

THE



Issue 42.10



BULLETIN

October 2016

Free Copy

Champions of Residents' Rights Since 1975

The POA Website – www.poa4us.org

POA Endorses Candidates For Community Development Districts (CDDs) & Amenity Authority Committee (AAC)

The general elections on November 8th are fast approaching, with many feeling this will be a paramount event, over time, here in The Villages and elsewhere throughout the state and the nation. Local, county, state and federal elected positions will be up for grabs, where qualified electors will decide the fate of our elected officials. It is a privilege, in reality, a right, implied by the Constitution, and is an awesome responsibility that few people throughout the world can exercise in the way that it is accomplished here in the United States.

In The Villages, there are 24 seats open on the residential Community Development District Boards 1-10 (CDDs), Amenity Authority Committee (AAC) and North Sumter County Utility Dependent District (NSCUDD). Of those 24 seats, only seven have competition this November, and over two thirds of the Supervisors will be returning as incumbents. On the average, half of each board's elected seats are open for challenge every two years. The main requirement is that the candidate be a legal resident of the District that he/she represents and must also be a registered voter. Normally, these boards meet once a month with subcommittees relative to board responsibilities.

The residential District Boards mentioned consist of 5 supervisors, and they are responsible for a variety of management functions on behalf of the residents of their Districts.

Following are brief biographies of the candidates who are endorsed by the Board of Directors of the independent Property Owners' Association (POA), and who are facing competition for District Supervisor seats and the AAC. Each of the POA Board endorsed candidates below has demonstrated that he or she is a strong advocate of Residents' Rights.

These candidates have supported POA activities and support residential board autonomy and authority, as is the case with the Amenity Authority Committee, rather than leaving some decisions to be made by the commercial property owners' elected boards.

We encourage you to exercise one of the most cherished rights you have, and that is to vote.

Tuesday, October 18, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month – 7PM
LAUREL MANOR RECREATION CENTER

AAC, CDD & NSCUDD
Candidates Night
All Candidates in Competitive Races
Were Invited to Give a
Three Minute Presentation
Followed by Questions & Answers
Audio and Visual in Overflow Room
Donuts & Coffee For All After the Meeting
All Residents Welcome – Come and Join Us!

POA ENDORSED CANDIDATES

VCDD 2 Seat 4 - Bill Schikora - Incumbent

An experienced and knowledgeable VCDD Supervisor, Bill's goal is to promote residents' best interests and help resolve any issues they may have with the day-to-day operation of The Villages.

In addition to VCDD 2 activities, Bill also attends monthly Amenity Authority Committee (AAC) meetings to monitor how our amenity fees are spent; Multi-Modal Path Discussion Group (MMPDG); and has attended Sumter County Board of Commissioners. Bill completed The Villages Resident Academy in 2015.

A nine-year resident, Bill Schikora actively advocates for all Villagers, in particular his VCDD 2 constituents in Alhambra, Santiago, Santo Domingo, Harmswood, and Unit 21/Palo Alto.

VCDD 5 Seat 3 - Jerry Ferlisi - Incumbent

Jerry is a resident of the Village of Poinciana, and the incumbent VCDD 5 Supervisor after being elected in 2012. His advocacy for residents was evident in his fight for safety and striping of the multi-modular paths, which has contributed to many of the improvements currently being made.

Jerry Ferlisi is originally from Brooklyn
(Continued on page 2)

POA Endorsements

(Continued from page 1)

and Staten Island, NY. He holds a B.S. in Accounting and has had an extensive career in Finance with over 35 years of senior level experience. After 3 years in Public Accounting, he held several senior positions as Controller, Vice President, and Senior Vice President & Chief Financial Officer, reporting to the Board of Directors at two major Teaching Hospitals in Staten Island & New York City.

He became certified as a Community Emergency Response Team (CERT) volunteer, served as Treasurer of the POA in 2010, and now serves as Vice President of the POA from 2014 - present. His vision is to make The Villages an even better place in which to live, and to be responsive to the needs and interests of residents.

Jerry served in the US Army – National Guard 1965-1970.

VCDD 10 Seat 4 - Bob Rovegno - Challenger

Bob Rovegno currently serves as a Director on the POA Board of Directors. He was born in Brooklyn, New York, and resides in the Village of Lake Deaton with his wife of 50 years, Rosemary. They have two grown children, both residing in Charlotte, N.C.

Bob's career history included his appointment to the Nassau County Police Department in 1967. During his police career, he was elected to the Police Benevolent Association as a delegate, a Community Relations Representative, and was afforded the opportunity to attend law and accounting courses. He was able to retire from the Detective Division.

After retirement, Bob and his wife relocated to Charlotte, N.C., where he became an entrepreneur, owning a Dunkin Donut, AAMCO, and Ramada Hotel franchises.

In 1990, he became a licensed North Carolina Real Estate Broker and started a land devel-

opment company. During 22 years in the development business, Bob specialized in dealing with government authority, zoning boards, legal issues and budgets, along with public concerns.

Bob worked with the North Carolina Department of Transportation, focusing on current and future highway development, for the State of North Carolina and City of Charlotte. He is currently a consultant to his company.

Bob asks for your support and your vote.

AMENITY AUTHORITY COMMITTEE (AAC) District 4 - Don Deakin - Incumbent

Personal:

- Married - Joan (46 years)
- Resident since 2003

Education:

- University of Florida (BAE)
- Governors State University (MA)
- Florida Association of Special Districts
- Villages CDD Orientation
- Villages Residents Academy

Professional Experiences:

- Dun & Bradstreet (Business Analyst)
- First National Bank & Trust of Palm Beach (Officer)
- Rand McNally (Marketing - Campground Division)
- American Business Investments (Founder, CEO)
- U.S. Small Business Administration (Instructor)
- Broadcast Communications (Instructor)

Villages Services:

- Amenity Authority Committee (RAC-AAC, 4 years)
- VCDD 4 Supervisor (8 years)
- VHA - Past Treasurer
- POA - Member

Don has years of experience serving District 4 and would like to complete what he started. He asks for your support as District 4's representative to the AAC.

(Continued on page 4)

POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

The POA *Bulletin* is published monthly by the Property Owners' Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the 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.

The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. □

Storm Stoppers Window Protection
PROTECT Your Home in a Hurricane!

• Safe • Simple • Self Installed!

"Storm Stoppers are easy for my wife & I to reinstall before a storm!"
Jerry Ferlisi

In Orlando: 407-423-5959
Toll Free: 877-575-7788

As Seen On
SHARK TANK

"Storm Stoppers let in lots of light and look great from the street!"
Wayne Ward, Village of Palo Alto

Still Time to Support Your POA for 2016!

To those of you who have been loyal members this past year and for many years, we say THANK YOU. By this time next month, you will receive your pre-filled form to renew your membership for 2017, if you were a member in 2016 or 2015. If you have a multi-year membership that includes 2017, you will not receive the renewal letter.

For those of you who have not yet joined, we sincerely hope that you have witnessed the hard work of the volunteer POA Board of Directors over the years, addressing the many issues that have faced the residents of The Villages, and our efforts to keep ALL Villages residents informed of what is going on in our

world. We know there are many sources of information available to you, and we encourage you to read them all to gain a full perspective and understanding of the issues.

The POA perspective comes from our continuing commitment to Residents' Rights and our independence from the Developer. We don't always take the popular view or give you only a piece of the story. We strive to be comprehensive and look at the issues from the residents' point of view.

We are almost past the time, this year, where we are emphasizing becoming a member for 2016, 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. Please keep in mind that November 1st starts the early 2017 membership year sign up and renewal.

If you've never been a member and you think, as we do, that we have worked hard to represent Villages residents, we would like to see you sign up today.

Please recognize that for just \$10 a year you're getting one of the most valuable information and advocacy resources available to you!

**Get involved...
Support Your POA** □

We Stand Corrected!

In the September 2016 issue of the *Bulletin*, page 1 article about the SLCDD purchase of Amenity Assets and Fees, we incorrectly reported that the proposed purchase had not been covered by *The Villages Daily Sun*. In fact, an article appeared in the August 20, 2016 issue of the *Daily Sun*. We apologize for this error and any misconception it may have caused.

The Villages Updates Website Health Information...

We are also very appreciative that The Villages, per our suggestion, has updated its website www.thevillages.com to correct inaccurate information about health care affiliations and services currently available in The Villages. (They removed the Moffitt Cancer Center from their list.) Thank you.

And The Villages Health Has Made Some Changes Too...

After we followed up again with contact to The Villages Health asking that they provide more complete information on their website regarding Accepted Insurance, they now state "If you are eligible for Medicare or are enrolled in Medicare, The Villages Health primary care only accepts the following Medicare Advantage plans: (Plans are listed)..." followed by "The Villages Health does not accept new patients with Medicare or Medicare with a traditional Medicare supplemental policy." Thank you. □

POA 2016 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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

PLEASE PRINT! or Use the **ONLINE FORM** found online at www.poa4us.org

New Member Renewal Number of People in Household: _____

NAME(S)(1) _____
(SAME LAST NAME)

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

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

PHONE _____

EMAIL _____

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

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

POA Endorsements

(Continued from page 2)

A complete list of supervisor candidates for the respective VCDDs, AAC and NSCUDD can be found on pages 16-17 of this *Bulletin*. All candidates for supervisor positions were asked to provide brief biographies, edited versions of which appear for those candidates who responded to our request for biographies and who are in competitive supervisor elections.

The POA Board of Directors hopes that the election information contained herein will help voters in the numbered VCDDs decide which candidates will best represent their respective Districts. □

**POA SPEAKERS AVAILABLE
for Villages Club Meetings
Call Cliff Wiener 352-430-8497**

Have a SAFE & Happy
HALLOWEEN

Saving Precious Memories

**Convert your VHS, VHSC,
Mini's and Hi8 cassettes to DVD!
\$8.50 per cassette**
We also convert audio tapes, slides, & 8mm.
Call for a Quote: 352-750-2755

Turn Back The Clock with Beautiful, Healthy Skin...Because *you deserve it.*

- › Clinical Skin Care
- › Facials & Chemical Peels
- › Advanced Permanent Makeup
- › Laser Hair Removal
- › Electrolysis

AESTHETIC SKIN Solutions OF THE VILLAGES

607 Hwy 466, Lady Lake, FL 32159
352.874.3653

Medicare Annual Election Period (AEP) Begins October 15 What You Need to Know

Medicare's Annual Election Period (AEP) has been complicated for thousands of Villages residents due to the recent decision by The Villages Health (TVH) to "kick out" any TVH patient who does not buy into the exclusive UnitedHealthcare Medicare Advantage Plan, which is administered under Medicare Part C. This means if you want to keep the doctor you have at TVH, you must take one of their plans. Otherwise, if you choose Original Medicare, you will have to find a new primary care physician, not associated with TVH. Villages residents are scrambling to understand how to proceed.

Fortunately, there is an invaluable resource available for free consulting called Serving Health Insurance Needs of Elders (SHINE), a program administered through Centers for Medicare & Medicaid Services (CMS) - they put out the "Medicare & You" Book - Department of Elder Affairs. Our local SHINE is a group of 24 volunteers, led by Area Coordinator Betty Cunningham. They hold sessions at the Lake Miona, Eisenhower, and Chula Vista Recreation Centers, along with Langley Health Center. They are currently at each location twice a month, but will be adding days and times when the AEP begins.

To help residents prepare for the upcoming AEP, Ms. Cunningham held two information sessions in early September. While not comprehensive (Betty is a virtual encyclopedia of

HYPNOSIS

Anxiety, Weight, Smoking, Other Issues
Most Insurances Accepted
June N. Steinbock, LCSW, CACH
State Licensed & Certified - Village Resident
352-250-5052

Medicare information!), following is a review of the highlights of the workshop:

Counselors do not make recommendations. Their mission is "to provide free and unbiased health insurance counseling through a dedicated network of volunteers, empowering Florida seniors to make informed health care choices." They learn about your individual circumstances, your medical and prescription drug needs, and your current plan, and offer you up to three options to consider. According to Betty, her sole mission is "to make a positive difference in a person's life". She advises that "one size does not fit all" and it is very important for each person to review their individual circumstances every year. Spouses will likely NOT have the same needs and each should look at their plans individually, especially the Part D Prescription Medication Plan.

Medicare is a federal health insurance program for eligible individuals (no spouse or dependent coverage) -- people over 65, people under 65 with certain disabilities, and people of any age with End Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS). There are different "Parts" to Medicare:

Part A (Hospital Insurance) covers inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. Premiums are free for most people with \$1288 deductible per benefit period.

Part B (Medical Insurance) helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Premiums are \$104.90 - \$121.80 per month with \$166 annual deductible, and a 20% coinsurance for most Part B services.

Part C (Medicare Advantage) includes all benefits and services covered under Part A and Part B, is run by Medicare-approved private insurance companies, usually includes Medicare prescription drug coverage (Part D) as part of the plan, and may include extra benefits and services for an extra cost.

Part D (Medicare Prescription Drug Coverage) helps cover the cost of prescription drugs, is run by Medicare-approved private insurance companies, may help lower your prescription drug costs and help protect against higher costs in the future. (Source, "A

(Continued on page 5)

Medicare AEP

(Continued from page 4)

Quick Look at Medicare" - CMS product No. 11514, rev. Aug. 2015).

Annual Enrollment Period (AEP) is from October 15 – December 7. During this period, you **MUST** make any desired changes to your Plan(s) or wait until the next year's AEP, except in the cases of "life-changing events", which can include a move to another state.

If you are receiving Social Security, you will automatically be enrolled in Parts A and B at age 65. If you are not receiving Social Security retirement benefits and want Medicare, you need to enroll through the Social Security office or www.socialsecurity.gov 90 days before your birthday month. Otherwise, when you want it, you will have to enroll voluntarily during a Medicare special enrollment period.

Medicare Supplemental Insurance (Medigap Insurance) is designed to fill coverage (payment) gaps in Original Medicare. It is provided by independent health insurance companies, and while costs may vary, coverage is set by Medicare and cannot vary. The most popular plans in Florida, according to Betty, are Plans F and C. (See **Medicare Booklet** which can be obtained through SHINE). All lettered plans are the same, but are sold by different compa-

nies for different prices. Some providers accept assignment of Medicare benefits, and some, such as the Mayo Clinic, do not.

Medicare Advantage (Part C) does not have a supplement, but may include the Part D prescription plan. A Medicare Advantage Plan covers everything that Original Medicare covers, but Medicare pays directly to Part C (the insurance company) instead of to the individual.

The most common plan types are the Health Maintenance Organization (HMO) or the Preferred Provider Organization (PPO). The HMO is a closed network of physicians and a PPO allows a choice of in-network physicians.

TVH currently advertises two HMO plans and two PPO plans, along with a variety of supplemental and drug plans on its website. Many plans have AARP affiliations.

Prescription Drug Coverage (Part D) is available to all people with Medicare and is provided through standalone Medicare Prescription Drug Plans (PDP) or Medicare Advantage Plans with Prescription Drug Coverage. Financial "extra help" may be available to those who qualify. SHINE can help you identify if you qualify. Coverage is provided by private insurance companies that are Medicare approved. Part D plans, according to Betty, are in constant flux. She said that, in 2006, there were 55 approved drug plans, and today there are only 17. Again, SHINE counselors

can take your list of prescriptions and find plans that will best suit your needs. Veterans may not need to take Part D at all; **review your circumstances with SHINE.**

Particularly, if you are one of those affected by the TVH change, be very aware of the following potential pitfalls:

- There may be increased out-of-pocket expenses due to no Medigap coverage (Medicare Advantage plans are intended for healthy people).
- If you drop an **employer** supplemental coverage plan, it is likely you will not be accepted back into the plan; check your employer plan carefully before you drop it!
- If you join a Medicare Advantage plan **for the first time**, and within the first 12 months you decide it is not for you, you can return to Original Medicare and get your supplement back, "usually" at the same price, if it is still available. If it is not available, you are guaranteed a supplement, with no questions asked, but it would be a different plan and would probably be "age of issue". Only the company can tell you that.
- If you drop Original Medicare and go into Medicare Advantage, and then go back to Original Medicare with Medigap, your Medigap premium may be higher. Florida is an "age of issue" state, meaning your premium is based on your age at the time you

(Continued on page 6)

Does Your Home Have Damage?
Call Now for your **FREE Home Inspection**
(352) 877-2424
www.tpcpublicadjusters.com
Anthony Barber, License # W-101847

There's No Risk: We Don't Get Paid Unless You Do

TPC The People's Choice
Public Adjuster

"We Work for YOU,
Not for
The Insurance Company"

ASI Trusted Since 1981
Family Owned & Operated

ADVANCED SECURITY, INC.
Security Systems • Fire Alarms • 24hr UL Alarm
Monitoring • Video Surveillance & More

877-622-2996
Justin Schneider - State License EF2000594
www.asiadvancedsecurity.com

INSURANCE AAA EXPECT SOMETHING MORE

One Package Policy for Your Home & Auto

Simplify and save with one policy and one payment.

- Discount when switching both home and auto insurance from the same prior insurer
- AAA members save up to an additional 7%*
- Enter to WIN a Day Trip (up to \$100 value) with an Insurance Quote**

Bring this ad to:
AAA at the Villages • 955 Bichara Blvd.
352-753-2500 • AAA.com/LadyLake

The Insurance Package Policy for Home & Auto is underwritten by Auto Club Insurance Company of Florida (ACICF). Applies to site-built homes only, and availability is subject to meeting underwriting criteria. *Discount applies to select auto coverages only and is based on number of years as a AAA member. **Receive an entry form to win a day Trip (up to a \$100 value) with a quote on a Package, Home, or Auto Insurance. Limit one entry per customer. Valid at AAA Lady Lake and AAA Leesburg offices. Drawing held monthly on the last business day. Winners will be notified. 15-BR33-0024



THINKING ABOUT INSURANCE?

**ALL IN ONE INSURANCE
352-674-9015**

526 N US HWY 27/441, Lady Lake
Village Crossroads Plaza

**Medicare Advantage,
Medicare Supplements,
Medicare Prescription
Drug Plan,
Home, Auto, AFLAC,
Golf Cart, Health**

**The BEST PROTECTION at
the LOWEST PRICE!**

STOP by BEFORE you
BUY or RENEW!!

**NOTE: ALSO coversages
for Mobile Homes, Events,
Directors & Officers, Business,
and Workers Comp**

Medicare AEP

(Continued from page 5)

- take the coverage.
- If you feel that your out-of-pocket expenses will not go outside of Medicare Advantage deductibles, you may save money by opting into that plan. However, if your circumstances change, you will have to wait until the next AEP to go back to Original Medicare, and may incur significant out of pocket expenses.

Be sure to ask yourself these key questions: Does my doctor accept the plan? Are all my drugs covered? Am I covered if I travel outside the area?

For those individuals who are newly eligible for Medicare, a new term "seamless conversion" has surfaced that allows insurers to shift their beneficiaries who are turning 65 to their own Medicare Advantage plan. All that is required is that the health plan obtain Medicare's prior approval and send a letter to the beneficiary explaining the new coverage. The new coverage takes effect unless the member opts out within 60 days. Newly eligible beneficiaries may receive a lot of mail regarding Medicare choices. They may not realize that this seamless conversion letter is an important choice. SHINE encourages all clients to care-

fully read any documents coming from their insurance carrier or CMS, as they may greatly affect current and future coverage.

As the AEP approaches, be informed so you can make well-informed decisions about your coverages for 2017. SHINE is your best local resource. Their current locations and hours are:

- Lake Miona Rec Center, 1526 Buena Vista, 2nd & 4th Tues, 9AM - 11:50AM
- Eisenhower Rec Center, 360 Buena Vista, 1st & 3rd Wed, 9AM - 11:50AM
- Langley Health Center, 1389 S. Hwy 301, Sumterville 1st & 3rd Thurs, 2PM - 4PM. Appointment Only
- Chula Vista Rec Center 1011 Rio Grande, 1st & 3rd Fri, 3PM - 5:50PM.

You can always do your own research through Medicare's website www.medicare.gov. Other sites that may be helpful are:

- SHINE - www.floridashine.org,
- Social Security - www.socialsecurity.gov (benefits & options),
- Federal Employee Health Benefits (FEHB) - www.opm.gov/insure/health/medicare.

For help with prescriptions:

- www.needymeds.org,
- www.rxassist.org,
- www.pparx.org,
- www.goodrx.com.

Holiday Lighting Coming Soon!

JERRY MARTIN
IRRIGATION LLC.
3398 SW 74th Avenue, Bay 101, Ocala

Seasonal Special *Serving Marion & Surrounding Counties Since 1982*
\$39⁹⁹* **(352) 237-5731**

10% DISCOUNT

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern (unless they are broken or leaking)
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

10% Off Repairs

Florida Irrigation Society
Licensed & Insured
Certified Irrigation Auditor
Member of Florida Irrigation Society
Marion C-7085, Sumter C-2899, Lake C-21151

* Offer expires 10/31/16. Call for details. Photo courtesy of Hunter Industries

**Great Products. Great Prices.
Great Service.**


SPARR
BUILDING AND FARM SUPPLY
Established 1947

Wildwood - 352.330.1718

  6000 Signature Drive  
(Across from Brownwood™ on 44)

Mon-Sat 7am-6pm • Sun 10am-4pm
Go to www.sparrbuilding.com
Click on "Sparrtacular Savings"!

CASE CLOSED? SWR Properties Water Pumping Update: Petitioners Withdraw Requests for Administrative Hearings

Three petitioners who were granted Administrative Hearings in the matter of the approved Water Use Permit (WUP) No. 20020576 withdrew their requests for hearings in early September. The Southwest Florida Water Management District (SWFWMD) issued the WUP to SWR Properties, LLC on June 8, 2016, allowing the company to withdraw 496,000 gallons of water daily and up to 892,800 gallons at peak times for commercial/industrial purposes.

In an Order denying a "Motion to Dismiss" filed by SWR Properties, Administrative Law Judge Bram D. E. Canter stated, "If Petitioner (Joe) Flynn or any other Petitioner comes to the hearing without having made reasonable efforts to prepare to present competent evidence such as, for example, the expert opinion of a hydrogeologist that the proposed water

use would cause sinkholes that affect Petitioner's property and would have an immediate and adverse effect on his own drinking water supply, then Petitioner will risk incurring sanctions, including attorney's fees and costs."

In another order, the judge stated that, "Petitioner's claim is that the proposed withdraw would cause geological changes that would induce sinkhole formation in the area of his property and would materially reduce his own source of water. These allegations must be proven with competent evidence at the final hearing."

According to Joe Flynn, one of the petitioners, it was these statements and estimated legal fees - as much as \$100,000, or more - for attorneys they had contacted to help them with the case, that led the petitioners to withdraw their requests. The Department of Administrative Hearings website, www.doah.state.fl.us, shows the "Order Closing the File and Relinquishing Jurisdiction. CASE CLOSED", dated "09.08.16 and 09.09.16" for "Case Nos. 16-3910, 16-3911, and 16-4356".

Mr. Flynn said that new information continues to be presented to the SWFWMD governing board, however the POA has had no confirmation that any additional action is expected to be taken by the SWFWMD board. □



COLUMBUS DAY
October 10, 2016



THE LAW OFFICES OF
RAMSEY SMATHERS P.A.

**"When you hire my law firm...
you hire me."**

Auto Accidents	Pedestrian Accidents
Golf Cart Accidents	Slip and Falls
Motorcycle Accidents	Wrongful Death

Free Consultation
(352)391-1545 | ramseysmathers.com
1950 Laurel Manor Drive, Suite 120 The Villages

WILLS TRUSTS LONG TERM CARE PLANNING



Katina Pantazis, Esq.

Serving The Villages with FREE Office Consultations
Home Consultations available upon request

K P Attorney at Law
13710 N US HWY 441, Suite 500
The Villages, FL 32159
(just south of Billy's Café)
352-600-2987 katinap@lawkppa.com

Home Care by Seniors for Seniors

At Seniors Helping Seniors®
in-home services our loving, caring, compassionate seniors are there to help you. We offer the services you need to stay in your own home, living independently.

Our Services Include:
Companionship & Support
Relief for Family Members
Socialization, Activities & Conversation
Shopping & Errands
Light Housekeeping, Meal Prep
...and more!



SENIORS Helping SENIORS®
...a way to give and to receive®

- Flexible Hours
 - Background Checks • Bonded & Insured
- HCS #232850

Call us today and schedule a **FREE** assessment.

352-288-0444

SHSjohn1@comcast.net

www.seniorshelpingseniors.com

©2015 Each office is independently owned and operated. Prices and services may vary. E.O.E. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated.

Amenity Authority Committee (AAC) Meeting Highlights September 7, 2016

During audience comments, various statements were made regarding the possible purchase and development of the Rio Grande property. The Villages Racing Car Club requested a dedicated facility at Rio Grande, one resident requested more beach tennis courts, while another who lives near Rio Grande expressed continued concern about the property being developed.

Item 5 was pulled from the Consent Agenda for discussion. The Villages Box Office is moving from Saddlebrook to Savannah, and The Villages Entertainment is picking up all the costs for renovations creating the ticket windows, which are expected to open in January. At the request of Don Deakin, the AAC approved the addition of a restoration clause in the lease, if the District determines it necessary, in the event the lease is terminated.

New Business

- The FY16-17 \$41.7 Million Recreation Amenities Division and \$160,000 Mulberry Grove

Fitness Budgets were approved with concerns expressed by District 3 committee member John Wilcox over the increase in the Community Watch (CW) portion of the budget, noting that as The Villages grows, the percentage of area in the Districts north of CR466 has decreased, yet the AAC contribution to the CW budget has increased. Vice Chairman Carl Bell noted the budget for CW is \$2.5 Million, while Recreation is \$2.8 Million. He observed that "we should spend more on having fun", and Mr. Wilcox added we should spend more on Recreation and Property Management. Budget Director Barbara Kays said the 2016 budget for CW is \$2.1 Million, and for 2017, is \$2.5 Million, attributing the increase to additional staffing at the Morse and Del Mar gates, as well as increases in the number of calls to CW. District Manager Janet Tutt stated that calls to CW are increasing all over The Villages due to aggressive community relations and communications. She cautioned that the committee should look at the full analysis before making any changes to the expenditures. Committee members agreed to conduct a workshop to receive additional information on Community Watch and law enforcement expenditures.

Old Business

- Handicap accessible modifications to Glenbrook postal facility are completed.
- District Manager Tutt is working with Lake County officials to complete the sale of property to the Church of Christian Faith.
- Additional Properties - CR42. District Manager Tutt presented findings with respect to accessibility to the property. She concluded that there is no access, except from CR42, because of a 5-foot wide strip of property that runs between the access road to the VA and the 40-acre property. She did not find out if access could be obtained through that strip and indicated staff has taken no other action. The AAC directed staff to look at **all possibilities** to access the property by whatever means, including golf cart access through the Village of Woodbury, and to identify the costs for access. (A property ownership map is included on www.districtgov.org, click on AAC and Sept. 7 Agenda, and select Download Agenda for attachments.)
- Additional Properties – Rio Grande. Per direction from the AAC members last month, staff looked at the original 14.5 acres (Area 1), as well as an additional 27 available acres (Area 2). Approximately 10.8 acres of the total 41.5 acres are owned by private individuals, not by The Villages of Lake-Sumter, Inc. The estimated acquisition cost for the Developer owned acreage is \$339,000. The District's Attorney, Scott Gerken, indicated there was a favorable meeting with Lake County attorneys, and that they understood "the big picture", saying it was a good example of intergovernmental cooperation. The key, he said, "as we have said all along, is that the county has to be on board with this or we're dead in the water. We can't do it without them. The good news, though, is before we spend any significant amount of funds we would have a better idea of what that is so you all can decide whether or not it is worth it to go forward." Mr. Gerken estimated the total costs for all parcels (Developer owned and those privately owned) would likely exceed \$500,000, including the costs associated with the "Quick Take" process (land costs, legal fees, etc.), but cautioned it is really too

(Continued on page 9)

Offering Smart Strategies for Your Financial Future!



REVERSE MORTGAGE
ADVISORS LLC
NMLS #1299504



- Locally Owned
- Resident of The Villages® community • Trust
- Confidence • 23 Years Experience

Rob Wyatt
President
NMLS #319804

OAKLAND HILLS PROFESSIONAL CENTER
13940 US Hwy 441, Bldg 900, #903, Lady Lake
352-753-6440
www.FLReverse.com



The information is not reviewed or approved by HUD, FHA or any other federal organization. Any examples are for illustration purposes only. Visit a licensed loan officer for details of how this loan would work in your specific case. Must pay your property taxes and insurance. The information is not reviewed or approved by HUD, FHA or any federal agency. Any examples are for illustration purposes only.

AAC Meeting Highlights

(Continued from page 8)

early to know. Ms. Tutt said, in her opinion, the total costs will more likely be in the \$700,000-\$800,000 range, and clarified that the non-Developer owned property is really 10+ acres. No further action is needed at this time while the Lake County attorneys review what is needed to initiate the Quick Take process. (The Property Ownership map and cost information is included on www.districtgov.org, click on AAC and September 7 Agenda, and select Download Agenda for attachments.)

- District 2 requested automatic door openers for all recreation center facilities. Only Savannah, Mulberry and Chatham do not have them. The Committee authorized Property Management to install them at a cost of \$3300-\$3500 per center. They will be installed soon after October 1. Mr. Wilcox suggested a review of all handicap needs at all facilities, including ramps, automatic doors, removal of ornamental fences, and size and opening direction of all bathroom

stalls in the recreation facilities throughout The Villages be conducted by Staff. (Capital Projects Update is also available on the website.)

Please go to the www.districtgov.org website for the Official Minutes, Agendas and Meeting Schedule. Next AAC Meeting - Wednesday, October 12, 9AM at the Savannah Center. □

**POA SPEAKERS AVAILABLE
Call Cliff Wiener 352-430-8497**

GOT MOLD?
**IS YOUR HOME MAKING YOU SICK?
 DOES YOUR HOME SMELL MUSTY?**
**TOXIC MOLD TESTING
 FORMALDEHYDE TESTING
 352-840-3043
 FLORIDA MOLD
 TESTING SINCE 1991
 State License #MRSA 463**

A-1 Lightning Protection Service, Inc. Underwriters Laboratories
Master Label Installers
FREE ESTIMATES
 Marion County: 352-465-0620
 Toll Free: 866-465-0620
 Fax: 352-465-1773
A1Lightning.com
 Danny Mack
 LPI Certified Journeyman Installer
 NFPA 780 UL 96/96A LPI 175

DIRTY WINDOWS?
10% OFF *Service Only \$100 Minimum Order
 • Window Cleaning
 • Window Tinting
 • Pressure Washing
 • Gutter Cleaning
 • Free Estimates
WINDOW GENIE
 We Clean Windows and a Whole Lot More!
BONDED & INSURED
352.255.3776 • www.windowgenie.com

Mount Dora Craft Fair
Oct 22 & 23, 2016
 9AM-5PM
 The streets of historic downtown Mount Dora, FL come alive with more than 400 fun, fine & eclectic hand craft exhibitors from around the world
FOOD * MUSIC * KID ZONE * FREE TO ATTEND
 Free Shuttles from Mount Dora High School and Mount Dora Christian Academy
 Due to city ordinance, Pets are not permitted at this event.
 For more information
www.MountDoraCraftFair.com
 or call (352) 217-8390

Johnny Dee and the Starlights
 Rock to the music of the 50's, Christmas Style!
 Featuring the music of Elvis Presley, Buddy Holly, Chuck Berry, The Ronettes and more
Sat Dec 17 7PM
 Mount Dora Community Building Theater
 Get Tickets www.MountDoraLive.com or call (407) 603-9215

An Evening With Tenor Anthony Kearns
 (Of the world renowned Irish Tenors)
 "Sharing inspirational and uplifting music, Songs from his native Ireland and well loved melodies of golden age."
October 29, 2016
@7:30PM
 Mount Dora Community Building

Tickets & Information plus more shows at www.MountDoraLive.com or call (407) 603-9215



Visit MOUNT DORA, FL
 We're more than just the Festival City
 Segway, Train, Cat Boat, Kayak, Seaplane, FOOD Tours & More!
www.TourMountDora.com

SLCDD Amenity Committee Advisory vs. Authority??

Last month we reported that the Sumter Landing Community Development District (SLCDD) approved the purchase of amenity revenues and facilities from the Developer.

It was announced that a Resident Amenity Committee would be formed, but unlike the Amenity Authority Committee (AAC) in the Village Center Community Development District (VCCDD - north of CR466), which has **AUTHORITY** over all no-bond required amenity funds, the committee south of CR466 would be **ADVISORY** only.

At the August 18, 2016, SLCDD meeting where approval was given to go ahead with the purchase, District Manager Janet Tutt ad-

vised that since the recent lawsuit against the SLCDD and Developer requesting an AAC south of CR466 failed, **it was not legally possible to create one. The Florida Statutes state that a District Board cannot allocate its powers to another entity** – Ms. Tutt said it was only possible north of CR466 because the establishment of the AAC was BY COURT ORDER.

The POA has looked into this issue and while we agree that the Florida Statutes state that a District Board cannot allocate its powers to another entity, we believe that it would, under Florida statutes 190 and 163, be permissible to form an Interlocal Agreement wherein those powers would be given to the residents via representation through their Community Development District Boards, providing all District Boards were in agreement. Ms. Tutt did not advise, at this August 18 meeting, that an Interlocal Agreement could be established, instead advocating strongly that the advisory model has worked well with the Project Wide Advisory Committee (PWAC), and in fact, Ms. Tutt has recommended that this new advisory function for Amenity Fees be added to the current PWAC responsibilities.

A Little History - Back in 2006, Mr. Gary Morse, the Developer of The Villages, announced plans to determine whether to give Villagers north of CR466 voting **authority** over the VCCDD amenities. He advised that the determination involved a two-stage process.

First, Villagers must decide if they wanted to have this voting authority. This would be handled in a "straw vote", in November, in the general election. Villagers would vote on whether to create an "**Authority Board**" under Chap-

ter 163 Florida Statutes, which would eventually take over direct responsibility for any VCCDD amenity decisions regarding the residential areas under VCCDD administration.

It was cautioned that all of the details of the arrangement had yet to be worked out. It was possible that Villagers might decide to continue the current situation in which the Developer effectively has control of governmental decision-making in the VCCDD. If the vote was negative, the current situation would continue with the VCCDD making all big decisions in its administrative area.

Second, if the straw vote was positive to the idea, each area under VCCDD administration would send a delegate to an organizational meeting to decide on the details and scope of resident control. This would include CDDs 1-4, the VCCDD, and the Lake County portion of The Villages.

Then, a second election would be held in 2008 to select an official representative from each of the residential areas. The VCCDD would retain responsibility for all the bonds issued previously, as well as for the administrative functions relating to the VCCDD's commercial areas in the various shopping plazas.

Here's what happened. The straw vote was conducted and 51% of the residents were in favor of an "Authority Board" and 49% were against it. However, residents were then advised that the proposed Interlocal Agreement creating an Amenity Authority Committee would need to be approved by all of the District Boards. CDD Boards 1 and 2 opted not to participate in the authority, or to name anyone to the transition committee that would draft the Interlocal Agreement necessary to bring about the authority. The residents north of CR466 then ended up with a Resident **Advisory** Committee (RAC).

Two years later, in March of 2008, the VCCDD Amenity Authority Committee was created and presented as part of the settlement of the class action lawsuit against the VCCDD and the Developer. All District Boards, including CDDs 1 and 2, who had opted out earlier, agreed to sign the Interlocal Agreement.

So, it is the POA position that the residents south of CR466 could create an Amenity **Authority** Committee, if all of the residential CDD Boards and the SLCDD Board were in agreement to create it. However, it would appear from Ms. Tutt's stated opinion above, that even if the residents wanted it, the SLCDD would likely not support its creation. □

**Blinds
Plus
Shutters**

"QUALITY FOR LESS"

(352) 430-7200

GRABER

EVERY HOME A GALLERY.

**Villagers
Special**

**POA DISCOUNT
OF 20%**

(must present coupon)

**BONE DRY
ROOFING, LLC**

*Insurance Inspections
Citizens Approved* RC 29027460

**Repair or Replacement of Shingle,
Tile, Metal and Rubber Roof Systems,
TPO Rubber Roof Overs**

**All of my roofers have 25+ Years
Experience roofing in Central Florida**

CALL TO DISCUSS YOUR OPTIONS

Pete Tsirnikas (352) 669-6607

Licensed – Bonded – Insured

Family Owned and Operated

Important Election Information

Election Day this year is on November 8.

General Election Key Dates & Deadlines

- Voter registration deadline October 11
- Absentee ballots mailed October 4 - 11
- Early voting October 29 – November 5

To find your polling location and other information, call your county Election Supervisor's office or go to your county's website:

- Lake County, 352-343-9734; elections.lakecountyfl.org
- Marion County, 352-620-3290; votemarion.com
- Sumter County, 352-569-1540; sumterelections.org

Campaign Signs

Remember there are rules about displaying election signs. In Districts 1 and 4 there is no enforcement of signs in home or villa units. Districts 2 and 3 allow the placement of not more than one (1) professionally created sign no larger than 24" x 24", to an exterior window of a residence. Districts 5 – 11 do not allow any sign of any kind to be displayed to public view on a homesite or any dedicated or reserved area without prior written consent.

Signs are not permitted on the outside of District owned walls and are not allowed on any District owned property. Signs placed in

these areas will be removed. Signs may be affixed to golf carts or Low Speed Vehicles or held by candidates or their supporters.

For full information about all signage, visit www.districtgov.org or contact District Manager Janet Tutt or Diane Tucker, Administrative Operations Manager, at 751-3939.

AAC District 4 Election Locations & Dates

The Landowner Election for AAC District 4 will be held on Tuesday, November 8, 2016, (Election Day) at the Mulberry Regional Recreation Center in the Justice Room. This is a different room than for general election voting. Voting hours for AAC are 7AM - 7PM.

You can also obtain an Application for Absentee Ballot from www.districtgov.org or at the District Office at 984 Old Mill Run in Sumter Landing.

Early voting will also be held at the District Office from October 25 - November 4, 2016, from 8AM - 5PM. □

**Be Prepared for Medicare
Annual Election Period (AEP)
Beginning October 15!**

SHINE

**Locations & Schedule
Page 6, Column 3**

NOTICE

CDDs 1, 2 & 3 Change Meeting Locations

Beginning October 14, 2016, Community Development Districts (CDDs) 1, 2 and 3 will conduct their Board of Supervisors meetings at the District Office at 984 Old Mill Road in Sumter Landing on the 2nd Friday of each month at 8AM, 9:30AM and 11AM, respectively. District 4 and the Amenity Authority Committee (AAC) will meet monthly the Wednesday before the 2nd Friday at 9AM at the Savannah Center.

Please go to www.DistrictGov.org for the official minutes, agendas, and meeting schedules for all district boards and committees. □

Canada Meds
of Sumter County

Want to stay out of the Donut Hole?

Still paying full price for your medications?

CALL OR VISIT

(352) 569-1484
Fax (352) 569-1485

512 N. Main Street
Bushnell, FL 33513

FREE SHIPPING
ON ALL INTERNATIONAL ORDERS* GREATER THEN \$100

VIAGRA 100MG GEN \$4 EACH	SPIRIVA 18MCG 90 FOR \$151.75	CIALIS 20MG GEN \$5 EACH
---------------------------------	-------------------------------------	--------------------------------

American Legion Post 347
Lady Lake Florida

609 W Lady Lake Blvd

War Time Veteran?

Consider Joining Our Smoke Free Post.

Members Only Lounge
Open 7 days a week from 12 noon
Lounge: 352-750-0639

Office hours 9 AM to 4 PM
Office: 352-750-2099


**Your Group Travel Solution
In the Villages!**

- ◆ Group motorcoach charters
- ◆ Theme Parks
- ◆ Concerts & Sporting Events
- ◆ Clubs & Organizations
- ◆ Church Groups
- ◆ Airport & Cruise Transfers

GoLamers.com

Serving The Villages Since 2002
888-315-8687 or 352-461-0980

LAMERS
The Passenger Professionals
Fla. Seller of Travel Ref. No. ST38202



**STABILIZE AND
STRENGTHEN
YOUR CORE**

**PILATES
REFORMER
And Mat Sessions**

For Beginners and Advanced

Let's Exercise2gether! **AT HOME!**

10% Off for POA Members

Certified Pilates Trainer & Villages Resident

FREE CONSULTATION
CALL NOW! 352-801-1633

POA Establishes Strategic Alliance With the National Retiree Legislative Network (NRLN)

The POA has teamed up with the National Retiree Legislative Network (NRLN) to form a Strategic Alliance. The NRLN, based in Washington, D.C., is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees, with a specific focus on income and health care security. It does not deal with other social or political issues, send junk mail or sell anything. It is a non-profit, non-partisan, grassroots coalition with more than 2 million retirees coming from 23 retiree company associations and individual members. The NRLN has members in all 50 states and congressional district teams in 75% of the 435 U.S. Congressional districts.

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

The working relationship between the POA and NRLN will consist primarily of providing information to POA members via the *Bulletin* regarding healthcare and income security issues, and occasional surveys allowing the NRLN to gather information regarding these issues to help them establish priorities for the NRLN to work on nationally. POA president, Cliff Weiner, said, "While our focus is generally on local issues, this Strategic Alliance with the NRLN will help us access information about issues occurring at the federal level that can affect all of us."

The recent decision by The Villages Health (TVH), where 13,000 Village residents were informed they would be "kicked out" unless they take the UnitedHealthcare Medicare Advantage (Part C) Plan, brought the POA and NRLN together earlier this year when they partnered on a survey to Villages residents; 3,100 people had responded (as of September 7) to the survey, and 93% said they would not convert to Medicare Advantage.

Bill Kadereit, NRLN's President took the survey results to Medicare's officer in charge of Medicare Advantage and Prescription drug plans (C and D) in Baltimore and then met with ap-

proximately 300 Village residents in September to form the NRLN VILLAGE CHAPTER. Attendees were very concerned and offered copies of documents they felt were important in NRLN's review of the promise broken. The NRLN's team has reviewed seven (7) specific communications given to Villages residents to determine if legal or regulatory action could be taken against TVH, and concluded that while the letters sent by TVH (in 2015) to their Medicare patients clearly creates an expectation that "only new patients" will be required to enroll in Medicare Advantage, and that this new requirement "in no way will affect your relationship with us", it does not, on its face, appear to be a contractual document and would not be likely to carry much legal force beyond the plan year 2016. Therefore, the POA will be unable to proceed with any type of legal action on behalf of those Villages patients who have found it necessary to leave their TVH doctors. We encourage residents to continue to look through all documents received by TVH that may contain a more direct contractual promise, and advise us of your findings at poa4us@hotmail.com.

For more information about the NRLN visit the website www.nrln.org. □

The #1 Realty Company for
more than 10 years and running...
And, the competition is not even close!



**Call Us At
352-572-3796**



realtyexecutivesinthevillages.com

We Also Do Property Management & Long Term and Seasonal Rentals



#1
REAL ESTATE
COMPANY
LOCATED ON 466
IN THE VILLAGES



Realty Executives, the number one MLS sales company* in The Villages® community, just set a record in 2015 for most ever sales volume per year in our company history (2005-2015). Number one and getting better!
*Data from the My Florida Regional M.S. as of 12/31/2015.

Unless otherwise indicated, area code is 352.



Sally Love
430-6960



Cindy Wise
446-8964



Kathy Abruzzo
552-1554



JP Porta
205-4110



Laura Jensen
460-7232



Julie Haines
512-8355



Beverly Shive
409-6229



Pat Serafino
630-7230



Bob Berube
446-9969



Mary Grant
255-0300



Glenn Stein
Broker/Owner



Karoline Clark
255-7993



John Mello/Linda Sears
205-0595 205-0713



Carol Youkey
401-2121



Frank Melino
552-6773



Eddie Manson
552-6998



Bunky Dossce
603-5775



Liz Dietrich
516-7739



Karla Mason
430-7725



Frances Pierce
459-5601



Cissie Smith
391-0884



Milford Leedy
874-4777



Jim Van Ostran
445-2300



Bob Gallucci
533-0427



Karren Schoman/
Teena Levy 430-9020



Lisa Esposito
207-3311



Jim Grider
391-4588



Peggy Schaefer
801-0040



Annette McCullough
350-0168



Denis Bissonette
446-7056



Linda Flack
239-910-0345

At
Realty Executives,
our only focus
is you!
CALL ONE OF
THESE REALTORS
TODAY!!



Reba Pace
717-439-6966



Jody Held
446-6270



John Jones
772-349-4136

LOOK FOR OUR SATURDAY AD IN THE DAILY SUN



POA Hall of Fame Nominations for 2016

Induction into the POA Hall of Fame is an honor reserved for past or present POA members who have made notable contributions to the POA and to residents of The Villages. The POA Board will carefully consider all nominations. Nominations must be received by the POA Board of Directors by November 1, 2016. Nominations may be submitted by mail to The Property Owners' Association, Box 386, Oxford, FL 34484, or emailed to POA Board member Myron Henry (mcshenry@gmail.com) as email text or as PDF or Word attachments. □

BECAUSE EXPERIENCE COUNTS!

Whether Selling Or Buying

CALL ME, I CAN HELP!

JULIE HAINES
352-512-8355



It's Parade Time!!

Mark your calendars and come and join the fun for both parades. Come early, at 3PM, for the music and camaraderie with your friends and neighbors! Want to be part of the action? Volunteer positions are available for parade marshals, the staging area, parking and crossing marshals and for the clean up crew – contact jgallagher809@gmail.com to sign up.

THE ITALIANFEST PARADE

Tuesday, October 4, 2016, at 3:30 PM
Spanish Springs Square

THE OKTOBERFEST PARADE

Tuesday, October 18, 2016, at 3:30 PM
Spanish Springs Square



LOCAL HOMES FOR SALE



COMCAST Channel 234 TUNE IN!
7 Days, 8AM, 1PM, 5PM

ARE YOU LOOKING FOR A NEW CAREER?

ONE WEEK REAL ESTATE COURSE OFFERED AT FOXFIRE REALTY AND BEGIN YOUR NEW REAL ESTATE CAREER.

FOXFIRE REALTY IS HIRING AND TRAINING LICENSED, EXPERIENCED REAL ESTATE AGENTS AND NEW AGENTS LOOKING TO EXPAND THEIR CAREER! 4 LOCATION AND GREAT PAY PLAN W/ **97%** COMMISSION AVAILABLE.

Call Us:

Lady Lake/The Villages
(352) 750-5110 or
Summerfield/The Villages
(352) 307-0304



Visit us online at: www.foxfirerealty.com

41 YEARS IN BUSINESS. COME JOIN US!

GET RESULTS Get REMAX Randy



CALL NOW!

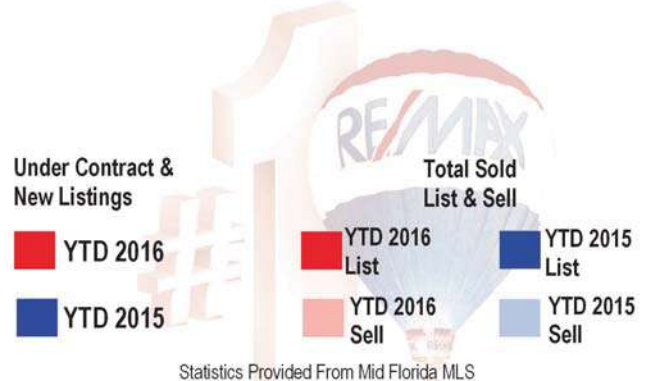
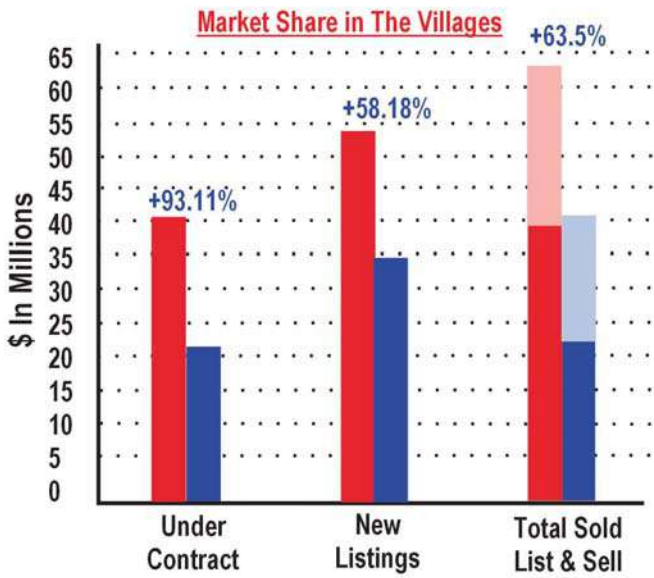
352-431-8179

See all MLS properties at
www.RandyErb.com
Randy Erb, REALTOR®, SRES
Seniors Real Estate Specialist
REMAX Premier Realty

Here We G R O W Again!!!



RE/MAX Premier Realty is GROWING Again!
 The new Wildwood office is NOW OPEN!
 The Villages North Office Just Expanded to DOUBLE It's Size!
If You Are Thinking of Selling,
Doesn't It Make Sense To Work With The FASTEST
Growing REAL ESTATE Brokerage in The Villages?



Call One of our 3 Villages Offices to Get Your Home Sold FAST!

The Villages South
 1213 W. Miller Street
 Unit #3
 Fruitland Park, FL 34731
 (352) 460-4396

The Villages North
 13940 N. US Hwy 441
 Bldg. 800
 The Villages, FL 32159
 (352) 753-2029

The Villages West
 9668 N. US Hwy 301
 Suite 1200/1300
 Wildwood, FL 34785
 (352) 461-0800

Additional Biographies Received 2016 Candidates for CDD Supervisors, AAC, NSCUDD

Following are biographies received from candidates for residential Villages Community Development District Boards (CDDs), Amenity Authority Committee (AAC) and North Sumter County Utility Dependent District (NSCUDD):

VCDD 1 Seat 5 - Craig Estep - Incumbent

Craig served in the military for the U.S. Marine Corps and the Army National Guard as a pilot. Craig spent twenty years in law enforcement. Craig served as manager of the State of Iowa Emergency Operations Center, and as Disaster Services Director for the San Antonio, Texas chapter of the American Red Cross. He retired as an Emergency Medical Services helicopter pilot.

Craig has served as a VCDD1 Supervisor since his appointment in March of 2015, and states he will continue to be a good steward of the District's resources and a diligent representative in all matters pertaining to the district.

VCDD 1 Seat 5 - Pete Pittsburgh - Challenger

Peter Pittsburgh is 68 and he is retired military. He lived in Orlando for 20 years before coming to The Villages. He was the Vice President of the Homeowners' Association in the Southchase community in Orlando and was on the ARCS Committee for 19 years.

In 2010, he purchased his home in The Villages in Delmar. In 2014, he singly championed the remodeling of the La Hacienda sports pool for a sum of \$475,000 after being told it was impossible. Bob said he knows how the system works in The Villages and he knows the people to notify to get things done.

VCDD 2 Seat 4 - Andrew Aschmann - Challenger

Andrew Aschmann and wife, Deborah, moved to The Villages, in 2013, from the Hudson Valley in New York State. He owned and operated a plumbing & heating business for 31 years, which he sold in 2012. During that period, he served on the City of Poughkeepsie Plumbing Board for 20 years, participated in forming the Poughkeepsie Licensed

Plumbers Association, volunteered at a local food pantry, and led his church's youth group. He also participated in business education programs through the Dutchess County Regional Chamber of Commerce.

The Aschmanns live on Madero Drive, Village of Santa Domingo with their black lab, Mory.

vs. **Bill Schikora - Incumbent - POA endorsed** – See Bio on Page 1.

VCDD 5 Seat 3 - John Waksmundski - Challenger

John was born near Portage, PA, a coal hamlet twenty miles from Johnstown. Following high school he spent four years in the United States Air Force, from 1961 – 1965.

He then entered Ohio University where he was awarded Bachelors and Masters Degrees. In 1972, John earned a PhD in American History from Ohio State University, which led to a thirty-five year teaching career at the high school and university levels. Simultaneously, he spent fourteen years as a trustee and sixteen years as a Fiscal Officer (elected positions) in Springfield Township, Ohio (pop. 38,000).

Four years ago, Susan and John retired to The Village of Sunset Ridge, where he is on the Community Board.

vs. **Jerry Ferlisi - Incumbent - POA Endorsed** – See Bio on Page 1.

VCDD 10 Seat 1 - Richard Reaume - Challenger

Prior to retirement Richard was a Township Supervisor in Michigan with 10+ years experience serving as the Chief Elected Official for a community of 27,000 residents, with responsibilities for preparing and implementing a \$30 million budget, plus management of 150 employees including Public Safety (police, fire, EMS, 911 communications), Municipal Services (water, sewer, roads, trash, recycling), and Parks and Recreation. Richard stated that he maintained the lowest tax rate in the county and selection as a Top 100 Community in America. He has an MBA degree, and as preparation for the position, has attended the VCDD meetings and budget workshops.

VCDD 10 Seat 1 - Steve Bova - Challenger

Steve Bova states he is running for Supervisor of District 10 to provide leadership and experience in ensuring our residents a properly maintained district, and fiscally managing our budget to allow for needed capital improvements, while maintaining our current monthly assessments. Steve's experience includes a licensed real estate broker, a career in financial services, and a business degree in marketing and economics. He has served as President of a homeowners' association, managed capital improvement projects including clubhouse expansion and pool renovation, and was chairman of the architecture and landscaping com-

(Continued on page 17)

NEW LUXURY HOMES! Starting in the \$200's



- Over 10 Floor Plans
- Expansive Clubhouse
- Full-time Activities Director
- Maintenance-Free
- **No Bonds / No CDD**
- Gated Entrance
- Quality-Constructed Homes



THE ENCLAVE
at Lakeside Landings

Find us on Facebook




LOCATED NEXT TO THE VILLAGES® COMMUNITY 1 mile west of Buena Vista off Rainey Trail

Models Open Daily | Brokers Welcome **352-330-4305** www.lakesidelandings.net

Additional Biographies

(Continued from page 16)

mittee. Steve said he looks forward to working with his fellow neighbors in District 10.

VCDD 10 Seat 1 - William Lorenz - Challenger

William has lived in The Villages for three years and moved from District 9 to District 10 one year ago. He and his wife Pam reside in the Village of Dunedin. William stated he has become interested in polices, procedures and responsibilities at the District level. Before he retired, he spent twenty years as a State of Wisconsin Purchasing Agent and Contract Specialist. William served in the Army Military Police and was stationed in Vietnam.

VCDD 10 Seat 4 - Patrick McDonald - Incumbent

No Bio submitted.

vs. **Bob Rovegno** - Challenger - POA Endorsed, See Bio on Page 2.

AAC District 4 - Cary Sternberg - Challenger

Cary was born and raised in Williamsburg, VA. He graduated from the University of Virginia class of '73.

Mr. Sternberg has been in the real estate business for over 40 years, with emphasis on property management, sales, building, education, and most recently, defaulted real estate management and disposition. During the past decade and a half, he has served in an executive capacity with Bank of America, IndyMac Federal Bank, Ocwen Federal Bank, American Home Mortgage Servicing and Doral Bank.

Sternberg has also served on a number of HOA boards in various parts of the country, which provided invaluable experience in the management and governance of these associations. He has been directly involved in creating, managing and amending multi-million dollar budgets.

Sternberg has served as chair for the Human Rights committee (Newport News, VA) and has served on, or chaired, numerous other committees in the public and private sectors, and now serves on the Architectural Review Committee for The Villages, representing District 4.

vs. **Don Deakin** - Incumbent - POA endorsed - See Bio on Page 2.

NSCUDD Seat 7 - Diane Spencer - Incumbent

No Bio submitted.

NSCUDD Seat 7 - Daniel Warren - Challenger

Dan Warren is a University of Wisconsin registered professional Civil Engineer. He also holds an MBA in finance from DeVry University.

His career focused on land development, construction and project management of major storm water, water and wastewater treatment systems.

He is intimately familiar with all aspects of this infrastructure such as planning, engineering, finance, construction, operation, maintenance and regulatory compliance.

Dan was also dedicated to serving the public as commission president of the Waukesha, Wisconsin Water Utility for 24 years and was elected to the Waukesha School Board (\$160M budget), and served 21 years on that board. □



Baylee Plaza Suite 204

16910 S Hwy 441

(352) 245-3388



Carolyn K. Roberts
Broker
(352) 843-3459

ckr@robertsflorida.com

Roberts Real Estate, Inc. offers:

- ◆ Experienced, professional agents
- ◆ Extensive knowledge of the area
- ◆ Honest, ethical business approach
- ◆ Confident, energetic realtors
- ◆ Free Comprehensive Market Analysis



Jim Galloway
Manager/Realtor®
(352) 425-0345

jimgalloway@gmail.com



www.robertsflorida.com

mail@robertsflorida.com



Joyce Ann Ellis



(352) 266-2022

JoyceEllisRealtor@gmail.com

Your Go To Realtor

Fax: (352) 750-2134



Manufactured Homes Insurance Follow Up

Last month we asked readers to let us know if they were aware of any other companies that are currently insuring manufactured homes in The Villages. We received two replies that Foremost also provides this insurance and can be reached at 800-771-7758. Thanks for the responses! □

LETTERS

Letter to the POA:

Amenity Fees Increase or No Increase?

My husband and I live in District 3, Summerhill. Sometime ago I read in the *POA Bulletin* that the "Powers that be" had a meeting and voted there would be **no increase in the Amenity Fee** as they had *surplus funds*. Now, I find my August bill for water, sewer, sanitation collection includes an Amenity Fee increase of a \$1.46. Please respond. We are getting somewhat fed up with all the *increases* in The Villages. John & Nancy Stewart

POA Response: The article in the POA advised that there would be no increase in the amenity fee **deferred rate**, which right now stands at \$155, which means that no one's contracted CPI amenity fee increase will be sought at this time when it becomes \$155.01 or higher. Note that it is a deferral and, at any time in the future, could be assessed.

The intent of the Amenity Authority Committee (AAC) is to try to hold the amenity fee static by using the "deferral rate" and let everyone "catch up". We all come in at the "going rate", which is currently \$145, and also pay the contracted annual amenity fee CPI increases. Some residents are still back in the \$130's or lower a month, as they have been here a long time, and others are over \$155. By using the deferred cap, as long as the financial situation of the AAC allows it, the AAC can move toward a more equitable monthly amenity fee. □

Letter to the POA:

Multi-Modal Path Marking

The reflectors and the painted "Y's" on the paths have made a vast difference for those of us who use the trails after dark. The Morse Trail between the Stillwater Circle and the

Mallory Country Club has a dip in the path with a slight "S" curve around a large tree. There is only a single reflector attached to the tree that is visible as you travel south on the trail at night. Knowing we had a tragedy around a large tree on the Buena Vista Trail, a while back, that generated safety reflectors, I believe we would do well to add trail reflectors by the big tree on Morse to help prevent a similar tragedy in the future. L. Dodson

POA Response: You have no doubt observed that this location has been completed, along with all of the trail markings. Sam Wartimbee, District Property Manager, advised that this location was shown as a "Side Obstruction" on Kimley-Horn's plan and was modified with a raised 6" curb and reflective pavement markers next to the curb.

If you note any other "missed areas", you can contact your CDD Board of Supervisors and advise them of the location. Insert **your district number** in place of the "1": **dist-1board@districtgov.org** - your email will go to all five of your Board Supervisors. If you do not know what District you are in - you can find it on the bulletin board at your postal station - top left hand corner. □

Thank You Residents of The Villages' Communities

for making us the #1



Independent Golf Car Store in the Nation!

Customer Satisfaction is Our #1 Goal!

PROUD TO BE FAMILY OWNED & OPERATED

Hand-Crafted Marine-Grade ENCLOSURE
Made from the highest quality marine-grade Fabrics & Threads. Top-of-the-Line Coil Zippers w/Metal Pulls. Aluminum Tube Club Cover Frame. Hand-Sewn, Bindings on all Valances & Club Protector. Curved Side Panels & Integrated Rear Window. Lifetime Warranty on All Materials & Workmanship.

TECH PACKAGE
w/Full Speedometer, Range, ETA & Full Color Navigation.

REAR PILLAR PADDING
Custom-Made Rear Pillar Safety Padding. Ultimate PROTECTION for your head in the event of a collision!

3-POINT SAFETY SEAT BELTS
w/ Shoulder & Waist Belt. Safest Golf Cars in The Villages' Community.

SIDE MIRRORS
Signalized LED, Swing-out

LED HEADLIGHTS
w/High Beams, Low Beams, Headlight Switch and Horn Button on Turn Signal Stick.

LED SAFETY STRIPS
LIQUID LIGHTS™ THE SAFE DELUXE

CUSTOM SEATS
Completely Re-Created & Re-Bolstered Custom Seats w/ Armrest Wraps...Hundreds of Colors & Fabric Choices. Not just factory seats recovered!

10" DEEP DISH ALLOY WHEELS
Numerous Finishes Available to customize your ride.

Excellence in Quality, Value and Warranty!



5-Year Warranty PLUS 10-Year Service Assurance Program*
*Specific to certain Yamaha models only. See Dealer For Details.

Great Deals on ALL Yamaha Gas Models In-Stock

2013's.....\$5,995	2014's.....\$6,295
2015's.....\$6,595	2015 EFI's.....\$6,995

Plus FREE with All Deluxe Carts: 12-Volt Outlet
6 Months of 24-HR Car Club/24-HR Roadside Assistance Car Windshield Kit; Grocery Buggie Bag & The Villages' Community Cart Path Map

Also 2016 Club Car Electric Cars

Starting At \$6,195



VILLAGE DISCOUNT GOLF CAR

SALES · SERVICE · RENTALS 352-633-8480

Located in the SANTA FE CROSSING PLAZA · 8590 E CR 466 · The Villages, FL 32162
1/2 Mile E of Morse Blvd on 466 · 1 Mile NE of Lake Sumter Landing

www.villagediscountgolfcar.com



Letter to the POA:

Golf Cart Speeding Enforcement

I thought I read that, effective July 1st, the police were allowed to enforce speed limits on golf carts that exceed 20 mph on multi-use paths. Do you have any knowledge on this?

Joseph E. Gehring Sr.

POA Response: There have been no changes in the law that would permit area law enforcement to enforce the 20 mph speed limits on golf carts on the multi-modal paths. However, they may enforce it on roadways. □

I BUY GOLF CARTS
Pay Cash



Will Pick Up When You Call or Arrange a Convenient Time

Baker's Golf Carts Call **(352) 303-5100**

Dings
THE FINE ART OF PAINTLESS DENT REPAIR



It doesn't matter how your car got dented, Jim Miller can probably make it look like new again.

352-455-6699
We come to you!
 20 Years Experience • Reasonable Prices
 Licensed #MV63186 and insured

Village Car Wash & Lube

Full Service Car Wash Packages
 Professional Detailing Center
 Car, Golf Cart, Boat & Motorcycle Detailing
 Pennzoil Oil & Lube Center

970 Bichara Blvd
 La Plaza Grande, The Villages
352-753-1306



Golf Cart Approved

\$2 OFF Silver or Gold Car Wash Not valid with other discounts Not interchangeable Expires Oct 31, 2016	\$1 OFF Basic or Bronze Car Wash Not valid with other discounts Not interchangeable Expires Oct 31, 2016
--	---

Free Car Wash with Any Oil Change

Letter to the POA:

CertainTeed Shingle Algae

In the February 2016 and December 2015 issues of the *Bulletin*, there was discussion about CertainTeed Shingles, the invasive algae that causes streaking and shading. I live in the Village of Pennecamp/Kingfisher Villas. We also have this problem. The Villages Warranty Department will work with the manufacturer to send out a company to clean the shingles.

However, we are skeptical that this is the solution. Maybe the shingles themselves are defective and need to be replaced? Are you still monitoring this?

Thank you for your ongoing efforts in protecting homeowner rights. Joanne Sargent

POA Response: Yes, but we have had very

Bill Bryan Kia

9039 S. US Hwy 441 Leesburg, FL



Sales: 352-321-3093
 Service: 888-349-3596
 "Where the people make the difference!"

Village Mover

Old Fashion Quality Moving Experience
Mike Collop



We Sell All Moving Supplies!
 • Packing • Paper • Boxes
352-751-2750
 611 North Dixie Ave.
 Fruitland Park, FL 34731

few requests for help. We have heard that a number of residents did have CertainTeed clean their shingles and we have received no complaints from those residents.

We have recently learned from the Sumter County office of Seniors vs. Crime that the Florida Attorney General's office will not be taking on the complaints against CertainTeed as a class action issue. Seniors vs. Crime will be notifying all 34 complainants of the AG's decision and will be closing their cases. □

60 OR OVER? SCHEDULE YOUR FREE MEMORY SCREEN

Compass Research in The Villages is offering Free Memory Screens to help increase awareness and early detection of memory loss for those age 60 or over.




CALL TODAY
352-877-4039
www.CompassResearch.com



BatteryMINDER®

Life and Performance- Extending Golf Cart Battery Maintainer



Special Direct Factory Offer!

To familiarize more of our Villagers with this battery saving product our company will provide 24 Villagers with a BatteryMINDER for 6 months at No Charge*.

No Gimmicks, No Credit Card Charge, Just your Word.

Bill Woods, the company's Village Representative, will install a 48-Volt BatteryMINDER in your cart requesting you use it as directed for a period of 6 months to prove:

- Improved Range
- Eliminate water loss**
- Eliminate dead batteries when away for weeks – months
- Add 40% longer life to new or up to 2 year old batteries

Call Bill at 561-4147

*Offer is made to first 24 Villagers our representative Bill believes will most benefit from the use of BatteryMINDER

**During extended non-use periods of as much as 8 months

Our Gardening Column:

Crinum Lilies

by Anne Lambrecht, Master Gardener
mrsanne04@gmail.com

Crinum lilies are everywhere. Even if you don't know what they are, you've probably seen them in the landscape here in The Villages. They are easy to grow because they love heat and moisture and produce an abundant array of showy flowers in the summer.

There are about 130 species of bulbous plants in this genus which belongs to the Amaryllis family. They are found in tropical and subtropical zones, usually in coastal areas.

The crinum plant is often referred to as the southern swamp lily, spider lily, hot country lily, or as a cemetery plant, because it used to be planted at graveyards in the olden days.

The crinum is usually started from large bulbs, from the large seeds it produces, or by offsets called pups. The seed method has been proven successful by me: I have grown them by letting the huge seed pods rest on the ground where they will take hold and root. This way, they will flower in three years, so it's better to grow them from bulbs if you're stressed for time.

Their flowers are narrow and spidery and in some species, trumpet shaped with flaring lobes. The flowers may be white, or in shades of pink or rose, and are oh, so fragrant and tropical.

The bulbs can become gigantic (some up to 20 lbs.)! The scent is sweet and heady and their agreeable nature has captivated gardeners from the start, especially in the south where they can withstand the sun and heat, humidity and the wet season.

The crinum plant reaches 3 to 5 feet at maturity and the same around. Foliage is spirally arranged, open and sword-like. The leaves can be red or green. It is often seen singly in the landscape, or in short, growing hedges where blooms and fragrance can be enjoyed.

Every southern garden should have crinum lilies. You can see them in old country gardens, southern plantations and abandoned homesites along the roadway.

Crinums will not withstand freezes, but they will be OK here in Zone 9a. The bulbs in the ground can survive freezes. About ten years ago, we had a period of extended freezing weather in January. When it was over -- because I couldn't bear going outside -- I found long, limp leaves, brown and dead, and even a little smelly, like

rotting vegetation. I just cut off the dead leaves and the crinums grew back just fine. Mulching them in the late fall provides insurance that they will return in the spring.

Plant them in fall or spring, burying the bulbs up to their necks. Use a LOT of organic matter in the hole (think swamp). Fertilize often with both slow-release, as well as the bloom booster kind, and they'll bloom quickly after soaking rains during the growing season.

A really cool hybrid is called the Amarcrinum, which is a cross between an Amaryllis belladonna (also known as Naked Ladies) and a Crinum Lily (there is much debate over the second names: Crinum moorei, Crinum howardii, Crinum powellii). The foliage looks like a crinum and the flower looks like an amaryllis. Some of these species can actually be grown in the pond! I have proved it! The pond lilies are such a spectacle when they bloom. I am absolutely crazy-happy when they bloom. They can also be grown in pots.

Crinum americanum or Florida Swamp Lily, Southern Swamp Crinum is the only true crinum from southern USA, with leaves to 4ft long, flowering stems that bear 3-6 creamy

white flowers tinged with green or purple, and prominent flaring stamens that are red or pink. Zones 9-11.

Crinum lilies are wonderful plants, their late flowers bring a zing to the garden at this time of year and are a spectacular addition to any Florida landscape.

Mail-order nurseries: One bulb can range from about \$10 up to \$30!! All of the following websites can be found by including "www." (without the quotes) before the name and ".com" (without the quotes) after the name: jenkinsfarmer, marcellescryniums, plant-delights, bulbmeister, marysgardenpatch, terracciafarms, brentandbeckysbulbs. □

PROFESSIONAL EMBROIDERY
OPEN 7 DAYS A WEEK
AUDREY ANN ORIGINALS
Screen Printing, Creative Custom Logos
for Clubs & Businesses

Hats Tee Shirts
Polo Shirts **LOWEST PRICES & BEST SERVICE** Golf Towels

352-259-0131

Visit Audrey Ann Originals on FACEBOOK & Like Me!
Also, find Audrey Ann Originals on DEXKNOWS!

Enjoy watching TV again! We make it easy.



Bring in your current provider's bill and let us show you the savings!

FREE Lifetime Tech Support
FREE Standard Installation
FREE HD for Life & FREE HD DVR

FREE for Three Months:
HBO SHOWTIME cine MAX starz

Call Today and Start Saving!
We Bundle - We Will Beat Any Price!
WE ALSO PROVIDE HOME SECURITY & AUTOMATION

Off Air Antenna | Phone-TV-Internet






Don't call the 800 number! Call or visit our local office!

352-553-4921

www.SelectChoiceTV.com

*Must purchase Dish, DirecTV or a Triple Play with CenturyLink or Vonage

TWO LOCATIONS FOR YOUR CONVENIENCE

17860 SE 109th Ave., Summerfield
Across from Walmart,
behind CVS & McDonald's

OR

4313 E CR 466, Oxford
Across from Walmart & Perkins,
next to Murphy Gas

Seniors vs. Crime

Leading the Fight Against Scams "Tech Support" Scams

Most of us use computers these days, whether it is a desktop, laptop, smart phone, or whatever. And, unfortunately, way too many of us have gotten an unsolicited phone call, email, or text message, warning us that our computer is running amuck on the internet, has been infected by a virus, or some other dire warning.

How about those ads that suddenly pop up on your computer screen, with messages like

'SECURITY ALERT' or 'Urgent Notice: your data may be at risk'?

Ever wonder how to spot a tech support scam? Ads that suddenly pop up on your computer, unsolicited phone call warnings from 'Microsoft' or 'Apple' - these are all signs of a scam.

The FTC has been after tech support scammers for years. Recently, the FTC and the Florida Attorney General asked a federal court to shut down six companies and hold their owners responsible for running a Florida-based tech support operation that took millions from US consumers.

The complaint alleges that the scammers ran an international tech support operation based in Florida, Iowa, Nevada, and Canada. They allegedly misrepresented to consumers that malware or hackers had compromised their computers, and that the operation was associated with or certified by Microsoft and Apple. The complaint **further** alleges that these companies relied on a combination of deceptive online ads and misleading, high-pressure sales tactics to frighten consumers into spending hundreds of dollars for dubious computer "repairs" and antivirus software.

"Scammers like these use incredibly deceptive tactics that make consumers think they are receiving warnings from legitimate technology companies," said Jessica Rich, director of the FTC's Bureau of Consumer Protection. "We are proud to work with the Florida Attorney General's office to put an end to these fraudulent practices."

According to the complaint, the defendants caused consumers' computers to display advertisements designed to resemble security alerts from Microsoft or Apple. These ads warned consumers that their computers could be infected with malware and urged them to call a toll-free number in the ad to safeguard both their computer and sensitive personal information stored on it. When users called the number in the 'alert', the FTC says they reached call center reps who told a series of lies.

(Continued on page 22)

BROWARD FACTORY SERVICE
Sales – Service – Contracts

Villages Area Residents Special
\$209.00* Per Year

*For appliances up to 10 years old.
Offer extended through Oct 31, 2016

No Deductibles ~ Unlimited Service Calls
All Labor Charges ~ All Functional Parts

Never Pay Another
Expensive Repair Bill

Licenses: CAC057400 ES0000336 CFC056867
15980 S US Hwy 441 – Summerfield
BrowardFactory.com (352) 307-5100

**Irrigation
Maintenance
& Repair**
\$35

System tune-up. Check & adjust
entire system and provide written
estimate to fix problems.

352-409-3163
(Service not available in Marion County)

**Dryer Vent & Air Duct
Inspection & Cleaning**

LINT FACTOR LLC

The **ONLY CERTIFIED** Member
Technicians in The Villages CSIA

SPECIAL
Dryer Vent Cleaning \$80
Villages Residents ONLY

FREE
Air Duct Cleaning
Estimate
with Dryer Vent Cleaning

Could This be YOUR Air Ducts???

fungi, dust mites, bacteria, skin flakes, viruses

352-301-VENT (8368) • www.LintFactor.com
Background Checked • Bonded • Certified • Insured

**Paradise Pavers
& Coping, LLC**

"Paving Your Way
To Paradise"

352-753-2156

Decorative Walls • Repairs • Re-Seals
Free Estimates
No Deposits Required
\$25 Gift Card
Installation of your choice
OR *10% Off*
Pressure Wash or Re-Seal

Seniors vs. Crime

(Continued from page 21)

The Lies:

- The reps claimed they were authorized by well-known technology companies to service their product - **they weren't**.
- They said they detected security or performance issues, like spyware, viruses, malware or presence of hackers on users' com-

puters - **they hadn't**.

- They said the performance or security problems needed immediate attention - **they didn't**.

The FTC says the companies took \$200 - \$400 from each user for 'repairs', several hundred dollars more for new antivirus software, and pushed users to sign up for ongoing service that cost up to \$19.99 a month.

A federal court has temporarily shut down the defendants' operation, frozen their assets, and placed control of the businesses with a court-appointed receiver.

Need real tech support? If you see a pop-up, an ad, or get an unsolicited call for tech support services, here are some ways to help

you keep your money to yourself:

- Don't give access to your computer to anyone who contacts you.
- Never give your credit card or financial information – or your passwords – to anyone who calls asking for them.
- Hang up on anyone who pressures you to pay for a computer security product or service.
- If you have concerns about your computer's security, call a local reputable computer repair company using a number you know is really theirs (e.g., that you looked up in the local phone book).
- If you need to check a company out, search its name online with words like "review," "complaint," or "scam."

Remember, no one will watch out for your interests better than YOU. When in doubt as to what you can do to protect yourself against tech support scams, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge for their services. Do this **BEFORE** you agree to let anyone work on your computer remotely or give anyone your credit card number.

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

Still Cleaning Your Dirty Grout With This?



There is a Better Way!

- ♦ Tile & Grout Cleaning
- ♦ Grout Restoration
- ♦ Color Matched Caulking
- ♦ Granite Sealing
- ♦ Loose & Hollow Tile ReBonding
- ♦ Shower Repairs & Regrouting



\$99 Granite Cleaning & Sealing w/Any Other Service EXPIRES 10/31/16



Ask About Our 10 Year Warranty

Call & Schedule Your Free In-Home Demonstration (352) 396-7813

www.groutsmithlms.com

PIPELINE MECHANICAL INC.

AIR CONDITIONING AND HEATING SERVICES

RESIDENTIAL • COMMERCIAL • INDUSTRIAL
New System Sales, Installation, Repairs, Maintenance on All Makes & Models

24 Hour Emergency Service Licensed * Bonded * Insured

State Certified CMC 1249501

(352) 385-0195

Fax: (352) 385-0199

www.pipelinemech.com

352-245-7900

DIRT CHEAP

Top Soil ~ Railroad Ties ~ Boulders
Granite ~ Fill, Sand & Clay ~ Cypress
Lime & Mulches ~ Lava & River Rocks
Basket Rock Flat ~ Pine Bark & Straw

13665 SE Hwy 441
Summerfield, FL 34491

Lightning Protection YOU CAN TRUST

\$1,295 for any home 2,100 sq ft or less

Call for Pricing On Larger Houses

Serving the Southeastern United States Since 1998

U.L. OWAY.E255097 N.F.P.A #989991 L.P.I Master Installer / Designer #1070 #1453

(352) 483-7020

Discount Partners

The Discount Partners program is a continuing benefit for POA members. Show your valid POA membership card to the Discount Partners listed on our website. Visit www.poa4us.org for details, scroll down to Discount Partners in the list to the left for the offers from each of these vendors. Please say "thanks" to our Discount Partners for participating in this program. □

***** ADVERTISEMENT *****

11 Critical Home Inspection Traps To Be Aware of Weeks Before Listing Your Villages Home For Sale

Villages - According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could easily cost you dearly in terms of repair or maybe even a sale.

That's why it's critical that you read this report before you list your home. If you wait until the building inspector flags these issues for you, you will almost certainly experience costly delays in the close of your home sale or, worse, turn prospective buyers away altogether. In most cases, you can make a reasonable pre-inspection yourself if you know what you're looking for. And knowing what you're looking for can help you prevent little problems from growing into costly unmanageable ones.

To HELP the home seller deal with this issue before their home is listed, a free report entitled "11 Things You Need To Know To Pass Your Home Inspection" has been compiled which explains issues involved.

To hear a brief recorded message about how to order your **FREE** copy of this report, call toll-free **1-866-278-8790** and enter **1003**. You can call any time, 24 hours a day, 7 days a week.

Get your free special report NOW to learn how to ensure a home inspection doesn't cost you the sale of your home.

This report is courtesy of Ira Miller-ERA/Grizzard Real Estate. Not intended to solicit buyers or sellers currently under contract. Copyright 2016.

POA Hall of Fame

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeny Vinnie Palmisano
2011	Pete Cacioppo Betty Cunningham
2012	Joe Gorman
2013	"Class Action Five" Elaine Dreidame Bill Garner Joe Gorman Rich Lambrecht Irv Yedwab

BatteryMINDER®

Golf Car Battery-Maintainer-Conditioner-Charger is proud to announce the newest

AUTHORIZED BATTERYMINDER DEALERS:

- The Villages Golf Cart Man, 674-9400, Susan
- Battery Boys, 643-1241, Brad
- Columbia ParCar, 753-0244, Andy Johnson

Don't know why you need a BatteryMINDER? Call fellow Villager Bill for a quick analysis of your battery problems and what we can do to help. NO SALE PITCH. 561-4147

BatteryMINDers.com



Ollie's Frozen Custard

"If you like Ice Cream-you'll love Ollie's"

**\$.50 cent off your order
with this coupon
expires OCT 31**

Next to First Watch in The Spanish Plains Center
Open Noon-10PM Daily Phone 259-3568

The Property Owners' Association

P. O. Box 386
Oxford, FL 34484-0386
POA Phone 352-430-8497

POA BULLETIN DELIVERY

(Stop/Restart Date) Email: delivery@poa4us.org
CALL 352-325-1540

Officers

President	Cliff Wiener	430-8497
V.P.	Jerry Ferlisi	391-5261
Treasurer	Donna Kempa	716-445-4008
Secretary	Carolyn Reichel	205-8199
Past Pres.	Elaine Dreidame	753-5069

Directors

Susan Ball	430-2699
Ken Copp	751-0086
Myron Henry	205-8849
Bob Rovegno	704-618-1459
Bob Taraska	446-0402
Sal Torname	350-2218
Jerry Vicenti	259-9746
Bill Yelverton	633-5955

POA Staff

Membership	Jerry Vicenti	259-9746
IT Tech	Ken Copp	751-0086
Bulletin Editor	Deb Butterfield	219-508-6863
Advertising	Richie Hausner	446-4186
Bulletin Layout	Jackie Awtry	350-7491
Webmaster	Jackie Awtry	350-7491
Hall of Fame	Myron Henry	205-8849

POA Email poa4us@hotmail.com

POA Website www.poa4us.org

POA Telephone 352-430-8497

ADVERTISERS

For Ad Rates and For More Information, Please Contact

Richie Hausner

POA Advertising Independent Sales Rep.

352-446-4186

rhausnerpoa@hotmail.com

***** 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!

References:

Kim, D.W, et al. (2014). Predictors of rectal tolerance observed in a dose escalated phase 1-2 trial of stereotactic body radiation therapy for prostate cancer. *International Journal of Radiation Oncology Biology and Physics*, 89(3) 509-517

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



Dr. Norman H. Anderson, MD
Robert Boissoneault Oncology Institute
1540 San Clemente Ct, The Villages, FL 32159
352-259-2200