

THE



Issue 42.08



BULLETIN

August 2016

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

The Villages Health (TVH) "BAIT AND SWITCH" Was It Fair To The Villages Residents?

Our sources state that there are approximately 44,000 residents currently enrolled in The Villages Health (TVH) system. Approximately 13,000 of them, who are on original Medicare and not enrolled in one of the UnitedHealthcare Medicare Advantage Plans, received a letter from The Villages Health dated July 12, 2016, advising them that, "... Because our superior care best aligns with Medicare Advantage, we have decided to no longer accept Original Medicare with a traditional Medicare Supplemental policy for all new and existing patients starting January 1, 2017. This means that as of next year, you will need to be enrolled in a UnitedHealthcare Medicare Advantage Plan to remain a patient with The Villages Health."

It is extremely disappointing that TVH would make this "switch", disenfranchising these 13,000 residents who enrolled in The Villages Health system and have helped to make it a success, by now telling them they will be dropped if they do not join what they are told to join. Recall that on October 16, 2015, TVH announced that, 'effective immediately', it would only accept UnitedHealthcare Medicare Advantage Plans for NEW patients. Many residents who were not yet Medicare eligible, under former employer plans, etc., were aghast that they would have to pay for medical coverage that was currently being provided to them by some other source, if they wished to participate in TVH once they

reached age 65. Similarly, even those covered under Traditional Medicare could not join, however, existing enrollees were allowed to continue.

When one is deciding which path to take (Original Medicare or Part C - replacement plan), the first thing that must be addressed is one's financial situation. If someone can't afford a supplement, then the choice is simpler. If one has Federal Employee coverage (FEHB), or an 'employer plan', they must decide if they want to give it up and never get it back, as in the case of most employer plans, or if they want to lose the benefits for at least a year (as with FEHB). Sources indicate that TVH expects to lose about 50% of this cohort, resulting in a possible reduction of 5 primary

care physicians if current patient to physician ratios are maintained, therefore impacting residents who remain in TVH. The POA does not believe most people will wish to abandon what they have worked for over a lifetime. However, it is still a matter of finance and choice.

The POA has been inundated with telephone calls and emails asking the POA to help find some way to make TVH take back this decision for those already in the system. However, that appears to be impossible as TVH is owned and/or managed by The Villages Holding Company (the Developer) and is a 'for

(Continued on page 2)

"IRS EXAMINATION OVER

Community Development District Wins Long-Running Dispute"

The above caption is from the front page of the July 19, 2016 edition of the Daily Sun.

Below are excerpts from District Manager Janet Tutt's July 18th letter to the VCCDD and SLCCDD Board Supervisors:

"It has been approximately eight and a half years since the Internal Revenue Service (IRS) advised the Village Center Community Development District and Sumter Landing Community Development District (Districts) it was conducting an audit of its tax exempt bond issues ranging in date from 1998 through 2005. Following notification, the IRS further communicated with the Districts of the issues it considered the basis for advising the Dis-

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Tuesday, August 16, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month – 7PM
LAUREL MANOR RECREATION CENTER

**Tips on
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**Presented by Joe Pine from Metro
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"Bait And Switch"

(Continued from page 1)

profit' entity and, to the best of our knowledge, at this time, there is no legal basis that would prohibit this SWITCH. Impossible as it may seem, be assured that the POA will check out every legal scenario to determine if anything can be done. One has to wonder if Mr. (Gary) Morse, the initiator of the "Marcus Welby System" were still alive, would he have made this decision?

We have been advised the Developer had agreed to subsidize TVH for three years and now it is apparently time for him to back away. One has to assume that it will be more economical for TVH to release five or more physicians than it would be to make only minimal profit from the Medicare patients who were not in the UnitedHealthcare Medicare Advantage Plan.

YES, more than likely, this was a 'dollar-driven' decision. Why else would they give 13,000 enrollees an ultimatum to either accept one of the United Medicare Advantage Plans or GET OUT? Our only hope is that the Developer and TVH will consider retracting their decision and save the impacted residents the trials and tribulations of having to scour the area to find a new primary care physician.

P.S. This is unfortunately reminiscent of the "Bait and Switch" residents experienced when asked to raise 6 million dollars for radiation equipment in order to bring the Moffitt Cancer Center to The Villages. They raised the money, but when the contract with Moffitt came up for renewal, The Villages refused to renew it. Instead, they brought in a group called Florida Cancer Specialists and sold them the equipment for which residents had originally raised the money to have a Moffitt presence in The Villages.

Perhaps one of these days residents will

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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not "take the bait". (See the SHINE article below advising of when and where their services will be available to assist you.) □

Changes to Medicare Coverage? SHINE UPDATE

(Serving Health Insurance Needs of Elders)
See One of Our Counselors

Mail outs and calls are starting to be sent/made, as our Annual Enrollment Period (AEP) is just around the corner. The AEP is from Oct. 15th – Dec. 7th each year and the changes are effective Jan. 1st of the following year. This is a time when Medicare beneficiaries can make changes to their health care coverage. Most employer groups have an annual enrollment period that allows changes to be made. Individuals need to review their coverage every year to make the most cost effective decision as well as get the best coverage in the area.

Prescription coverage (Part D) can change every year. The plans can change their deductible, tiers for the drugs, formularies, cost of the drugs, premiums, etc. Know all of the facts before you decide. In 2015, there were 26 plans available, and in 2016, only 19 were offered. What is used to determine the best drug plan for an individual, are the drugs the individual is on. This should be revisited every year.

Medicare Advantage (MA) Plans (HMO's, PPO's, PFFS' & SNP's) are available in this area. When making a selection, one needs to make sure their needs will be met in regards to using their current providers, their life style, etc. Before joining an MA Plan, call the providers you want to use and see which MA Plans they accept and if they accept the plan

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POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

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THE POA WORKS HARD FOR YOU!!

There are many reasons why The Villages residents need an organization like the Property Owners Association (POA). Just look at the thousands of residents who were told The Villages Health (TVH) will no longer accept their traditional Medicare plans. (See story, pg. 1.) It is not the first time we have seen "bait and switch" tactics, and will not likely be the last.

Please read the POA Mission Statement and The Villages Residents' Bill of Rights on pg. 2. ***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. We are all in this together and there is "strength in numbers".***

The POA was formed in 1975 as a watchdog group for the Residents. It is the *original* homeowners' association, with no ties and/or affiliation to the Developer, local government or business community. It was apparently viewed as so powerful that the Developer announced in 1985 it would no longer recognize the POA as the representative for the residents, and in 1991 tried a hostile takeover by running several people to take over the Board. That effort failed.

Over the years, the POA has been active in helping residents resolve issues such as HVAC warranties, replacement of defective Owens Corning shingles, and replacement of incorrectly installed vinyl siding. There has been more than one successful class action lawsuit, most recently in 2008, when a settlement was reached for \$40 million, and the Amenity Authority Committee (AAC) was created to make decisions about how residents' amenity fees are spent north of CR466.

The POA has also been involved in other health care issues, ranging from care issues at The Villages Hospital ER, to helping to defeat a Sumter County Hospital tax on residents, of which 20% would go to the Developer.

The POA has always proudly defended the quality of life we enjoy here in The Villages. We appreciate our District form of government and the transparency with which it operates. Our services and facilities are unparalleled. It's called a "bubble" for a reason!

But the POA also recognizes that "*Times, they are a-changin'*", and as we continue to grow and the same safeguards aren't in place to

control amenity fee expenditures in Districts south of CR466, it is more imperative than ever that residents stick together and have a group they can count on to stay on top of these issues.

This Bulletin is our most important means of communication with residents. It is delivered to 50,000 driveways, every month. The Bulletin costs more than \$125,000 annually to produce and deliver. We also hold a monthly membership meeting on the third Tuesday at Laurel Manor covering many topics, with an open forum for questions or issues residents want to bring up. Our website, www.poa4us.org, offers information about the POA and the issues that have arisen over the years.

The POA Board of Directors is an all-volunteer group of Villagers. They, too, meet monthly to stay on top of and keep each other informed of issues that may be on the horizon.

We are past the time where we are emphasizing joining for 2016, and we will soon begin the call for 2017 membership. HOWEVER, if you have been a member in the past and have "forgotten" to send in your check for 2016, we will still gratefully accept it. Or, if you've never been a member and you think, as we do, that we have worked hard to represent the residents in these issues, we would gratefully accept your membership for 2016 as well. **Note again, the cost of the Bulletin, and please recognize that for just \$10 a year you're getting one of the most valuable information and advocacy resources available to you!**

Regardless, the POA is going to keep doing what we're doing -- because it's the right thing to do and it's needed.

**WE HOPE YOU AGREE AND
WILL JOIN OUR EFFORTS!!** □

POA 2016 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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

☐ 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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(SAME LAST NAME)

NAME(S)(2) _____
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ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

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. 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

SHINE Update

(Continued from page 2)

in network. Most HMO's require that you have a primary care doctor who will give you the required referrals to specialists. You must use their network providers with few exceptions. HMO'S-POS (Point of Service) are plans that may allow you to get services out-of-network for a higher copayment or coinsurance. See pg. 85 in the "Medicare & You 2016" book. PPO's will allow more flexibility as you can use network or out-of-network providers, but you will pay more for out-of-network providers. See pg. 84 in the "Medicare & You 2016" book.

If you have an employer plan, Federal Employee Health Benefits or Tri-Care for Life, you need to know what effect joining an MA Plan will have on your coverage. This is very important. If you have an employer plan, in most cases, if you drop it you will not get it back. **Read your benefits letter and make sure you understand it. This is critical!**

Supplements are usually a secondary insurance one gets to cover what Parts A & B of Original Medicare do not pay. The premium of a supplement in Florida is based on your current age when you buy the supplement. Florida is called "an age of issue" state.

SHINE volunteers are trained Medicare and Health Care Insurance specialists. They do not sell, endorse or recommend providers or companies. They will provide unbiased in-

formation to help you make a decision to meet your requirements. This is a very important decision and deserves research before coming to a decision. Better to be informed than sorry for making the wrong choice.

Knowledge is Power! Please take advantage of this free service. For more information you can visit www.floridashine.org or call 1-800-963-5337 (Elder Helpline). We have sites at the following locations within the vicinity of The Villages. Remember, our services are free. No appointment necessary - just come to one of our sites for guidance and help.

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- **LADY LAKE LIBRARY**
2nd & 4th WED 2 – 4 PM

Additional hours will be added to the above sites during the AEP.

Betty Cunningham - Area Coordinator for Lake & Sumter Counties and The Villages. □

**PLEASE PICK UP
ABANDONED BULLETINS!**
If we inadvertently deliver to an unoccupied house, thank you in advance for picking up the abandoned Bulletin!!

IRS Update

(Continued from page 1)

tricts they were not qualified issuers of tax exempt bonds.

"Over this last eight plus years, the District has spent considerable staff resources and attorney fees in an attempt to help educate the IRS as to the specific facts and information pertaining to the Districts, the State of Florida Chapter 190 providing for special purpose local governments and the Districts' bond issues. Fortunately, the National Association of Bond Lawyers (NABL) eventually took notice of what was transpiring and their organization began additional intense communications with the Internal Revenue Service. As you are aware, the result concurred with what we believed to be the case from the beginning: the Districts were a qualified issuer as a political subdivision under the rules and policies at the time the bonds were issued. NABL agreed with the Districts that the IRS could not change the rules subsequent to tax exempt bonds being issued and then retroactively apply new rules.

"Following notification by the IRS that the bonds were no longer being examined for political subdivision concerns, the IRS raised questions about the tax exempt status because they believed the bonds to be private activity bonds. Again, the Districts responded stating the IRS was incorrect and although the IRS continued to state their position, the Districts were prepared to continue through due process to resolve the issue in their favor.

"However, during the course of the audits, the Districts did, in fact, refund the tax exempt bonds with taxable bonds: securing a substantial savings due to market changes since the original bonds were issued. The decision by the Districts to refund the bonds was to take advantage of the low interest market available - not knowing how long the savings would be available while waiting for the IRS to complete its audits.

"Although the IRS still believes the original bonds should have been taxable, and the Districts still believe the IRS analysis and position were incorrect, on July 14, 2016, the Districts received letters from the IRS that state: 'You have notified us that all of the Bonds were redeemed on (Dates differ). We

(Continued on page 5)

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IRS Update

(Continued from page 4)

have concluded that closing the examination without further IRS action supports sound tax administration.' The closed examination applies to all tax exempt Recreational Revenue Bonds issued by the Village Center Community Development District and the Sumter Landing Community Development District..."

The POA concurs with District Manager Tutt and is also thrilled at the outcome of the IRS examination. Over the last eight years, the POA did not take a position on the relative merits of the positions of the IRS and the Districts in this controversy, although the POA sincerely hoped that the VCCDD and the SLCCDD would prevail, since the cost to the amenity programs (it was amenity fee monies that would have had to pay for any financial penalties) **could have been tremendous.**

For example, on 5/18/2009 - The IRS Agent sent a settlement offer to the VCCDD that stated that "...settlement agreements are ultimately approved by senior management and the terms outlined here are viewed as those that my immediate supervisor and myself feel would meet their minimum requirements at this point in time." The IRS Agent offered to settle his investigation if the VCCDD would (a) repurchase about \$355 million in bonds; (b) pay about \$3 million (out of \$16.5 million that the IRS Agent claims is due) in back taxes on the interest on the bonds; and (c) agree not to issue tax exempt bonds in the future." If the settlement offer by the IRS Agent was not accepted, then the IRS

Agent suggested that it might expand its investigation into additional bonds that both Center Districts (VCCDD and SLCCDD) claimed were tax exempt. **The District did not respond to the IRS Agent who presented the settlement offer**, but did request a meeting with IRS Senior Management.

Throughout the eight year IRS investigation, the POA's primary objective was to try to protect the rights and interests of the residents of The Villages, who have made The Villages their retirement home. Any action that takes away what Villagers have worked so hard to gain is an action that the POA opposes. In this regard, we continued to follow closely the developments in order to try to ensure that any resolution of the IRS investigation did not jeopardize the residents' amenities or result in the costs of an IRS victory being passed on to residents amenity funds. That being said, the POA hopes the Developer, who benefitted from the use of tax exempt bonds vs. taxable bonds (many millions of dollars), will reimburse the Districts the amenity monies they had to expend to defend the positions and decisions of both the Developer and the Developer elected Boards of Supervisors who issued the bonds as tax-exempt. As of July 19, 2016, \$527,337.62 of amenity funds of residents living north of CR466 (VCCDD) and \$687,131.07 of amenity funds of residents living south of CR466 (SLCCDD) were expended on attorney fees. □

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Meet the Newest Member of the POA Board of Directors, Susan L. Ball

Susan came to The Villages four years ago from Ann Arbor, Michigan, where she had recently retired from a more than nine year career as a bi-lingual attorney, working in special education and guardianship law, mental health, and disability law. Although she ended her career as an attorney, Susan lived in Spain for two years before graduating with a B.A. in Spanish and then a Master's degree in Social Work.

She was an oncology social worker at the University of Michigan Medical Center many years, and held other social work positions in children's out-patient rehabilitation, in- and out-patient psychiatric facilities, and bi-lingual counseling services. She says that becoming an attorney was a relief because prac-

ticing law is so much easier than social work. "No one expects an attorney to find an apartment for an ill person with no money at 4:55 PM on a Friday afternoon before a three day weekend!"

After her father retired to Florida 20 years ago, Susan found herself having to advocate for him with both the medical and legal systems, leading her to pursue her later career in law. After graduation she practiced law with the Michigan Protection and Advocacy Service, a non-profit organization providing advocacy and free legal services to people with disabilities.

Susan has been enjoying The Villages lifestyle; playing pickleball with the neighborhood group, golfing, and gardening. She lives in the very active Windermere Villas, where she just started writing a gardening column for their monthly newsletter. Susan has also just finished a course on Freshwater Systems of Florida with the University of Florida extension office.

Susan declares, "I have seen enough ice and snow to last *two* lifetimes." □

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Residents' Concerns Grow On Water Pumping Issue

As the approval process moves forward for water pumping from two springs in Sumter County, so do many residents' concerns and questions over the impact. In this article, the POA will review actions that have been taken to date and provide information that may help our residents better understand the potential impacts. The POA views its role at this stage to be informational. If, or when, geological studies or other facts come forward that contradict the current professional findings that indicate that pumping of this water will not impact The Villages in regard to water availability or sinkholes, **be assured that we will get involved.**

Project Summary: According to documents filed for the permit, SWR Properties will pump a well that will normally operate 13.3 hours a day and fill 80 trucks with 6,200 gallons each (496,000). During peak months, however, the well would operate 24 hours a day, pumping 892,000 gallons and filling 144 trucks. The water would be sold to Azure Water of Leesburg, which supplies grocery, convenience and other stores with bottled water under brand names such as Niagara.

An environmental analysis conducted by SWR's engineering firm estimated the well would lower the surficial aquifer by 0.4 feet and would lower the Floridan aquifer by 0.25

feet. Estimated flow rates of the two springs together are 11.8 million gallons a day. (NOTE: at least one report referenced that one of the springs was not pumping water at all.)

Update on Permit Status: On June 9, 2016, the Southwest Florida Water Management District (SWFWMD) announced it would approve the permit. According to the Public Information Officer for SWFWMD, fourteen requests for administrative hearing were received, and two were granted. Dates for the hearings have not yet been set, however Villager Joe Flynn of Protect Our Water (POW), one of the filers whose petition was granted, was told the hearings would not be held before October.

You can keep updated on the scheduling of the hearings by going to www.doah.state.fl.us and put in the case numbers (16-3911 and 16-3910) in the box at the top, and click Quick Search. You can also access every public record associated with the permit application at <http://www18.swfwmd.state.fl.us/Support/WUP/WupSimple.aspx>. Use Permit #20576 to access.

You will see, if you delve into the mountains of paperwork and studies that accompany these types of permit requests, that the permitting agency reviews various documents, including engineering and geologic studies, provided by the applicant. It is impossible to cover every map, every study, and every communication relative to this issue. But we will

try to point out the highlights, particularly those that relate to the granting of administrative hearings.

In this case, in a letter dated March 8, Senior Geologist for SWFWMD, Ralph Kerr, requested clarification, questioning, in part, that one of the data points indicated there may be times when the proposed withdrawal of 496,000 gpd (gallons per day) at SWR will exceed the spring flow at Belton's Millpond. In its response, SWR's engineering firm said,

(Continued on page 8)

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Water Pumping Issue

(Continued from page 7)

"the time period for January 31, 2007 to September 2008 was a very low rainfall period and the resulting low water elevation would have a direct effect on the spring flow and elevation of the spring ponds and therefore, the outflow amount in the Beltons Millpond spring complex." They continued, "Due to the lack of consistent data for Beltons Millpond spring complex, **it is difficult to determine what affect the proposed withdrawal will have on the spring flow.**" SWR indicated it is willing to monitor the water level of a spring pond in that complex, along with other area water level data, in order to determine if the proposed withdrawals are having any effect on the springs, other area surface water bodies, and the Floridan aquifer.

With respect to concerns about increased sinkhole activity, the SWR engineer went on to say, "Based upon the water level analyses presented with this application, the impact analysis provided with the application, and the fact that there are multiple major water bodies between

the proposed withdrawal and the Villages development areas which create a hydrologic barrier, **it is very reasonable to assume that there will be no affect from this proposed withdrawal on the Villages development area.**"

Also in its response, SWR proposed monthly monitoring of water withdrawals, and monthly water elevation data in the following monitoring points, and include that data in the Annual Analysis: 1. The onsite monitoring well, Owner ID 3; 2. Fern Spring staff gage; 3. Heart Spring staff gage; 4. Beltons Millpond staff gage.

EPA Involvement? Protect Our Water has said that the EPA will be getting involved as a result of contact from Senator Bill Nelson's office. As of this writing, a representative from Senator Nelson's office has not been able to confirm what, if any, role the EPA might have in this issue.

Sumter County Activity: Karl Holley, Director of the Sumter County Development office, said that at this time it is unclear what they (SWR) might ask for from the County, and that the County has not received any plans or any zoning change requests from SWR Properties. Mr. Holley also said that, to his

knowledge, the County has not been contacted at all by SWR to discuss the project.

Taking into account all of the above submittals, requests for clarification, and responses, it is clear that our water system and supply is highly complex, and the impact of one action upon another well or area can, and should be, monitored. In fact, as we read the documents, monitoring and reporting is required, at least on an annual basis. Questions remain about whether there is water flow in one or both of the springs and, if not, what is the actual water source that is being pumped? By the company's own statement, **"it is difficult to determine what affect the proposed withdrawal will have on the spring flow."** The company has offered monthly monitoring, and will also report annually. Will SWFWMD review the data monthly? Below what level does the water need to fall before reduced pumping is required or stopped altogether? Is that determination only made annually? Business plan for the pumped water's usage aside, has the company complied with the requirement to supply accurate and truthful information about

(Continued on page 9)



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Water Pumping Issue

(Continued from page 8)

the need for the water to be pumped? Is the water that is being pumped and bottled actually spring water or is it from the Floridan aquifer? Is spring water part of the aquifer?

One question is broader in nature – why are we continually told to conserve our water, yet pumping of 500,000 gallons a day is approved for commercial benefit?

The POA is working with the University of Florida Extension office to locate an independent expert to attend a monthly membership meeting to address these questions and answer concerns.

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Joint Supervisors Meeting to Discuss New Parking & Towing Legislation

**August 17, 2016
9AM at the Savannah Center**

At the request of District Attorney Valerie Fuchs, there will be a joint meeting of all residential District Supervisors to discuss a newly enacted amendment to Chapter 190 of the Florida Statutes. The amendment authorizes community development districts to contract with towing operators to remove vehicles or vessels from district owned properties or amenities. The Amendment requires that cer-

tain procedures and notices be followed.

District Manager Janet Tutt has pointed out that the legislation gives the authority, but does not require the towing of vehicles.

Attorney Fuchs requested the meeting to allow uniformity when possible (although not required) for the benefit of the residents throughout the several districts.

A joint workshop with all the district supervisors will give Ms. Fuchs the opportunity to present the exact same information to each district at one time, afford each district the opportunity to hear questions or concerns raised by other district supervisors or residents that may assist them in their respective deliberations on whether or not to exercise the authority granted by the Amendment.

At the joint meeting, Ms. Fuchs will go over the Amendment, the steps necessary to implement the authority granted by the Amendment, the potential for unintended consequences if the authority granted by the Amendment is exercised, liability considerations and answer any questions.

The meeting, as are all held by the District, is open to residents. □

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Amenity Authority Committee (AAC) Meeting Highlights July 6, 2016

Consent Agenda Item regarding the new Automatic License Plate Recognition (ALPR) System was pulled for further discussion and information. Members clarified that the intent of the new system, utilizing existing cameras to capture license plates, is to identify and locate vehicles. This will allow faster location identifications in the event of missing persons, and will give Community Watch the ability to enter suspect license plates for known gates the vehicle has entered.

New Business:

- A Landowner Election will be held for the

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District 4 AAC Representative on Election Day, Tuesday, November 8, from 7AM to 7PM at the Mulberry Regional Recreation Center in the Justice Room. Absentee ballots can be obtained at the District Office beginning September 26. Early voting will be held at the District Office, October 25 to November 4, from 8AM to 5PM.

- The AAC voted to deny the request for a radio system to be installed at the Southside Pool.
- The AAC authorized Staff to review the request from Chapel Hill Church to deed the property adjacent to the church that sits between the church and Paradise Park, for the purpose of expanding the church building, and to explore the legal framework to change the deed restrictions of 1329 Paradise Drive, so that the property could be turned into an "aesthetically pleasing parking lot" to support the proposed Church expansion.
- The AAC approved a request to drain excess stormwater from Basin 14-1, behind Freedom Pointe, that is disrupting play on Hacienda Championship Golf course, as well as damaging grass on Morse Blvd.

Old Business:

- Additional Property Acquisition Update – District Manager Janet Tutt requested a workshop meeting be held on August 9 to

discuss options on the Rio Grande property, as there was not enough time to work out all the details for discussion. Mr. Don Deakin expressed frustration of continued delay and requested that the 40 acres also be included in the workshop discussion. Ms. Tutt asked if she should contact the property owner to learn the status of the property and the committee agreed. See related article on pg. 11, titled "Attention Residents Living North of CR466".

- Committee accepted staff recommendation to use the La Hacienda Regional Recreation Center as a test site for the addition of AC Standard access points.

Audience Questions:

In response to an audience question regarding the condition of Saddlebrook golf course, District Property Manager Sam Wartinbee acknowledged that there has been a problem community-wide, and that they are coming up with a maintenance plan to minimize the impact of the transition from Bermuda to Rye grass and the lack of rain. He said there will also be a proposal to renovate the Saddlebrook and Hawks Bay golf courses.

Potential Property Workshop will be held August 9 at 9AM at the Savannah Center and the regular monthly meeting is August 10 at 9AM at the Savannah Center. □

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ATTENTION: Residents Living North of CR466

The AAC will hold a Workshop on Tuesday, August 9th at 9AM, at the Savannah Center, wherein District Manager Janet Tutt will provide updated information on the Properties Potentially Available for Additional VCCDD Recreation Facilities (Rio Grande in Lake County vs. 40 acres in Marion County vs. Unknown).

Over the last eight 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 3 million dollars, and more recently, 5 or substantially more acres on Rio Grande, purchase price unknown at this time. (See related story in the July, 2016 issue of the POA Bulletin, available on www.poa4us.org, the POA website.)

Initial information from the owner of the 40 acres indicated to Ms. Tutt that the price on the 40 acres was 3 million dollars and that he was not interested in selling only part of the acreage. It was all or nothing and that was the price. We recently learned that the owner ap-

pears to be willing to sell off the back (south) 10 or 20 acres, which Ms. Tutt will hopefully confirm after her call, at the request of the AAC, to determine if the property was still available. Of course, the cost per acre would have to be reasonable for the AAC to consider purchasing either 10 or 20 acres of the parcel.

Recall, it was the Developer's new villa expansion project announced April 2015, which initiated the call for additional amenity properties/facilities, **is in District 4**. Three hundred amenity units are 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, may also be located in the CDD4 area. The 40 acre parcel abuts CDD4 and would be easily accessible to residents of CDD4 and CDD3.

Ideally, in keeping with the Developer's philosophy to provide like facilities at numerous sites throughout The Villages – not to have one 'major site' – the AAC could purchase acreage at both the CDD4 and the Rio Grande sites. Neither parcel would need to be developed immediately. Both could be used to take care of immediate needs as determined by the AAC, and the remainder held for additional future options as either identified by residents or as monies become available. They could be developed in phases over a period of time.

Outdoor recreational facilities currently being requested include platform tennis; 3-wall courts, (for racquetball, handball, and tennis); additional courts (for croquet, lawn bowling, and petanque); and an indoor swimming pool which was recently denied due to its cost. However, a resident "covered" sports pool with extra heaters for winter use could be constructed on either parcel. Additionally, we never seem to have enough pickleball courts.

If monies for building indoor facilities were available, a "Specialty Recreation Center" could be a possibility, where instead of meeting rooms, it would have rooms for arts and crafts (such as glass fusion, china painting, clay, painting, scrapbooking, etc), and possibly a multi-purpose game room where table shuffle board, table bowling machines, bumper pool and table tennis would be available all day, every day.

So, come to the August 9th AAC Workshop if you want to learn what's available and/or to provide input. There will be time for audience questions and comments. □

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Hurricane Readiness: What You Need to Know

June 1st marked the beginning of hurricane season, and by June 5th the third tropical storm ("Colin") made landfall in the Big Bend of Florida, creating heavy rain and strong winds in The Villages. It has been more than 10 years since Hurricane Wilma hit Florida, but forecasters are calling for an active season this year, according to Wayne Ward, Community Emergency Response Team (CERT) Training Officer. Wayne presented several compelling statistics at

the POA June Membership meeting.

The National Oceanic and Atmospheric Administration (NOAH) predicts that there is a 70% chance of 10-16 named storms this year, with winds of 39 mph or higher. Some will be tropical storms, but 4-8 could become hurricanes with winds of 74 mph or higher. Another 1-4 could become category 3, 4 or 5 with winds of 111 mph! Colorado University also makes predictions and those are within one or two storms of NOAA's forecast. Wayne was quick to point out that this doesn't necessarily mean that a hurricane will hit The Villages.

Note however, that we have had years during which Florida was hit by multiple hurricanes. See insert for those that hit us in 2004:



Hurricane Charley (8/13-14/04) did a strange thing 6 hours before landfall. It gained an awful lot of power and then slammed into Florida. It came ashore at Port Charlotte and then tracked the path of the Peace River up towards the center of the state. It passed kind of close to us, but it didn't have the wind speed. The strongest part of a hurricane is the north east quadrant. Hurricane Ivan (9/16-17/04) was a category 3; it didn't come close to us, but did spawn 130 tornadoes and came ashore at the tip of the Florida panhandle. Hurricane Jeanne

(Continued on page 14)

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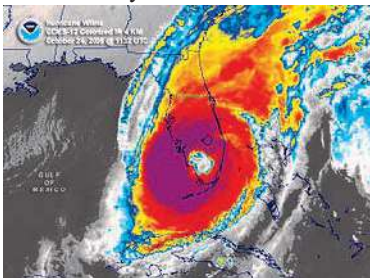
Hurricane Readiness

(Continued from page 12)

(9/26-27/04) came the closest to The Villages, but by the time it got here, it was a category 1. There were some 90 mph wind gusts. Francis (9/5-6/04) came ashore on the east coast as a category two, by the time it crossed the state and started up the west coast, it was a tropical storm. An oddity, Francis eventually went out into the Atlantic, made a loop and came back across the middle of Florida.

The 2005 Atlantic hurricane season was the most active Atlantic hurricane season in rec-

orded history, shattering numerous records. There were 22 named storms. Wilma has the distinction of being the last storm to touch Florida in eleven years.



There have been 66 storms since 2005, but none have hit Florida. We are rolling the dice – like rolling the dice for Bunco – waiting for a hurricane to hit Florida.

What is a hurricane? Basically, a hurricane is a wind engine. It can happen when the seawater is 80 degrees or more and goes down 160 feet, and starts evaporating, which creates a low-pressure area. The surrounding wind starts getting pulled in, in a circular counter clock-wise motion. As the wind gets pulled in, it takes all the humidity up with it. The humidity is hot and by the time it gets to the top, the water vapor has cooled off and it starts becoming a rain cloud. Now it continues to pull up air, makes rain clouds, gets faster circulation, more air, more rain, etc. The amount

of cubic feet of air pulled up is in the trillions of cubic feet, which is where it gets its energy. There is energy in the water vapor that is sucked up from the warm seawater. There is a lot of this type of energy sitting in the Gulf of Mexico.

Every second, a hurricane releases as much energy as a small atomic bomb, much like 30,000 lbs of TNT every second. While that energy is spread over a wide area, it is a tremendous amount of energy to be punched into the atmosphere. The average length of a hurricane is 9 days; the typical eye is from 20 to 40 miles across. Hurricane Andrew was about 20 miles across: it was "a small, compact terror machine" that went through south Dade County. A hurricane can reach 8 miles into the air, which is important.

The **Saffir-Simpson Hurricane Wind Scale** estimates potential property damage:

- **Category 1** – sustained winds 74-95 mph.

(Continued on page 15)

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Hurricane Readiness

(Continued from page 14)

- Very dangerous winds will produce some damage:** Well-constructed frame homes could have damage to roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
- **Category 2 – sustained winds 96-110 mph. Extremely dangerous winds will cause extensive damage:** Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
 - **Category 3 – sustained winds 111-129 mph. Devastating damage will occur:** Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
 - **Category 4 – sustained winds 130-156 mph. Catastrophic damage will occur:** Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
 - **Category 5 – sustained winds 157 mph or higher. Catastrophic damage will occur:** A

high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Hurricanes reaching Category 3 and higher are considered major hurricanes because of their potential for significant loss of life and damage. Category 1 and 2 storms are still dangerous, however, and require preventative measures.

In June, when the majority of hurricanes form, they generally start in the Gulf of Mexico. The majority of them come just around the south of Cuba, start forming and go up and curving over the center part of the state. When they cross over the land mid-state, they probably won't be too bad. In July, they start forming farther south. As the water is heating up, and as they come up, they run up the east coast and can also run into the Gulf of Mexico and get more energy out of the hot gulf waters.

(Continued on page 17)



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Hurricane Readiness

(Continued from page 15)

In August, as it gets even hotter, the storms start forming and they start running up towards Florida. Andrew gained hurricane status on August 22nd and was a perfect example of

one of these storms coming from the Cape Verde Islands. All of the big storms really start in Africa. The wind starts coming off of Africa, the monsoons get over the water and that's where they start circulating and keep moving.

September has a higher probability than we might expect. The good news is that storms

tend to form farther to the east and move away from Florida. There is a high-pressure area that keeps some of these storms away from us. When the high-pressure area moves towards the west, the storms come up and hit Florida. When it moves toward the east, it allows the storms to pass between Florida and the Bahamas. Hurricane Wilma crossed Florida in October and did the exact same thing.

Risks and Injuries. Many people think that if a hurricane comes, they will die. Wayne advises that unless you drown, fundamentally, because there is not a sea tide rushing into The Villages, death from the hurricane itself is unlikely. Some people may get frightened and have heart attacks. Another thing that happens is carbon monoxide poisoning, because people get generators and put them in their garages. The carbon monoxide goes into the house and suffocates the residents. *It is absolutely critical to keep generators away from air conditioners or anywhere that fumes can be sucked into the house.*

Most injuries occur after the hurricane; statistically approximately 4% of the population is injured after the hurricane. This is because people go out and begin removing sharp objects without using gloves, or they are walking around the yard in flip-flops and step on sharp things, items with nails in them, etc. The highest probability is a minor injury, like a cut or a stab wound.

(Continued on page 18)

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Hurricane Readiness

(Continued from page 17)

Shelter or Evacuate? Wayne's best advice, if there is a serious warning of a high category storm, is to get in the car and get out of the area a couple days before it is expected to hit. His rationale for evacuation is strong. Before a hurricane, you can pick up outdoor items and secure them in a safe area. Some people think that a 40 lb object can't go anywhere, but in a hurricane, anything can go anywhere. You can pick up and fix things when you come home, but if you are at home in a hurricane, you can't do anything but sit in the house and wait for something to happen. And sometimes, that something is a window blowing out, or a roof flying off. Once the window is punched out, the air starts ramming into the house and that pops the roof off. If you don't think these storms can tear a house apart, take a look at this YouTube video. It is dramatic and will show you the impact of each category. <https://www.youtube.com/watch?v=jSHTMhm42b4>

There are 3 shelters in Sumter County for people with special needs. There is even a shelter that accepts pets in a crate. The shelters have air conditioning, but not all of them have generators. Some of the special needs shelters require that you apply and be accepted. You may have to bring someone with you to help you with your special needs. The best thing to do is call with your needs and find out what they allow. Links to the websites for the Lake, Sumter and Marion counties are on the POA website near the bottom of the menu on the left, under Florida Facts. They are also listed here for your convenience:

- www.sumtercountyfl.gov/776/Evacuation-Shelters
- www.lakecountyfl.gov/hurricane_guide/lake_county_shelter_locations.aspx
- www.marion.floridahealth.gov - under Programs click Special Needs Shelters.

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Other measures you might take, to protect your property and home, include installing protective window coverings to keep the windows from blowing in and creating the domino effect of damages. Traditionally, we have all seen the wooden shutters or plywood nailed over the windows. There are newer solutions available, too.

Storm Stoppers is a product, available locally, made of corrugated plastic, treated, and has UV ray protection. It has been tested for strength to withstand a two-by-four crashing into it. It is 30% lighter than wood and is a lot stronger. It is very easy to cut with a knife and you hardly notice that it's there. And, when you drive by and look at it, it looks like a window treatment. There aren't any bolt holes; it just sticks on with a tap, tap, tap of the hammer.

AUDIENCE QUESTIONS & RESPONSES

Q1. Do the building codes in The Villages take hurricanes into consideration? Are these buildings supposedly safe up to a category 2?

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R. In 2001, Florida Legislation was passed that now applies South Florida Building Code to all building construction in the State of Florida, so anything built after 2001 must be to code in case of a hurricane.

Q2. Does The Villages have a designated evacuation route? And, if so, what is it? **R.** Not to my knowledge, unless it's I-75 northbound. If you are going to leave here, you kind of have to

(Continued on page 19)

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Hurricane Readiness

(Continued from page 18)

say, if you think the hurricane is going to go "that way", then you need to go "the other way".

Q3. What kind of external alert system do we have if you are not in the house? Say, for a tornado? **R.** We don't have any alert system. Audience Member Comment: There is a CodeRED Weather Warning severe weather alert system that delivers advanced warning of severe weather to your phone or your email as soon as the National Weather Service issues a bulletin. NOTE - these websites are based on what county you live in; you will need to register to participate:

- Sumter Co.: <http://sumtercountysheriff.org/publicsv/codered.php>
- Marion Co.: www.alertmarion.com
- Lake Co.: www.lakecountyfl.gov - keyword search AlertLake

Q4. What sort of supplies do you recommend that a household should have? **R.** You want to start stockpiling water, first aid kit, pet food, medications, etc. Make sure you have a full tank of gas; the stations may be out or be out of power. Here is a link to the State of Florida hurricane preparedness guide: <http://www.stateofflorida.com/articles/hurricane-preparedness-guide.aspx>.

Forecasters warn that since the last major hurricane, Wilma, was more than 10 years ago, people have developed hurricane "amnesia". It is always a good idea to be prepared and to listen to the weather forecasts carefully when storms are developing! □

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LETTERS

Letter to the POA:

"Taken" By A Company

I write this letter in the hope that other residents never have to experience what I have just experienced with a local landscape service. First and foremost, never pay for any service in advance of service being rendered like I did. I strongly encourage that residents considering any landscape services do their diligence by checking with Seniors vs. Crime or other agencies for complaint history on the company. After the fact, I discovered that the company I hired had NUMEROUS complaints on the books with numerous agencies.

Please make sure you read every clause of an agreement, or contract, you sign and ask a company representative to fully explain each clause. In my case, the agreement contained a non-refundable clause in very small print, which was not addressed by the company representative, nor was it ever mentioned in the company's advertising or flyers presented by the sales representative. In just two months after retaining the landscaper that I did, my yard's condition deteriorated so badly that now, I have to pay \$1600 for repairs, plus the loss of my advance payment.

I paid a stiff financial and emotional penalty for not adhering to the advice I offer here.

Please don't make the same mistakes I did, and let's all encourage each other to avoid any service companies with business models, such as the landscape company I hired, and subsequently fired, two months later.

Respectfully, John Biltgen

POA RESPONSE: Thank you for this important reminder that residents should beware of any contractor seeking payment before services are performed. Ask for references, and as you note, check with Seniors vs. Crime to see if they have any negative reports on the company. You can also contact the Better Business Bureau (BBB) to see if the company is rated and/or has complaints against it. And, if you have had a bad experience, please report it to these two agencies, so that other residents can be aware! See the contact information for Senior vs. Crime, on pg. 22, in the "Dangers of Public Wi-Fi" article. The BBB contact is (407) 621-3300. □

Letter to the POA:

Rooftops Allocations

I have a question regarding the rooftop allocations for the Fiscal Year 2016/2017.

I reviewed the budget numbers on page 18 of the July POA Bulletin. Community Watch Services for residents south of CR466 were \$3,375,972 out of a total budget of \$21,328,963 or 15.8%. Community Watch Services for residents north of CR466 were \$2,262,297 out of a total budget of \$42,010,385 or 5.3%.

Why the big difference?

Tom Reder

POA RESPONSE: The majority of line items in the budget are based on the actual projected cost to that particular entity (i.e., AAC, SLCCDD). However, there are a number of line items, such as Community Watch, which are so general in nature and apply equitably to all residents, that individualizing their costs would be an unnecessary and difficult task for staff. So, they are based on "rooftop percentages". A "rooftop" is defined as any amenity paying residential unit and those units that pay amenity fees within assisted/independent living facilities. (Developer homes that have been constructed, but not yet been sold, are not included until they are sold and become an amenity paying residential unit.)

The 2016 -17 rooftop allocation is based upon 35,827 (62%) amenity contracts south of CR466 in the SLCCDD territory and 21,957 (38%) amenity contracts north of CR466 in the VCCDD ter-

(Continued on page 21)



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Letter to the POA, continued:

Rooftop Allocations

(Continued from page 20)

ritory. However, the figures provided by the District Staff in the June 2016 proposed budget are based on last year's 60-40 percent allocation.

The reason for this is that the cost allocation process will not be completed until August when they have final budget amounts to allocate. Thus, all of the cost allocation related accounts in the FY16-17 Proposed Budget include a 10% increase above the current year budget amount "just as a placeholder" until the cost allocation is completed in August. The allocations will then be adjusted to the 38% / 62% allocation. Examples of other budget items which are based on rooftop allocations, rather than actual dollars to be expended, include such things as the Customer Service expenses, Recreation Department Special Events, technology services and the cost of the weekly Recreation News published in the Daily Sun. □

Letter to the POA:

AAC Land – Sunshine Laws

I read your newsletter regarding AAC land possibilities, and Janet Tutt's statement that she is working on it, and that the Board should be patient regarding her talks with the Developer. Don't the Sunshine Laws apply to this situation? Doesn't the Board deserve to be part of the discussion?

Richard Carlson

POA Response: Florida Sunshine laws only apply to Board members which means they can only discuss items in a public forum. It does not apply to the District Manager. It would be nice if a Board member were appointed to accompany Ms. Tutt on such issues as possible land acquisitions, so as to have more than her interpretations of the questions and answers that occur during such negotiations. It could be helpful to have the report of these discussions through the "filter" of a Villages resident, as well as a paid employee of the District. □



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By Bob Freeman & Len Hathaway

Lightning Loves Electronic Technology!

In last month's POA Bulletin, there were two front page articles discussing direct lightning strikes to your home and lightning protection systems (lightning rods) that can be found at www.poa4us.org (click on Archived Bulletins under Bulletin Links). Direct lightning strikes are less common, but potentially more severe than indirect lightning strikes, which is the subject of this article. The focus, in this article, is a lightning induced surge that is capable of causing damage to electronic equipment, such as computers, TV's, appliances, garage door openers, microwave ovens, and other sensitive electrical equipment

What is an Indirect Lightning Strike?

An **Indirect Lightning Strike** is one that does not hit your home directly, but hits something nearby. This can be your next door neighbor's home, a nearby tree, a flag pole, a wall, or maybe it hits the ground. A lightning strike is a burst of electrical energy that is seeking a path of least resistance to GROUND and can impact anything in its path. The electrical current, upon entering the ground, spreads out in many directions. It can enter your home through the electrical ground circuit of your home, telephone and cable/satellite lines. Damaging voltages can be created in the electrical wiring of the home to create insulation failure of electrical equipment.

How do you prevent damage to electrical equipment?

The answer is by installing electrical surge protection, commonly called surge protection devices (SPD). There are two types of home surge protection, **PRIMARY** and **SECONDARY**.

Primary Surge Protection can be installed either at the electric utility meter located on the outside of your house, OR at the main electrical panel in your garage. Your electric utility (SECO or Duke Energy) can install a SPD on your electric meter and will charge a monthly fee on your electric bill. Another option, to achieve Primary Surge Protection, is to have a licensed electrical contractor install a SPD at your main electrical panel in your garage. Primary surge protection will protect hardwired equipment that you do not plug in, such as your furnace, air conditioning system, garbage disposal, etc.

DO NOT LET ANYONE TELL YOU, THAT IF YOU HAVE EITHER OF THE TWO TYPES OF PRIMARY PROTECTION INSTALLED, THAT YOU HAVE "WHOLE HOUSE" PROTECTION. You also need **Secondary Surge Protection** to achieve whole house protection. This can also be referred to as Point of Use Protection. This is an SPD that plugs into a 120 volt electrical wall outlet. Then, the device you are protecting, plugs into the surge protector. This would include garage door openers, irrigation controllers, refrigerators, microwave ovens, TV's, computers, telephone answering machines, etc. Not to be overlooked is the need to route computers, telephone lines and television coaxial cables through the SPD, sometimes called power strips.

SUMMARY

When you have installed **Primary and Secondary Surge Protection**, you then have whole house protection. While safety is never absolute, based on today's technology, you will have done everything that you can to protect your electrical and electronic equipment from Indirect Lightning Strikes that result in damaging electrical surges.

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 STALIT1@AOL.COM. This presentation is also available through the Lifelong Learning College. Check the current catalog for dates. □

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Seniors vs. Crime

Leading the Fight Against Scams The Dangers of Public Wi-Fi

On a free public network or even at home, using public Wi-Fi means you're potentially sharing your credit card numbers, passwords and other personal information with the world, leaving yourself vulnerable to criminals. With cybercrime costing Americans \$800 million last year, the AARP Fraud Watch Network is urging everyone to "Watch Your Wi-Fi".

Here's how it works:

You connect to free public Wi-Fi at the gym, a hotel, a coffee shop, the public library, or maybe even your local recreation center. The reality is that all the information you are transferring, between your device and the computer you're accessing, is easily tapped into by anyone who is on the same network.

What You Should Know:

Free public Wi-Fi is just that - free and public. This means any bad guys or gals can see what you're doing when you're connected. This leaves passwords, usernames, account numbers, and the like, vulnerable.

There are a few big problems with using a public Wi-Fi network. The open nature of the

network allows for snooping, the network could be full of compromised machines, or the hotspot itself could be malicious.

Snooping: Encryption normally helps protect your network traffic from prying eyes. For example, even if your neighbor at home is within range of your Wi-Fi network, they can't see the web pages you're viewing. This wireless traffic is encrypted between your laptop, tablet, or Smartphone and your wireless router with your Wi-Fi passphrase.

When you connect to an open Wi-Fi network like one at a coffee shop or airport, the network is generally unencrypted. You know this because you don't have to enter a password when connecting. Your unencrypted network traffic is then clearly visible to everyone in range. People can see what unencrypted web pages you're visiting, what you're typing into unencrypted web forms, and even see which encrypted websites you're connected to. If you're connected to your bank's website, they'd know it, although they wouldn't know what you were doing.

Compromised Devices: Compromised laptops and other devices may also be connected to the public network. When connecting, be sure to select the "Public network" Wi-Fi option in Windows and not the Home network or Work network options. The Public network option locks down the connection, ensuring Windows

isn't sharing any files or other sensitive data with the machines on the local network.

It's also important to be up-to-date on security patches and use a firewall like the one built into Windows. Any compromised laptops on the local network could try to infect you.

Malicious Hotspots: Perhaps most dangerously to you, the hotspot you connect to may itself be malicious. This may be because the business's hotspot was infected, but it may also be because you're connected to a 'honeypot' network.

For example, if you connect to "Public Wi-Fi" in a public place, you can't be entirely sure that the network is actually a legitimate public Wi-Fi network and not one set up by an attacker in an attempt to trick people into connecting.

Surf safely. **Don't access or send sensitive information when using free public Wi-Fi.**

Stick to browsing the web, checking news, weather, or traffic, when on public Wi-Fi.

Avoid online banking, checking emails, making credit card purchases, or even posting on Facebook on public Wi-Fi.

Check your device settings to make sure it doesn't automatically connect to any free public Wi-Fi within range.

Remember, no one will watch out for your interests better than YOU. When in doubt as to what you can do to guard against 'attacks' while using public Wi-Fi, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge for their services.

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

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**Joint Supervisors meeting on
Parking and Towing Meeting on
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the Savannah Center (see article
on pg. 9 of this Bulletin)**

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***** ADVERTISEMENT *****

Mother Nature...is waiting!

The laws of Mother Nature are very precise. If you “hack her off,” you will pay the price. That is, administering radiation to treat cancer over fewer number of treatments requires that you deliver more energy each time. That’s just the laws of physics, no matter how sophisticated the technology is advertised to be. Additional weeks of conventional treatment is medically indicated, and the safer approach will avoid the unfortunate loss of... important stuff!

Don’t be misled into thinking that technology can prevent damage for the train that hits a brick wall at 100 miles/hour. The Robert Boissoneault Oncology Institute has for greater than 30 years supported a cautious, careful approach.

For men with prostate cancer, a short treatment course means an increased risk of erectile dysfunction to the point of absence, and a trail of uncontrolled urine that follows you wherever you go: or bleeding from your rectum due to even more damage. In fact a recent study using a short course, referenced below, indicates that of 91 men receiving treatment over five days, six experienced severe rectal damage related to

bleeding, fistulas, and pain. Five required colostomies.

Short courses of treatment capitalize on an advertised perception of avoiding wasted time, but ultimately allow endless time for undeserved side effects to grow... all in the name of “advanced” technology.

Your choice.
Mother Nature...is waiting!

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Yu, J.B., et al. (2014). Stereotactic body radiation therapy versus intensity modulated radiation therapy for prostate cancer: comparison of toxicity. Journal of Clinical Oncology, 32(12), 1195-1201



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