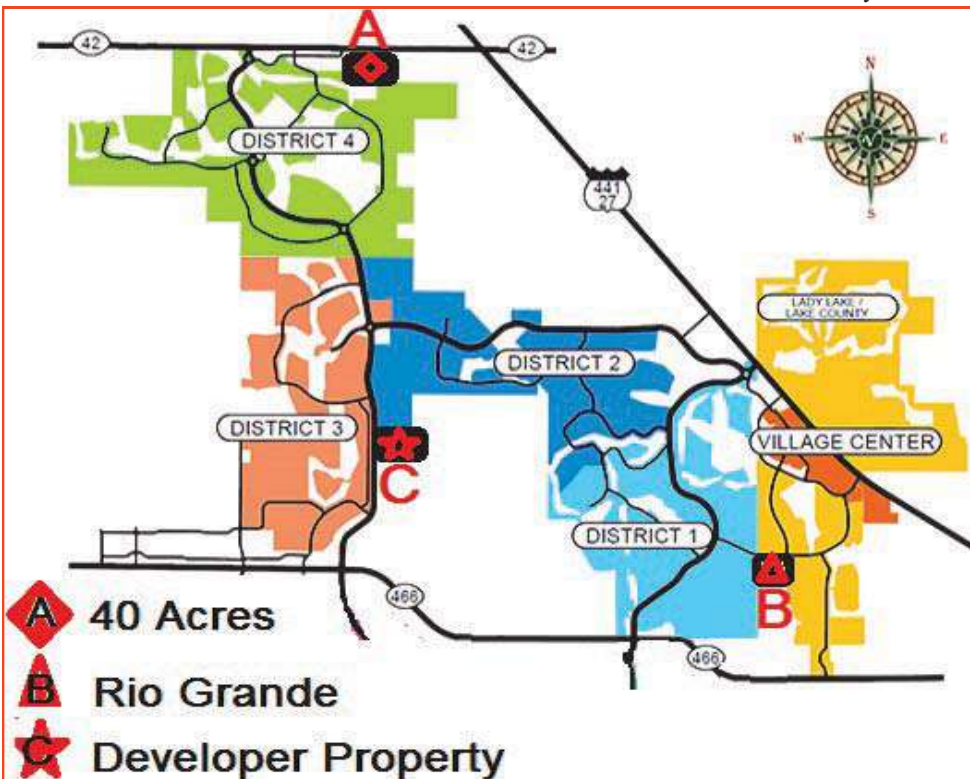
Recall, the Developer's new expansion projects, which initiated the call for additional amenity facilities are in District 4, with 300 amenity units being added (a potential 600 residents), and the potential of up to 300 amenity units approved and earmarked for independent senior living and/or assisted living, which could be located in the CDD4 area.

Additional recreation facilities are needed along the Buena Vista Blvd corridor (CDD3 and CDD4). CDD3 **ONLY** has one Villages recreation center, two adult pools, and one sports pool. They do not have a family pool or any parks and have little access to the Savannah Regional Recreation Center for their activities and club activities due to the monopolization of that facility by the Developer's Entertainment Department.

LOCATION – not just dollars – should be a MAJOR FOCUS. It does appear from looking at the Lake County GIS map that the acreage the POA believes Ms. Tutt is talking about, which is owned by the Developer (with the exception of a couple of small parcels), was originally set up as the "Orange Blossom Subdivision", which was never developed, making it likely the Developer would be desirous of getting rid of those properties.

Note, however, that the Developer does still own some beautiful pasture property on Buena Vista Boulevard abutting the Polo Fields and located across the Boulevard from CDD3. There is not only more than adequate acreage, but it would greatly enhance the opportunities of CDDs 3 and 4 to have closer amenity facilities. Hopefully, the AAC will pursue that property before it would settle on the Rio Grande location – or even the 40 acres.

As an aside, to date, the total of expenditures and approved future expenditures from the Lawsuit Settlement Fund that have been allocated to **Lake County, CDD1 and CDD2 combined comes to \$11,677,544** and the amount for **CDD3 and CDD4 combined is \$1,693,507**. The cost so far committed to the reconstruction of the multi-modal paths, which is not included in any of the above figures, is \$11,700,257. Isn't it time that the AAC use some of the Lawsuit Settlement Funds to enhance the lifestyles of residents in CDD3 and CDD4? □



The Bus Ban WE NEED YOUR INPUT

In the June 2015 POA Bulletin, we reported that a recent District Staff Report provided that on April 17, 2015, District Manager Janet Tutt sent a Memo to all Resident Lifestyle Groups advising them that there had been a recent decision by the District to begin enforcing a District Rule to prevent outside transportation companies from picking up or dropping off passengers at the squares or recreation centers. (In other words, you could only use the services of "The Villages Transportation".) If you subscribe to the Daily Sun you likely saw, and will probably continue to see, the FULL PAGE ad entitled, "The Villages Transportation DAY TRIPS Call... to reserve your seat today."

Since that time we have heard from numerous groups that this mandate has created a real hardship for them. They are having to look to their churches and outside commercial entities, not owned by the Developer or one of his companies, for permission to load and unload. Some have resorted to having the buses pick them up

in residential areas with the buses stopping at several homes where members have gathered.

That being said, the POA has been looking into the matter from a legal standpoint, but before going any further, we wish to have input from those Villages Lifestyle Groups that want the bus ban rescinded and want return of their access to the squares and/or recreation center parking lots for bus pick up and drop off.

THEREFORE, WE NEED YOUR HELP. We ask that any Lifestyle Group leaders who believe that this "bus ban" has caused unnecessary inconvenience on their members and/or the ban has had such impact that they no longer have a group bus trip, please contact us at poa4us@hotmail.com and provide us with the following information at your earliest convenience:

- Name of Lifestyle Group
- Name, email and phone of Group Leader
- Number of residents in your Group
- Stated purpose of the Group
- Number of bus trips usually taken annually
- Number of buses usually needed for trip
- Percentage of overnight bus trips
- Previous Pick-up/Drop-off location

Current Pick-up/Drop-off location
If applicable, identify any other locations you have had to use

Degree of inconvenience to use your new location: Minimal – Medium – Very Much
Has your group discontinued bus trips as a result of this ban?

Please add any additional comments you think might be information the POA could use as we pursue the return of the use of "outside" buses in both the squares and the recreation centers. At a minimum, we hope to have the use of the recreation centers, which are operated with our amenity fees, reinstated for day trips.

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Project Wide Advisory Committee (PWAC) June 2016 Update

Wetland W10 (Defoe Terrace) south of 466A – Background: At the April 2016 PWAC meeting, a concern was raised regarding the treatment for the invasive species of plants in the wetland and preserve. Residents providing photos of duckweed that is currently invading the wetland and appears to be driving out frogs and other natural species. District Staff advised that they would have Mr. Jeff Pardue of Breedlove, Dennis & Associates, the District's Environmental Consultant, look into the situation.

At the June PWAC meeting, Mr. Pardue reviewed the status of the investigation. He

reminded committee members and the public that Wetlands 10 is a natural wetland that existed long before The Villages developed in the area and created its stormwater management system. Natural vegetation (literal shelf vegetation) in a wetland is necessary to maintain water quality.

District Staff has had discussions with the Stormwater Management Authority about amending the existing permits for all of the 10 natural wetlands, which would allow them not only to remove exotic invasive plants, but also Cattails (see picture below).



Cattails – Cattails are wetland plants with a unique flowering spike, flat blade like leaves, that can reach heights from 3 to 10 feet. They are one of the most common plants in large marshes and on the edge of ponds. Under the right conditions, cattails can grow and spread vigorously.

Mr. Pardue and District Manager Tutt have stated that a "mono-culture" of natural plants, such as Cattails that can become pervasive, will not maintain water quality. Rather, to have a more effective water quality result requires a diversity of natural vegetation.

The Water Management Authority is looking for assurances that the amendments to these permits will not have a detrimental impact on water quality. Mr. Pardue stated that monitoring will be complete by the end of June and within 30-60 days, amended permits could be issued allowing for the remediation process. The cost for the remediation plan will be additional, to be determined and presented when the plan is complete. The District will be seeking permit amendments for ongoing purposes and for all of the natural wetlands.

There will be a follow-up presentation at the August 1, 2016, PWAC meeting, with a proposed plan of action.

Morse Bridge Embankment – The engineering report on the results of the soil borings on the island under the Morse Bridge is to be presented at August 1st meeting.

There will be no PWAC meeting in July. □

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SAFETY IMPROVEMENTS On The Multi-Modal Paths

You will recall that it took many, many months for the Multi-Modal Path Discussion Group (MMPDG), which consisted of one representative from each of The Villages residential District Boards and the Amenity Authority Committee (AAC) to come to a unanimous decision to support consistency of markings on the MMPs throughout The Villages. In lieu of center line or edge striping, they agreed to see if the engineers recommended striping and reflective pavement markings for medians, side obstructions, roundabouts, and geographically constrained areas on the multi-modal paths would solve the night time and rainy weather visibility issues.

Work began on these safety improvements in mid-April, starting in CDD4 in Marion County. Weather permitting, the entire project all the way down to CR44 will be completed or near completed by the time you receive this Bulletin. As you travel on the MMPs at night and in the rain, you can evaluate how well these new markings assist you.

The POA would be happy to receive your evaluation. You can email it to us at poa4us@hotmail.com.

At its April 4, 2016, meeting, the Project Wide Advisory Committee (PWAC) discussed reconvening the MMPDG in order to continue its efforts to make the MMPs safer. They agreed to zero in on the topic of signage, "including but not limited to directional, informational and safety". Other issues might be signage background/contrast, consistency in size and colors of specific signs, e.g. stop signs, size of the lettering, reflectivity of the lettering, etc. They asked each District Board and the AAC if they would be in favor of reconvening the MMPDG to address the signage issues and, if so, to discuss them at their individual meetings to allow for "productive dialogue and prioritization of items" at the proposed July meeting of the MMPDG.

District Boards 1 through 10 and the AAC all agreed to participate. However, there has been some negative reaction to Peter Moeller, Chair of the Project Wide Advisory Committee, because he refuses to allow any other MMP safety issues, such as speed bumps and rumble strips, to even be discussed at the meeting. If you have suggestions on signage that you think would make the MMPs safer

we would suggest that you attend the July 26, 2016, MMPDG meeting which will begin at 9AM at the Savannah Recreation Center. □

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MARK YOUR CALENDARS THE PARADES WILL BE BACK!



At a recent "brainstorming" meeting between the Resident Parade Committee and the Villages Recreation Department, they were able to work out a plan for the future of the popular "downtown" parades. There was some concern on the part of residents that since the Villages Entertainment Department leadership had changed hands, it might impact the future of the

parades on the Squares.

Instead, there was good news. The Recreation Department agreed to actually do more to assist the Parade Committee. Back in 2013 The Villages Entertainment Department advised the Parade Committee that they would not have any future parades in the squares. Parade participants came en masse to the next POA meeting and asked for help. The POA guided them to make a request to the Amenity Authority Committee for financial assistance, and the AAC agreed to assist. The Parade Committee was assisted by its new partner, the District Recreation Department, but it was up to the Parade Committee volunteers to do all of the planning and operate the parades.

They were able to present three parades each year since 2013 at the Spanish Springs Square. Word is out now that there will be three parades each year as we go forward. And, that the parades will be even better than the last three years, due to additional personnel and advertising assistance from the Recreation Department.

The dates for the parades are:

- October 4, 2016 – Italian Parade
- October 18, 2016 – German Parade
- March 17, 2017 – St. Patrick's Parade

The Christmas parade will be held at The Villages Polo Fields on December 10th, 2016. There are no parades scheduled in the Sumter Landing or Brownwood Town Squares. □

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Second Quarter Review in The Villages

from Glenn Stein, Broker, Realty Executives In The Villages

Through the end of May We have seen over a 20 percent increase in the number of total sales 2016 versus 2015. We have seen a minor change in pricing, year to year, 2015 to 2016. See chart below.



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The VCCDD (District) Website – It's Full of Information

There are several ways residents can access information to help understand the complexities of District government in The Villages.

The District website, www.districtgov.org, contains a wealth of information, including District board meeting agendas and minutes, copies of budgets, Project Wide Advisory

Committee (PWAC) meeting agendas and minutes, Amenity Authority Committee (AAC) meetings, minutes and copies of the budgets, etc. All District board and committee meetings are open to residents and resident comments are welcomed.

If you have a question related to any District activity, you can contact District Customer Service at 352-753-4508. The POA has found them to be excellent at getting callers to the right departments.

In addition, there are several regular meetings that are provided for informational purposes and to offer specific opportunities to help residents better understand the inner workings of each District Department. **Welcome Wednesdays** is held every Wednesday at 11AM at the District office in Sumter Landing. You will hear reports from all District departments updating various items such as

golf course maintenance closings and "rumors". These reports are also posted weekly on the website. (Click on Welcome Wednesday in the left hand column of the www.districtgov.org home page.)

All residents are encouraged to attend CDD Orientation, held on Thursdays at 10AM at the District office, which provides an introduction to the establishment of Community Development Districts in The Villages, as well as a review of the various services and facilities that districts may provide, such as:

- Recreation, Executive Golf Course, Public Safety, Community Watch, Gate Houses;
- Off-site road improvements, streets, sidewalks, street signs and street lighting (that are transferred to the County for maintenance);
- Water management including main line irrigation, lake and water control structures;
- Conservation areas;
- Water and sewer facilities, which will be transferred to the appropriate utility;
- Landscaping and entry features.

For a more in-depth look at the various operations and departments, the District also holds a 2-day Resident Academy. You can sign up on the District website. You can also sign up on the website for e-notifications of various board meetings and other activities. □

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LETTERS

Letter to the POA:

Bond Debt vs. "Bond" Maintenance

Please explain why we are still charged a "Bond Maintenance" fee when we no longer have a bond on our house? Thank You.

Ed & Sandy Pilcher

POA Response: In addition to the initial infrastructure revenue bond assessed (or remaining bond balance) when you purchased your home, each property is assessed an annual maintenance fee for ongoing maintenance and operations of the District owned infrastructure and properties.

You can pay off your infrastructure bond at any time (see note below), but you will always have an annual maintenance assessment, the amount of which may vary from year to year depending upon the maintenance needs of your District.

At their June meetings, each Community Development District approved its proposed 2016-17 annual budgets and have announced that there will be **no increase** in their annual District maintenance assessments. Public hearings for each District budget will be held and final budgets approved at the September District Board Meetings.

NOTE: If you are considering paying off your bond **infrastructure** assessment, likely due to the fact that the interest on the bond is greater than what you earn in today's market, the best time to do it is right now. The payoff figure is good only through late July because the annual assessment roll must be certified to the Property Appraiser and the Tax Collector

to remove the assessment from your tax bill. It would be too late to guarantee removal of the assessment from the tax bill you receive in early November if payment was made after the payoff deadline. If you wish to eliminate your bond assessment on your November annual County tax bill, **THE CUTOFF DATE FOR THIS YEAR IS JULY 22, 2016.**

You can contact the District Bond Unit at (352) 751-3900 for your bond payoff amount and the interest rate you are paying on that amount. □

Letter to the POA:

Amenity Fee Increase

We bought our home in Lake Deaton 2 years ago. Why is our Amenity fee \$147 & some change? Thank you. Jeff Robinson

POA Response: You would likely have come in at the amenity fee monthly "Prevalent Rate" of \$145. Annually, per your purchase contract information, your monthly amenity fee will increase or decrease by the CPI for

(Continued on page 17)



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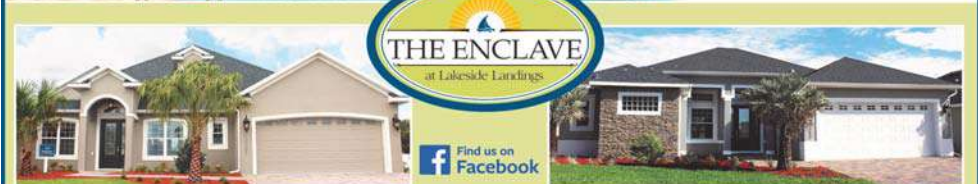
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Letter to the POA, continued from page 15:

Amenity Fee Increase

your last 12 months. The CPI increases have ranged from 0% to 1% in each of the last two years – thus explaining the increase of \$2 and some change a month over that time period. □

Letter to the POA:

How Are Amenity Fees Distributed?

Very nice article on the amenities in The Villages. It would be good to know how these monies are distributed. Can you provide this or

a place to look it up? Thank You. Lyle Dyck

POA Response: You can find this information on the www.districtgov.org website, however we have included some of the highlights below:

RESIDENTS LIVING NORTH OF CR466

Residents living north of CR466 should click on Amenity Authority Committee in the left hand column – then in the middle of the page that appears, click on online agenda for 6/8/16 Meeting. Scroll down to No.8 – New Business – At the bottom of the page that appears, click on FY 16-17 Proposed Budget Packet. It will show you where every amenity fund dollar comes from and how every dollar is spent or saved.

The AAC Budget for the 2016-17 year is \$42,010,385.

Below are those budget items which contain the **most significant amounts** of dollars:

INCOME:

General Government	\$37,228,747
Amenity Fees (\$37,228,747)	
Other General Gov't Charges	\$441,984
Parks and Recreation	
(Mainly trail fees)	\$1,414,700
Rental Royalties, i.e.,	
RV fees and room rentals	\$618,954
Add/Use – General R & R	\$1,179,250
Add/Use – Working capital	\$994,050
All Others	\$132,700

(Continued on page 18)

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Direct: 352-391-3709

Letter to the POA (continued from page 17):

Amenity Fees Distribution

DISBURSEMENTS:

Professional Services	\$8,327,758
Administrative Services (1,582,010)	
Community Watch Services (2,262,297)	
Property Management (846,040)	
Recreation Services (2,902,316)	
Technology Services (340,000)	
Legal Services (200,000)	
Other Contractual Services	\$3,152,862
Janitorial (477,293)	
Dept. Of Safety (1,074,476)	
Golf (Exec) Management Services (1,180,472)	
Systems Management Support (420,293)	
Utilities Services	\$1,559,199
Repairs and Maintenance	\$7,811,345
Building/Structure (1,895,624)	
Landscape – Recurring (1,549,388)	
Other Maintenance (3,174,688)	
Operating Supplies	\$1,250,500
Capital Outlay	\$1,179,250
Bond Debt Service	\$15,363,194
Transfer to R&R	\$2,000,000
All Others	\$1,366,277

RESIDENTS LIVING SOUTH OF CR466

Residents living south of CR466 should click on District on the top bar and scroll down to SLCCD. In the middle of the page, click on online agenda for 6/9/16 Meeting. Scroll down to No. 3 – New Business – At the bottom of the page that appears, click on FY 16-17 Proposed Budget Packet. It will show you where every amenity fund dollar that comes to the SLCCD (primarily from those living in CDD5 whose amenity contracts were transferred to the SLCCD in 2005) – Remember from previous POA Bulletin articles, the Developer is no longer selling resident amenity contracts (CDD6 through CDD11 residents) and recreation facilities to the SLCCD, but rather, collecting all of their amenity fees and paying

the charges assessed by the SLCCD to operate the Developer owned recreation facilities, executive golf courses, and other items identified below – they are identified as Fees from Developer under INCOME.

The SLCCD Amenities Budget for the 2016-17 year is \$21,328,963.

Below are those budget items which contain the most significant amounts of dollars:

INCOME:

General Fund	\$14,564,063
Rec Fees from Developer (1,078,186)	
Golf (Exec) Mgmt Fees from Dev (1,885,396)	
Amenity Fees (CDD5 residents) (11,600,481)	
Public Safety Charges & Fees	\$5,107,619
Security Fees from Dev (CDDs 6-11) (3,514,073)	
Fire Safety Fees from Dev (CDDs 6) (1,419,546)	
Parks & Recreation (Trail fees, etc.)	\$439,000
Contribution/Donation from Dev	\$779,163
All Others	\$439,118

DISBURSEMENTS:

Professional Services	\$6,150,763
Administrative Services (711,500)	
Community Watch Services (3,375,972)	
Property Management Services (174,681)	
Recreation Services (1,470,580)	
Legal Services (200,000)	
Technology Services (181,567)	
Other Contractual Services	\$4,342,458

(Continued on page 19)

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Letter to the POA (continued from page 18):

Amenity Fees Distribution

Janitorial Services (261,428)	
Systems Management Support (469,163)	
Department of Safety (1,742,878)	
Golf Management Services (1,868,989)	
Utilities Services	\$583,380
Repairs & Maintenance	\$2,239,500
Operating Supplies	\$853,357
Bond Debt Service	\$4,003,276
Transfer to General R & R	\$2,250,000
All Others	\$906,229

If you are interested, you can find all of the line items on the www.districtgov.org website. □

Letter to the POA:

What is Petanque?

What is Petanque? I read it in the Bulletin as a proposed addition to our recreation facilities.

POA Response: Petanque is quite similar to bocce. The difference is that traditional bocce is more of a bowling game, whereas Petanque is more of a tossing game, like horseshoes. Bocce players take steps before throwing, Petanque players stand still. Bocce balls are usually rolled palm up, Petanque balls tossed palm down, so they get backspin upon release. Petanque balls are the size of an orange, hollow, and always made of metal.

Bocce balls are larger and solid, about the size of a grapefruit, colored (green & red are

popular), and generally made of resin or wood. Bocce has different variations as to court size and layout. The court should be smooth and flat; some rules call for wooden sideboards to make it an enclosed area. Petanque can be played on almost any terrain; most players actually prefer an uneven terrain to make it more challenging. The counting of points and game tactics are very similar between the two games. Overall, Petanque is more flexible (no need to find a court), and the equipment is easier to carry around. The only place Petanque is currently being played in The Villages, that the POA is aware of, is situated in part of the Paradise Recreation Center outdoor area. □

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Our Gardening Column:

Angel's Trumpets

by Anne Lambrecht, Master Gardener
 mrsanne04@gmail.com

The first time I saw an Angel's Trumpet, I said WOW! What IS that? There are two kinds of Angel's Trumpets: Brugmansia and Datura. Both are showy, exotic and really cool. The Brugmansias are the family of angels with the trumpets hanging down; the Datura are the devils with the trumpets facing upwards.



The Brugmansia species have beautiful downward flouncy trumpets in which the long, twisted buds open into large, flaring, trumpet-shaped flowers, usually very fragrant, and attract large hawk moths*. The flowers

may be double or single and may be white, peachy pink, shades of apricot, creamy yellow, golden, or even purple.

All Brugmansia and Datura will be killed back by freezes in our area. The Brugmansia plant itself is an upright treelike shrub with large oval pointed leaves. The Datura is more wide-spread, less "woody" and does not grow as tall. Angel's Trumpet is a member of the Nightshade family which includes tomatoes, potatoes, and petunias. All parts of the plant are toxic. It is recommended that gardeners use gloves when working with this plant.

Angel's Trumpet has been used as a hallucinogenic drug. It is a dangerous drug that has caused many deaths, especially from teenagers experimenting with it after hearing rumors about its hallucinogenic powers. It is most often ingested in the form of a tea.

The Datura, or Devil's Trumpet, descends from Jimsonweed (Thorn Apple, Jamestown Weed, and Mad Apple) and the species is also in the Nightshade family. Just by the look of it, you may guess that this plant is poisonous and you would be correct. Unevenly toothed oval leaves are about eight inches long.

Showy white, trumpet shaped flowers produce a weird, spiny globular capsule that contains dark brown to black kidney-shaped flattened seeds. The Datura can take full sun. Although it has antispasmodic, painkilling, and narcotic properties, every part of this weed is poisonous. Jimsonweed was once a popular asthma remedy whereby the asthma sufferers would inhale the smoke of the leaves. The name Jimsonweed is a corruption of the common name "Jamestown weed" which refers to an incident (about 1676) when soldiers sent to quell a rebellion in the Jamestown colony, put some of the herb into their cook pot and spent the next 11 days in a state of incoherence.

Although it is recommended that Angel's Trumpets need full sun, I have had better luck with them in the morning sun and light shade in the afternoon. They like moist, fertile, well-drained soil that contains plenty of organic matter. Boggy soil results in gradual dieback and eventual death. You can find these plants in almost every garden center. You can plant them in the ground or in a pot. They do lose their leaves during a winter "rest" period. The growth rate is rapid, so plenty of water and

(Continued on page 21)



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Angel's Trumpet

(Continued from page 20)

fertilizer are necessary to keep these plants vigorous and blooming. If planted in containers, Angel's Trumpets require daily watering. But resist the temptation to keep the pot in a saucer of water--although moisture is vital, soggy soil is not what this plant likes. Brugmansias are heavy feeders, and a liquid, blossom-boosting fertilizer keeps them producing flowers. Remember, you can't feed these plants too much, especially those in containers.

Lochroma is another Brugmansia family member sometimes called "Mini Angel's Trumpets". Also called Royal Queen, the lochroma has clusters of deep purple, red, white or yellow tubular flowers and is a hummingbird magnet. It will flower steadily from early summer until frost. The plant has large, velvety leaves and usually reaches about 5' tall. The lochroma has similar cultural requirements as the Angel Trumpet: partial full sun, well-drained soil and frequent fertilization during the summer months to encourage continual blooming. *Lochroma fuchsoides* is the red

one. The lochroma may be a little more difficult to find but she's out there.

Brugmansia was named after Sebald Justin Brugmans, a Natural History professor in Holland. The trick to maximizing blooms on your Angel's Trumpet is to prune it often. Pruning your Angel Trumpet bush into a tree shape creates the often desired appearance. Begin to prune the plant when the main trunk forms the first "Y". Then, prune older branches, or stems, to encourage the plant to produce more branches. Flowers will eventually appear on the terminal ends of the stems.

I have killed several (more than I want to admit) Angel's Trumpets, but I love the look of them so much that I just can't resist. I finally found a perfect place and I've got three lined up in the back by the pergola. I even have an lochroma that I got some years back at a garden festival at Harry Leu Botanical Garden in Orlando. If you get one, you will definitely say "WOW" to them, too.

*Hawk moths: Some *hawk moths*, such as the hummingbird *hawk moth* or the white-lined sphinx moth, hover in midair while they feed on nectar from flowers, so are sometimes

mistaken for hummingbirds. Their caterpillars are the infamous horned worms. I have seen the moths in the dusk feeding on gingers, a sight you never forget. □



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Seniors vs. Crime

Leading the Fight Against Scams The Target On Your Back

Have you gotten so many threatening calls from the IRS, from Microsoft Support, or from others, that you feel like you have a big target painted on your back? You may be onto something there!

According to Scambusters, a nationally recognized scam fighting organization, seniors are the most widely targeted victims of scams. Often this is because they are so trusting. Sometimes it's because they can be more easily confused or forgetful.

These factors come together in a new scam that relies on victims thinking they've failed to recognize an old friend or someone they should know. It may play out at a stop light, where the scammer hangs out until he or she spots an older driver. Cases have also been reported in which victims are actually flagged down as they drive along the highway.

The scammer might bang on the window or simply jump straight into the passenger seat if the door is unlocked and the seat is empty. Then they immediately begin a conversation that makes it sound like they're acquainted with the driver. Sometimes the scammer is joined by a second person. Both engage in a

conversation with the victim that suggests they haven't seen each other in a while. Their hope is that the senior is on their way back home, in which case they'll just invite themselves along. Once they're inside the house, they might ask to use the bathroom or have some other excuse for wandering around the home, with theft in mind.

How do you protect yourself against this con?

- It's always a good idea to keep your doors locked when driving. Open the window only a fraction if someone bangs on it.
- If someone you don't recognize does get inside your car or even tries to engage you in conversation when you're near your car, be honest and say you don't recognize them, and then leave, taking your keys with you.
- If they're in the car and won't get out, drive to a busy place like a supermarket parking lot or gas station. Get out (taking your keys with you) and get help.
- If it turns out you did make a mistake and failed to recognize someone you know, they will understand if they are genuine friends.

Older age group veterans are also being targeted by crooks in another impostor scam known as "pension poaching." In this case, crooks pretend to be volunteers working for

the Department of Veterans Affairs, providing information and guidance on the Veterans Administration Aid and Attendance Program.

Sometimes they pose as insurance agents - fake or genuine. Their aim is to talk their victims into taking out an annuity or setting up an irrevocable trust so that the individual seems to have fewer assets than they really do. This lower sum is then used in an application for a veteran's pension or other benefits.

The concealing of assets is simply illegal and victims who agree to this may subsequently find themselves in trouble with the VA. You could be forced to repay benefits you receive. The VA says its representatives never ask someone to pay money or move assets in connection with a pension application, so if someone asks you to do so, it's a scam.

There are many other scams specifically targeting seniors. Why are we such great targets?

Think about it – most of us have money. Yes, our money comes from pensions, retirement funds, IRA's, investments, or social security – but it is all green, real money. The scam artists have a mission – a mission they are very good at. Their mission is to make YOUR money THEIR money.

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 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 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 Facebook. □

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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.

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