

THE



BULLETIN



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Champions of Residents' Rights Since 1975

The POA Website - www.poa4us.org

Should An Amenity Authority Committee Be Created for Residents South of CR466?

Residents South of CR466, Please Read and Get Involved!

Is H. Gary Morse's Vision of Resident Governance Being Realized?

The Villages Developer, the late H. Gary Morse, always intended that once build-out of residential districts was complete, the governance of amenity assets in those districts would be turned over to the residents. The original governance concept was that the Developer, through the Villages Center and Sumter Landing Community Development Districts (VCCDD, SLCCDD) would manage the amenity assets and services.

In April of 2006, Mr. Morse instructed the VCCDD to research various options to accomplish turning over the amenity assets to the residents, and Supervisor Gary Moyer suggested an interlocal agreement allowed in Chapter 163 of the Florida Statute. After taking a straw vote of residents in the districts north of CR466, a slim majority (51%-49%) accepted the idea. However, that first effort was derailed when the District 1 and 2 District Boards refused to participate. In a special supplement to *The Villages Daily Sun* published in late 2007, Mr. Morse stated that "after your Developer builds your amenities and transfers them to the Districts (referring

to the VCCDD and SLCCDD) the responsibility should be turned over to the residents instead of the District." Two years later, the VCCDD Amenity Authority Committee (AAC) was established as part of a settlement of the Class Action Lawsuit filed by five Villages residents. Also, in the *Sun* supplement, Mr. Morse said, "All affected residents should be behind this Class Action Lawsuit."

He went on to say that future developments would be handled in the same manner, with the family maintaining control of the num-

bered districts while they are being developed, and they would operate the amenities with the guidance of a Resident Advisory Committee, until such time as they are transferred to the SLCCDD (now being accomplished via the recent bond sale). **Then the management of the amenities will be turned over to the**

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**Update Received
as Going to Press**

We have learned from District Manager Tutt that she has called for a discussion at the November PWAC meeting scheduled for Monday, November 7th, at 9AM at the District Office. In a memo to PWAC members, District Supervisors and SLCCDD Supervisors, that appears to have been written the day before the SLCCDD Board meeting, Ms. Tutt said "No final approval has been made and, as such, I have not approached the District supervisors or PWAC as there has been no final action on the purchase." She went on to say "there are no preconceived notions regarding PWAC's involvement." The POA is pleased to learn that the discussion will now begin and residents will have an opportunity to learn more about the implications for the long-term management of their amenity facilities and fees. □

Tuesday, November 15, 2016
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month - 7PM
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AAC South of CR466

(Continued from page 1)

lected resident Amenity Authority Committee in perpetuity," he said. He hoped there would soon be a class action for Lake Sumter, not only to prevent inadequate reserves, but also so that an Amenity Authority Committee could be created for that area. He said, "This will enable our family to realize the dream of building the Disney World for active adults that you all deserve." He concluded with "I hope you all live to see this paradise completed as a self-contained, self-sufficient, **self-governed** Community..."

Two months later, Mr. Mark Morse said, "We are committed to coming up with a form by which the residents who live south of CR466 can have as much input with the governance of the amenities there as the AAC north of CR466."

Attorneys for both sides, along with District Manager Janet Tutt, soon thereafter began to meet to draft documents that would phase-in an SLCDD Amenity Authority Committee.

In 2008, as the SLCDD class action suit was moving forward, with participation by the Developer's attorneys, the Internal Revenue Service (IRS) began an investigation into the District's use of tax-exempt bonds. To accommodate the Developer and its attorneys, work on the SLCDD lawsuit was suspended, pending a final decision by the IRS. (For the full history of the IRS investigation, visit the POA website, www.poa4us.org.) That decision would ultimately take 8 years, and in the meantime, from 2010-2015, the SLCDD lawsuit sat dormant, despite efforts of the Plaintiffs to settle in the same manner and spirit as the settlement that created the AAC north of CR466, which both Mr. Gary Morse and Mr. Mark Morse supported.

Recall, that at the conclusion of the recent

The POA Bulletin is published monthly by the Property Owners' Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the POA postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources.

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SLCDD lawsuit, wherein the Plaintiffs were requesting an AAC for residents south of CR466, Ms. Tutt said, in an article in *The Villages Daily Sun*, that things had changed, (referring to the IRS Investigation that had stymied Mr. Morse's sale of the amenity assets south of CR466), and that there was no way Mr. Mark Morse, as owner of all the amenity assets, would be willing to turn their control over to the residents. Yet, now that the sale of all of these assets by Mr. Morse to the SLCDD is moving forward, those residents south of CR466 are in the exact same place as the residents north of CR466, with regard to the amenities no longer being owned by Mr. Morse.

Why then, is an AAC for the SLCDD territory not being created??

Why does District Manager Tutt continue to move the discussion from Mr. Gary Morse's intent of resident governance of the Districts and amenities to one of "advisory", and is it too late to fulfill his vision? In response to the latter, the POA believes it is NOT too late, that it is **permitted** by Chapter 190, contrary to the position of the District Manager, and can be accomplished through an interlocal agreement enabled by Chapter 163, just as was done north of CR466 in the establishment of the VCCDD AAC.

Ms. Tutt continues to advise the SLCDD that Chapter 190 of the Florida Statue does not allow it to delegate its responsibilities to another entity. Yet, the Interlocal Agreement between the VCCDD and the Districts north of CR466 clearly states and addresses that concern:

- 4 (l) ...**The Districts and the Town are not delegating any of their respective authority or power to the AAC** or any other party to this Agreement. Participating in the appointment/election of an AAC member in no way limits the Districts in

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POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

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Village resident

AAC South of CR466

(Continued from page 2)

the exercise of their powers or authority as provided in Chapter 190, Florida Statutes, or any other applicable statute.

Instead of proceeding with the creation of an Authority Committee, Ms. Tutt continues to recommend that it be advisory, and not even a stand-alone committee. Rather, she suggests that it be combined with the current Project Wide Advisory Committee (PWAC), because it is a "model that has worked" and to avoid additional meetings and administrative resources. (See the note at the end of this article if you are not familiar with PWAC.) Yet, Mr. Gary Morse applauded the creation of the AAC north of CR466 in 2007, as "the best thing that ever happened for every resident that's here today and those yet to come here." Mr. Mark Morse reiterated, in his commitment shortly thereafter, to give residents south of CR466 as much governance input as those north of CR466.

Management of Amenities is vastly different than infrastructure maintenance needs.

Amenities are the lifeblood of The Villages that provide facilities and activities to maintain an active lifestyle. They are the reason that residents purchased their homes here. An **advisory** committee such as PWAC provides only recommendations, not governance, as does an **authority** committee such as the AAC.

The sections of the Interlocal agreement below are clear in the intent of the Developer to provide a seamless community and that residents will not be treated differently:

- 8 (G) To continue **to provide a seamless community, all policies, procedures, fees and services relating to Amenity Fees and Amenity Services provided to residents by Sumter Landing Community Development District and Center District shall be identical** (excluding all items contained in the Project Wide Agreement utilized south of CR466). It is understood that the Amenity Fee rate applicable throughout the Village Center Service Territory varies and nothing contained herein shall be construed to mandate a uniform Amenity Fee.
- 8 (H) **In no event shall any action by the Amenity Authority Committee result in**

(Continued on page 4)

November 1st Starts Early Signup of Membership for 2017 and Beyond

To those of you who have been loyal members this past year and for many years, we say **THANK YOU**. By November 1, if you were a member in 2016 or 2015, you should receive your pre-filled form to renew your membership for 2017 and beyond. Please verify that we have the correct information and make any corrections. Check the box for the year(s) for which you wish to renew, and please include any donation you would like to make. Add it all up and put it on the total line. Make the check payable to the "POA" and send it in.

PLEASE use the form; it makes it easier for both you and me. If you already have a

multi-year membership that includes 2017, you will not receive the renewal letter.

For the **NEW** member, you do not have to wait till January to sign up. Use the form below or you can type this url - www.poa4us.org/membership_files/memform.html - into your browser and it will take you to the online membership form. Fill it out, print and send it in. Make the check payable to the "POA".

Thanks, Ken Copp, database@poa4us.org
Please recognize that for just \$10 a year you're getting one of the most valuable information and advocacy resources available to you! □

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THANK YOU FOR YOUR SUPPORT OF THE POA

AAC South of CR466

(Continued from page 3)

residents of The Villages outside the Center District Service Territory being treated differently than residents within the Center District Service (excluding all items contained in the Project Wide Agreement utilized south of CR466)...

No, Mr. H. Gary Morse's vision has NOT been realized. What he wished for Villages residents was self-government in all aspects, and that has not been accomplished for residents south of CR466. The Amenity Purchase Agreement and associated bond issue have raised these questions again and they should not be ignored. Ms. Tutt has stated that the priority thus far has been to accomplish the sale and bond issue, and so there has been no discussion, yet, with members of PWAC and Districts 5-12 Supervisory boards about expanding the role of PWAC to include Amenity Advisory responsibilities. Before this final action is foisted upon residents, the POA urges the SLCDD, PWAC and the affected residential districts to conduct a process

that is transparent and inclusive - and not rushed - to fully vet the merits of advisory vs. authority functions. Residents deserve to know what authority Mr. Morse wished them to have and what authority they might be giving up, and to have the opportunity to participate in the dialogue.

NOTE: The Project Wide Agreement (PWA) was established by interlocal agreement in 2003, allowed under Florida Statute 163.01 (2), between the SLCDD Board and the District 5 Board (then still Developer controlled), that provided for maintenance expenses relating to listed project wide infrastructure improvements to be distributed equitably among all the Districts within the area subject to the Agreement. Among items on the current Project Wide responsibility list, for each District, are landscape and irrigation, tunnels, multi-modal paths, fences, entry features, and the bridge at Lake Sumter Crossing. The PWAC was established in 2013 to provide input, advice and recommendations to the SLCDD on issues related to these infrastructure maintenance items. (See "PWAC" Article on Page 6.) □

SLCDD Authorizes \$400 Million Bond Issue to Purchase Amenity Facilities And Amenity Fees South of CR466

At a special meeting held October 14th, the Sumter Landing Community Development District (SLCDD) took the required steps to authorize the purchase of Amenity Facilities and Amenity Fees, south of CR466, with the approval of a bond issue up to \$400 Million.

District Manager Janet Tutt stated that, based on the State of Florida's review, the Board's ability to issue the bonds has been validated. Ms. Tutt also advised that the purchase price has been adjusted to \$345,316,942 due to a discrepancy in the number of households between the District and Developer counts. The numbers have been verified and the adjustment is \$2M lower than the original purchase price, which was arrived at as an average of the appraisals conducted for the District and the Developer. Deposits totaling approximately \$11 Million will be made by the Developer for Working Capital and Reserves.

In a Determination of Public Interest document, Ms. Tutt makes several points, among them:

- The District staff and its consultants do not believe there are any negative impacts on residents to its proposed purchase;
- The District staff and its consultants believe the level of service to Villages residents will remain the same or improve;
- The District believes its existence as a government entity also provides for the sustainability of delivering services at more reasonable rates and service than a private entity can provide over the long term ownership;
- The District would not have a profit motive as with a private entity. The District would strive to keep costs as low as possible to maintain sustainability.
- This will be a seamless transition and residents will not be impacted by the purchase and the District believes, as outlined, it

(Continued on page 5)

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SLCDD Authorization

(Continued from page 4)

- will be in their long term benefit;
- Ownership by the District will also allow users of the amenities to have a voice through public meetings;
- There will be an advisory committee to the District comprised of elected officials representing residents.

Positives about this transaction are well articulated in Ms. Tutt's document. Governmental transparency and operating efficiencies, keeping costs as low as possible because there is no profit motive, and the superior delivery of services by District staff provides confidence that our investments will be well taken care of.

In addition, unlike the sale of assets for Districts 1-4 and Lady Lake, where not enough was set aside for renewal and replacement funds, this valuation does seem to make appropriate deposits and budgets an annual Renewal and Replacement contribution of 3% of gross revenue, beginning with the 2017-18 budget year. The District staff evaluated EVERY asset, short and long-term maintenance and renewal, and projected a budget for those expenditures. However, questions remain about who will have the ultimate authority in decision-making with respect to the Amenity Fees.

Don Wiley, District 10 Supervisor and ap-

pointee to the Project Wide Advisory Committee (PWAC), said that, while he is in favor of moving forward with the purchase, he believes the process has moved incredibly quickly and residents have not been given adequate time to digest, and indicate, if they are in favor or not.

A second issue he raised is with the form of governance being proposed with PWAC as the advisory group for the amenities. He made two requests: 1) put the information before all of the District boards, the PWAC and the public, for comment and input, and 2) establish a committee of elected residents with authority and control. District 8 Supervisor Larry McMurry asked if there was a simple, codified definition of "advisory", and who is responsible for implementation.

Ms. Tutt responded that, although there is no definition, the PWAC was created by resolution and that the SLCDD board has never taken action against a PWAC recommendation, making it clear they didn't want to take action without PWAC first looking at it. She also explained that since there was not a deal yet, the proposed role for PWAC has not yet been presented to them or the District boards, and how it will be structured has not yet been discussed.

Ms. Tutt clarified that The Villages of Lake Sumter is not selling the amenities to the residents and that the Developer could choose

to sell the assets to anyone. Rather the amenities are contracted services paid for by the residents through their amenity fees. She also reminded the board that it cannot abdicate its responsibilities, per Chapter 190 of the Florida Statute, to any committee.

Villages resident, Deb Butterfield, commented that the Amenity Authority Committee for Districts 1-4 and Lady Lake, north of CR466, is also a proven model and cited sections of the Interlocal Agreement between the VCCDD and Districts 1-4 and Lady Lake, allowed by Chapter 163 of the Florida Statute, that clearly address and refute the concerns stated by Ms. Tutt that the SLCDD board and the residential district boards cannot abdicate their authority by establishing an Amenity Authority Committee, and that the goal is to continue to provide a "seamless community". (See "AAC South" article on Page 1.)

District 10 Supervisor Dwayne Johnson requested that Ms. Tutt prepare a complete document for PWAC and all the District board members, with all of the facts, so that supervisors can respond to the many questions they are receiving.

The POA believes that the bond issue, associated valuations, and allowances for Renewal and Replacement have been done well and should move forward. The discussions about governance should continue. (See "AAC South" article on Page 1.) □

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Project Wide Advisory Committee (PWAC) Meeting Highlights October 3, 2016

New Business

- The Committee recommended approval of the Kimley-Horn & Associates (KHA) Individual Project Order, not to exceed \$159,000, to begin the process of the Morse Embankment revetment project. At Chairman Peter Moeller's request, District Manager Janet Tutt explained that the next step will be to go out for Request for Proposals and then they will come back to the PWAC. KHA will assist in the prequalification process. District 7 Committee Member Ron Ruggieri asked if Sumter County has provided the bi-annual bridge inspection report, which should have been due in July, as it may have useful information with respect to the embankment. Staff indicated the report has not been received.
- Committee members rejected a request from the District 7 Board, presented by Mr. Ruggieri, for PWAC to consider requesting Districts 1-4 to participate in the cost to complete the Morse Boulevard Embankment Rock Revetment Project, suggesting that District 7 could make this request if it so chooses.

For more than an hour, Mr. Ruggieri tried to make the case for reconsideration of the recommendation, approved at the August 1 meeting, to spend \$1.4 for revetment of the Morse Bridge embankment, along with his request to ask the Developer to participate in the repair expense, and to ask the Sumter Landing Community Development District (SLCDD) to participate at a level higher than their .97%.

With respect to asking Districts 1-4 to participate, Committee Member Don Wiley stated he thought it was a bad idea and that to do so would require a reorganization of the whole Villages to decide what would be included. Committee Member Dennis Hays said he didn't think there were grounds to ask the Developer to participate, since the problem was not caused by design or construction. Mr. Wiley did suggest, however, that perhaps the SLCDD could be asked for more than its less than 1%, since the businesses at Lake Sumter Landing do benefit from people traveling from the north to their location. Chairman Moeller said PWAC's role is advisory, not governance,

and to do that, all Districts would have to be invited to have the discussion. District Manager Janet Tutt stated it would require an Interlocal Agreement, per Section 163 of the Florida Statute.

While Mr. Ruggieri was unable to garner the support of any other committee members, the discussion raised several questions about governance in The Villages, advisory functions vs. governance (or authority) functions, and methodologies for determining percentages paid to PWAC for maintenance.

District 8 Supervisor, Duane Johnson, during audience comments, observed that there is a "good-sized governance issue" that is occurring, one that has come up before. He suggested that some direction or precedent was set with the multi-modal path discussions that occurred between all of the Districts, and that the same thing could occur through an interlocal agreement that covered identified infrastructure such as bridges, trails, etc. He urged that the same type of discussion occur again, and cautioned these same types of questions and concerns will continue to be raised, and generally will remain unresolved.

Villages Resident, Deb Butterfield, concurred, referencing the upcoming purchase of amenity assets and fees by the SLCDD, and asked the PWAC board to think carefully about its role, as discussions continue, about it becoming an advisor to the SLCDD with respect to amenities as well. Chairman Moeller stated, "We have no knowledge of that at this present time. There has been no discussion with any person on this board."

(See Article "AAC South" on Page 1 for the POA analysis of this important issue.)

NOTE: The Project Wide Agreement (PWA) was established by interlocal agreement in 2003, allowed under Florida Statute

(Continued on page 7)

NOTE: The Project Wide Agreement (PWA) was established by interlocal agreement in 2003, allowed under Florida Statute

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PWAC Meeting

(Continued from page 6)

163.01 (2), between the SLCDD Board and the District 5 Board, (then still Developer controlled) that provided for maintenance expenses relating to listed project wide infrastructure improvements to be distributed equitably among all the Districts within the area subject to the Agreement.

The PWAC was established by Resolution 13-05 of the SLCDD and is comprised of a Board Supervisor from Village Community Development Districts 5-10.

The purpose of PWAC is to provide input, explore issues and provide advice and recommendations to the SLCDD on issues related to the maintenance of Project Wide improvements.

Among other items outlined in the establishing ordinance, the PWAC duties are:

- Review and recommend the annual budget to the SLCDD, review budget to actual statements and recommend all capital expenditures through or outside of the budget process as necessary as it pertains to the

Project Wide fund.

- Review and recommend contract renewals and bid/proposal awards to the Board related to the Project Wide improvements.
- Explore significant and important issues pertaining to the Project Wide improvements as they arise and provide advice and recommendations to the SLCDD.

A complete list included in a report provided by District Manager Tutt, dated May 2, 2016, that identifies the Project Wide Maintenance Responsibility by District and each District's Capital - General Fund Maintenance responsibilities, can be found on the District website DistrictGov.org under the PWAC Committee tab, May meeting agenda packet.

Based on the description of duties above, it does seem that PWAC, in its advisory capacity, could have informed the SLCDD board of the discussion that occurred to make that board aware of questions that surfaced about the level of participation in the funding of the bridge embankment repair, as well as the governance issues that were raised. □

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Amenity Authority Committee (AAC) Meeting Highlights October 12, 2016

Consent Agenda

- Approved the contract award to Allied Roofing for a new roof at Savannah Center, with a total cost of \$248,645 from Recreational Amenities Division (RAD) funds. \$230,000 currently allocated from RAD budget; approved request for additional \$18,645 from RAD funds.
- Revision to FY 2016-17 meeting schedule to include the notation of an evening meeting on January 11, 2017 at 6PM.

Old Business

- **40 Acres on CR42 for potential outdoor/indoor recreation facilities considered.** District Manager Janet Tutt provided information relative to the two tasks the AAC requested at the last meeting - 1) to determine if there could be a route for golf cart access; and 2) whether the District could obtain access via an easement across a five-foot wide strip of land ("parcel") between the commercial property being developed on CR42 and the 40 acres. She reported that golf carts could utilize Belle Meade to either SE 93rd Yondel Circle or SE 171st Argyll Street, then Chapelwood to access a wooden bridge that would be constructed over a water retention area in back of Sunnyside Villas to access the 40

acres. The estimated cost of the bridge is \$175,000.

Ms. Tutt also reported that the owner of the five-foot wide strip declined the AAC's request for access by golf cart or any other vehicular access across the strip. In a letter, Developer Mark Morse's daughter, Kelsea Morse Manley, who, with her husband, owns Manly Land Holdings, LLC, stated, "Retention of ownership by Manly Land Holdings, LLC of the parcel referenced in your letter is intentional. It is held for the purpose of controlling golf cart accessibility within The Villages community. Granting the Amenity Authority Committee (AAC) access across our parcel potentially opens the borders of The Villages community and the potential opportunity for non-residents to access the remainder of the community by golf cart."

Discussion of the access issues, asking price for the property, and whether the AAC should begin the process to purchase the property, went on for nearly one and a half hours. Mr. George Zitterell, a resident of Chatham, reported that he had a recent conversation with the owner of the 40 acres, who indicated he would provide a 100-150 foot wide strip on the west side, allowing access from CR42 to the back 20 acres, if needed. Differing opinions by committee members regarding the cost of the property and level of reserves added another dimension to the discussion. Ms. Tutt stated she would never recommend to the Committee that they pay \$1.5 Million for the back half (20 acres) when the asking price for the full

40 acres is \$3 Million (with an appraisal of \$2.83 Million), as there is more value in the commercial acreage at the front. Budget Director Barbara Kays reviewed remaining settlement funds that will come in over the next 5 years, as well as reserve funds, totaling, from both, approximately \$16.76 Million in uncommitted funds.

In a poll of the Committee, the following (paraphrased) comments were made:

Gary Moyer - Not convinced about what we really want to accomplish. Without a plan, I, at this point would not be in favor.

Lowell Barker - It's a lot of money. We need a goal, a plan. Indicated he would support purchase if there were a plan, if we had a goal that was reasonable, otherwise no.

Don Deakin - Agree we should develop a long-range plan and keep both the CR42 and the Rio Grande properties on the table. If we don't buy the properties now, they will be gone. This is an investment in our future.

John Wilcox - Very much agree that we would be interested in having property if we needed it. Unsure about costs, water/sewer, roadways. Seems like a lot of expense but we don't really know.

Carl Bell - Should move forward and purchase the property with the intent of tasking staff to develop a plan that would be comprehensive as to how we should use that property. Because when it's gone, it's gone.

Ann Forrester - We haven't established a need and already know it is overpriced.

In the formal motion to instruct staff to have the District attorney enter into contract negotiations for all 40 acres, prepare a contract agreement, establish a purchase price and all of the associated contingencies

(Continued on page 9)

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AAC Meeting

(Continued from page 8)

cies to bring back to the Committee for review, the motion FAILED by a vote of 5-1, with Mr. Deakin being the only favorable vote.

Audience comments before and after the discussion expressed the continued view that District 4 has been underserved in regard to amenities, concern that with the 300 new villas the facilities will get even more crowded, and that the Committee should view this purchase as an investment to "protect our borders".

NOTE: In many issues of this *Bulletin*, the POA has strongly expressed its concerns about the addition of the 300 new villa units and the 300 independent living - assisted living units, all of which will receive amenity privileges, and will undoubtedly add more stress and use on existing facilities. It is interesting to note that, without direction from the AAC, Ms. Tutt authorized John Rohan to prepare and present a detailed conceptual drawing of possibilities for the Developer-owned Rio

Grande property. Why was one not prepared for the CR42 property, instead of simply putting a recreation center and executive golf course at very high cost on the table? Many committee members expressed they could not support the CR42 acreage because there was no plan. Perhaps if a realistic plan is prepared and actual cost estimates identified, members

(Continued on page 10)

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AAC Meeting

(Continued from page 9)

would see that there is, in fact, a need, and more possibilities than just a traditional recreation center and executive golf course could be considered at substantially less cost.

In early discussions on the 40 acres, a recreation center was mentioned because that is what was being discussed for the Church property. A pitch and putt golf course or an executive golf course was suggested as a possibility. There was great interest in a large family pool that would help accommodate the residents in both Districts 3 and 4 (approximately 16,000 residents), which together only have one family pool. Other suggestions were additional pickleball courts, platform tennis, a park, a miniature race car track, cornhole areas, to name a few.

On behalf of the residents on the northwest side of the Villages, the POA hopes that the AAC will authorize staff to survey residents of CDD4 and CDD3 to see what facilities are most needed/wanted, and then put together a plan, with estimated costs, as they did for the

Rio Grande property.

NEW BUSINESS

- Pool Survey - Recreation Director John Rohan presented the Pool Survey plan, as requested by the AAC, to determine and designate whether the two pools that are being built in the Phillips and Soulliere Villas off of CR42 in District 4, in The Villages of Marion County, will be designated as family or adult pools. The survey will be available at all recreation centers, Recreation Administration and District Customer Service office, on **DistrictGov.org** on the "What's happening" tab and posted at the neighborhood postal bulletin boards. Any resident of The Villages can take the survey. The survey can be completed Monday, October 17, 2016 - November 18, 2016. Completed surveys can be dropped off at any Regional or Village Recreation center, District Customer Service, Recreation Administration, fax, mail, or email to **RecreationDepartment@DistrictGov.org**. Survey results will be provided to the AAC at the December 7, 2016 board meeting. After discussion,

the AAC approved the proposed survey plan.

- AAC Members approved the request from the Developer to allow amenity privileges for 7 units, (ranch estates), in Chatham Acres (outside of District 4 boundaries). The residents will have golf cart access to The Villages, via the Multi-Modal Path from the new Soulliere Villas, located west of Buena Vista near CR42. The 7 amenity privileges will be deducted from the total 300 privileges already approved. Committee Member Gary Moyer said the ranch estates are age-restricted and abstained from the vote.
- Community Watch Allocations. Ms. Tutt reported that she had follow up conversations with Committee Member John Wilcox, regarding questions he raised at the September meeting, concerning increases in the Community Watch portion of the

(Continued on page 11)

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AAC Meeting

(Continued from page 10)

- RAD budget, and as a result, prepared an in-depth document for the entire committee, which is available at DistrictGov.org under the AAC meeting agenda packet. Committee members agreed to schedule a workshop sometime in the spring, prior to the 2017-2018 budget workshop.
- AAC Members approved the request to direct the District's attorney to start the process for completion of the sale of property to the Church of Christian Faith, subject to approval on existing parking from Lake County.
 - **Announcements:** 21st Annual Government Day will be held on November 5th at the Eisenhower Recreation Center from 10AM - 1PM. The next Multi-Modal Path Discussion Group meeting will be held on Thursday, December 1st, at 9AM at Savannah Center.

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

POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2017 membership year will be conducted at the November POA membership meeting. The swearing-in will be conducted at the December POA membership meeting and the one-year terms will commence on January 1, 2017. The POA SLATE OF CANDIDATES, for 2017 Officer and Board positions, are as follows:

OFFICERS

President - Cliff Wiener - Piedmont
 Vice President - Jerry Ferlisi - Poinciana
 Treasurer - Donna Kempa - Amelia
 Secretary - Carolyn Reichel - Sunset Pointe
 Past President - Elaine Dreidame - Chatham

DIRECTORS

Susan Ball - St. James
 Ken Copp - Duval
 Bob Rovegno - Lake Deaton

Sal Tormame - St. James
 Jerry Vicenti - Hemingway
 Bill Yelverton - Mallory Square

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information. □

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Medicare Annual Election Period (AEP) Underway

The Medicare Annual Enrollment Period (AEP) began October 15th and goes through December 7th. 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.

SHINE - Serving the Health Insurance Needs of Elders - is a program available to provide free consulting. 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. Mrs. Cunningham is a virtual encyclopedia of Medicare information and will also be our featured speaker at this month's POA Membership meeting. (See Page 1 for Meeting information.)

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SHINE has the following schedule, which will run through December 7th:

LAKE COUNTY:

- **Tuesdays** - November 1, 8, 15 & 29, Dec 6 9:30 AM - 11:30 AM at the Leesburg Public Library, 100 East Main Street, Leesburg.
- **Wednesdays** - Nov 9 & 16, Dec 7 9AM - 11:30 AM at the Cooper Memorial Library, 2525 Oakley Seaver Drive, Clermont.
- **Wednesdays** - Nov 2, 9 & 16, Dec. 7 & 14 2PM - 4PM at the Lady Lake Library, 225 Guava Street, Lady Lake.

- **Thursdays** - Nov 3, 10 & 17, Dec 1 & 8 10AM - 12 Noon at the Tavares Library, 314 N. New Hampshire, Tavares.

- **Thursdays** - Nov 3, 10 & 17, Dec 1 & 8 1:30 PM - 3:30 PM at the Mount Dora Library, 1995 N. Donnelly Street, Mount Dora.

SUMTER COUNTY:

- **Tuesdays** - Nov 8, Dec 13 9AM - 11:50 AM at the Lake Miona Recreation Center, 1526 Buena Vista Blvd.
- **Tuesdays** - Dec 6 9AM - 11:50 AM at the Eisenhower Recreation Center, 3560 Buena Vista Blvd.
- **Wednesdays** - Nov 2, 9, 16 & 30, Dec 7 9AM - 11:50 AM at the Eisenhower Recreation Center, 3560 Buena Vista Blvd.
- **Fridays** - Nov 4 & 18, Dec 2 3PM - 5:50 PM at the Chula Vista Recreation Center, 1011 Rio Grande Ave.
- **Friday** - Nov 11 3PM - 5:50PM at the Rohan Recreation Center, 850 Kristine Way. □

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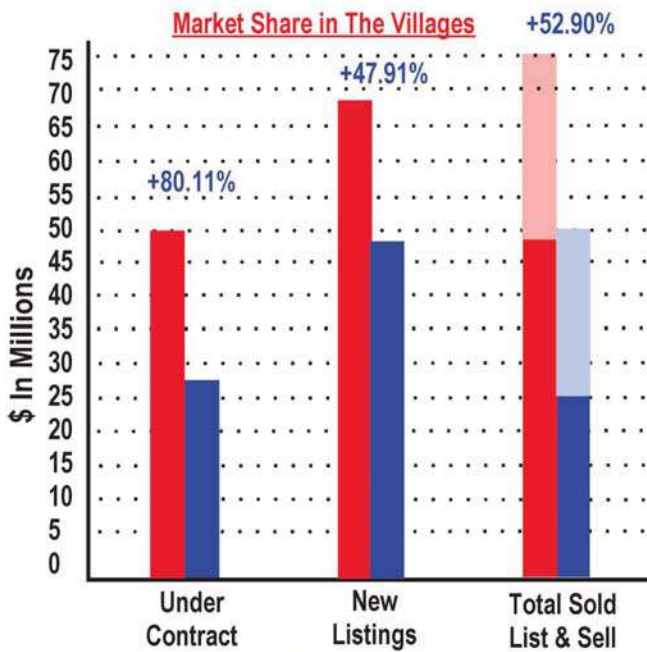
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By Joanna Fuchs □



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Power To Protect Yourself

The August POA meeting featured Joe Pine, from Metro Crime Prevention, as our guest speaker. Metro Crime Prevention is a non-profit organization of retired law enforcement. Joe covered a variety of topics and tips to help residents be prepared in an emergency and to give them the power to not be a victim of crimes and scams.

Help Emergency Life Profile (HELP) is a simple folded form that Metro Crime came up with, to carry in your wallet, just beneath your driver's license or ID card. Many people wear medical bracelets or ID tags, and put - In Case of Emergency (ICE) - phone numbers on their phone, or may wear a "Life Alert®" device. But, many do not. HELP will provide all of that information, and more, in one place - emergency contact information, doctors and phone numbers, health insurance policy numbers, medications, allergies, resuscitation preferences, etc. Many emergencies occur outside of the home or when we are alone. An emergency responder will look for any information that will help a person at the scene, and this is a real time - and life - saving instrument. (You can also type this info on a piece of paper, fold it up and put it in your wallet behind your driver's license.)

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(Continued on page 17)

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(Continued from page 16)

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Identify Theft occurs every 15 seconds in this country. We've all heard about it; too many of us have experienced it. It is on the top of the list of crimes. There are a variety of products that will help protect your identity, such as Lifelock®. But, according to Joe, there is an even better way, and that is to "freeze" your social security number with the three major credit report agencies, Experian, Transunion, and Equifax.

Here's how it works. You get in touch with each agency individually and they will "freeze" your social security number in cyberspace. Only you can unlock it with an individual pin number for each agency. This means if someone gets hold of your private information, even if it has your social security number on it, and tries to get a loan or open a credit card with your identification, they would have to have your pin when the credit check went through. You would be notified by the agency requesting the pin and can stop the thief in his/her tracks.

Find out more information about the credit freeze process on the *Consumer Reports* sponsored website consumersunion.org, click on "Gotchas" at the bottom of the page, and then select *Consumer Union's Guide to Security Freeze Protection*. Also, see the related "Seniors vs. Crime" article starting on Page 20.

Scams happen all the time and are even more sophisticated, especially phone scams. Scammers now insert the name and phone number they want you to see for Caller ID, so if you see a call from Medicare or from the local sheriff's office, you believe it to be true. Be careful! It usually is not. Anyone who asks or insists that you give them money over the phone is a SCAM! Many have fallen prey to the IRS calling and demanding money. As Sumter County Sheriff Farmer says in his public service announcement on TV, "Just hang up!"

Safety and Security can be yours if you take the right steps. Help emergency personnel find your house by "lighting the way". For \$15-\$30 you can buy an Emergency Flashing

Kit that installs on your outdoor lighting. Be sure to change out a light that is easily visible to the emergency vehicle(s), instead of using one that may be recessed on a porch.

Security systems, when glass-breaking sensors are included, give you added protection in your home from theft and fire. Statistics indicate you are 88% more likely to be the victim of a burglary than a fire. Joe strongly recommends "The Challenger 9.0" offered by Suncoast Security for \$99 for the unit, and an additional \$34.95 per month. (For more information, call 888-244-3177, or email clientsuncoast@gmail.com.)

You can also hide your valuables in plain sight by using common household containers that most thieves wouldn't think to check, or have time to look for, such as oatmeal containers. A criminal is only going to be in your home for 3 – 8 minutes, so the harder you make it to find your valuables, the less you stand to lose.

You may find yourself the victim of a crime, such as purse snatching or mugging. What should you do? First, give up your purse. Resisting is likely to lead to injury or worse. Be especially aware of your surroundings in mall parking lots. Carry a good quality pepper spray and keep it visible. Act like a tourist – take valuables out of your purse, use a neck wallet, or wear a money vault or fanny pack under your clothing.

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October Forum Questions & Responses

Q1) The Villages takes our Open House signs. We always pick up our signs (if they haven't been taken away already). I was wondering if there is some way we can ask them to stop. **R)** They won't pick up the signs in District 1 and in District 4, because these two Districts made the decision NOT to enforce the Sign deed restriction. In the rest of the Districts, there are no signs allowed, except for a 12x24 sign inside a window. Sometimes it's hard to make the distinction between the responsible realtors and the FSBO people who may not retrieve their signs. Remember that it is your Residential District Board that makes the decisions on which things to enforce, so

you need to get a group of people, go to your next District Board meeting, and ask them to reconsider their position on the matter. This is what happened in District 4 and it is why signs are allowed.

Q2) Regarding signs, what about the landscapers who leave signs in the yard? **R)** If you are talking about the signs regarding spraying of chemicals, those signs are allowed to protect the residents and animals. For information and rules regarding landscaper or contractor signs, contact Community Standards at 751-3912.

Q3) I'm a snowbird and have just returned from New Hampshire. Does anyone know why there's no water flowing off the island in the Paradise Lake. **R)** The waterfall runs a limited number of hours each day. Call Property Management 753-4022, for more information. □

National Retiree Legislative Network (NRLN) - Villages Chapter Income and Healthcare Security - The Legislative News Corner By Bill Kadereit, President, NRLN

Congratulations, the residents of The Villages now have an active NRLN Villages Chapter up and running. Your Board members are Debbie Austin, Bill Yelverton, Elaine Dreidame and Cliff Wiener. Carolyn Reichel will be the Healthcare Team Leader, Tom Emerson will be the Legislative Grassroots Leader, and Lynda Brown will lead the Membership Committee.

Thanks to the great support and encouragement from your Property Owners' Association (POA) officers and board, the NRLN will provide you with direct access to Congress so that you can help break the gridlock and partiality that stymies retiree proposals. You will have direct input into the NRLN's national legislative agenda, and will have easy access to a national system, that will get your voices heard by your elected officials.

The NRLN Villages Chapter has its own website (www.nrln.org, click "Chapters" tab, select Villages Chapter), email capability, and we will communicate with you through local meetings as needed. Thanks to a strategic

(Continued on page 19)

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NRLN

(Continued from page 18)

alliance with The Villages POA, an **NRLN Villages Income and Healthcare Security News Corner** will be a regular in *The Bulletin*.

The Villages Health denied local service to Villages Medicare A & B plan participants effective January 1, 2017; this action is just the tip of a bigger iceberg. And even worse, Medicare healthcare outcome looms and Income Security from pension plans of all types and Social Security are threatened. Growing healthcare costs, and a Congress that is more interested in campaign contributions for their next elections than they are in solving economic problems like the cost of healthcare, are ruining our economy.

Whether you bleed Red, Blue or are Independent, the NRLN will need your help, as part of a nationwide grassroots effort, in achieving our legislative agenda and in stopping legislation and regulations that threaten retirees Healthcare and Income Security. According to a **Bloomberg** poll of Americans, 74% want major changes to the way government works and an Economist poll shows 64% believe that the country is on the wrong track.

Our health care budget problem in the U.S. continues to worsen as 10,000 baby boomers join Medicare every day! Here are some points to consider:

(1) Rising healthcare costs, per Medicare participant, are leading to more cost shifting to retirees/seniors, and U.S. corporations have been reducing benefits, increasing premiums, deductibles and copays, and they now are dropping healthcare plans for those retirees under age 65 and pushing them onto the Affordable Care Act (ACA), a.k.a. Obamacare; (2) ACA state exchange carriers, like Aetna who were very much in favor of the ACA because it expected added revenue and profit due to an expanding market, are walking away from the ACA because they underestimated the cost of insuring people with pre-existing conditions; (3) Federally subsidized Medicare Advantage plans lure healthy retirees with lower pricing that is creeping upward and less popular HMO type service is growing fast; (4) On January 1, 2017, Medicare will add new Value Added Medicare Advantage plans in ten states to begin "cost-sharing", a euphemism for cost shifting; three states will be added January 1, 2018, Florida excluded) and

(5) the House Ways and Means committee, and the Education and Workforce committee, are promoting the "Premium Support Plan" designed to replace Medicare as we know it today.

The NRLN has made proposals to Congress that call for effective reduction of healthcare costs. Moving or shifting costs to the insured avoids Congressional accountability, but does not solve the problem. The NRLN Villages Chapter will need your help with its grassroots efforts in achieving our legislative agenda and stopping legislation that harms retirees. If we all work together, our voices will be heard.

We want to establish a baseline or profile of Villages retirees' current situations, and needs, regarding healthcare and income security issues. Please type in the following URL - <http://surveymonkey.com/r/VillagesR-intoyourbrowseraddressbar> to complete the survey.

We will also email this link to those of you we can't reach through this *Bulletin* article. If you are asked twice, complete it just once. Or, you can go to www.nrln.org, click the "Chapters" tab, select Villages Chapter and click the survey link. Survey

(Continued on page 20)

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NRLN

(Continued from page 19)

results will be emailed.

On September 27th and 28th, NRLN Association and Chapters leaders lobbied Congress as part of the 2016 annual fall fly-in, to stop unapproved mergers of pension plans and to set new statute language that would protect retiree pension plans from companies, should restructuring result in a loss of pension plan security.

The NRLN also proposed that Congress pass current bills that would force Medicare to obtain competitive bids from drug makers, and that would eliminate Pay-for-Delay that allows brand manufacturers to pay off generic drug makers for not selling their products into their brand market.

We also lobbied members of the House and Senate to compel importation of safe prescription drugs from Canada that would save 40-60% off of U.S. made brand drugs and to send a letter to the Health and Human Services Secretary asking for approval. We submitted a letter draft and asked members of Congress to get others to sign it. On Wednesday, October 10th, a letter to president Obama (directed toward the HHS secretary) was signed by 33 members of Congress; it included the NRLN's proposals for banning Pay-for-Delay and implementing prescription drug importation. We sent an Action Alert, asking you to send our message to the President. There were 15,000 sent to him.

Fall holiday season activities in The Villages have precluded our being able to schedule a membership meeting until January. We are planning to hold an NRLN Villages Chapter meeting in early January for all The Villages residents. When you take the survey, you will be asked to tell us which week best fits your schedule. □



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Seniors vs. Crime

Leading the Fight Against Scams Credit Freezes and Fraud Alerts

2016 will probably turn out to be a record year for Identity Theft. 2015 was a disastrous year for it, especially with the theft of credit card details and numerous security breaches at retailers and credit card companies, as well as the scams associated with the rollout of the new 'chip' credit cards in 2016.

If you're a victim, it's important to implement either a Credit Freeze or a Fraud Alert on your credit record. But which should you choose? What's the difference?

What is a Credit Freeze?

One of the most important actions you can take if your identity and/or your credit card details have been compromised is to freeze your credit. That way no one can start using your name to open other accounts and borrow money in your name.

Credit freezes are one of the most effective tools against economic ID theft available to consumers. A credit freeze, or security freeze as it is sometimes called, prevents access to your credit report -- the details of your borrowing and repayment behavior stored by the

big three reporting agencies, TransUnion, Experian and Equifax.

When anyone tries to borrow money or open an account, the first thing a bank or other lender does is request a copy of your credit report from these companies.

If they can't get it, they most likely will not lend money, thereby protecting you. The good news is that taking this action also does not affect your actual credit score, the key number that summarizes your suitability as a borrower.

How do you freeze your credit?

Well, first, you have to do it separately for each of the three reporting agencies.

Any consumer in Florida may place a security freeze on his or her credit report by requesting one in writing by certified mail to the credit reporting agency. The credit reporting agency is not allowed to charge a fee for placing, removing for a specific period or party, or removing a security freeze on a credit report, to senior citizens of 65 years of age and older, and to ID Theft victims. To prove you are an ID Theft victim, you must send a valid copy of a police report, investigative report, or a complaint, to a law enforcement agency about unlawful use of your personal information by another person.

For non-victims and non-seniors, a charge of \$10 will be applied for each placing, removing or temporary lifting of a security freeze.

(Continued on page 21)

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Seniors vs. Crime

(Continued from page 20)

A credit freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report, or any information from it, without the express authorization of the consumer.

Please note that Credit Freezes may be done by phone, online, or by mail. Problems have been experienced when using phone or online methods. Florida does require that your report be in writing. Seniors vs. Crime highly recommends that you use certified mail – return receipt requested. You can obtain all three addresses, as well as a sample letter to request a Credit Freeze, from local Seniors vs. Crime offices.

There's a difference between a Credit Freeze and a Fraud Alert.

A fraud alert is more commonly used when you suspect your identity might have been compromised, but you're not sure.

In this case, companies can still seek a copy of your credit report, but the reporting agencies have to contact you with a request for your permission.

An initial alert lasts for 90 days, but you can protect your credit longer -- for up to seven years -- with an extended fraud alert.

To implement a fraud alert, you only need to contact one of the agencies and they will let

the others know. There is no fee.

In the case of both a freeze and an alert, the important thing is to implement them as swiftly as possible.

No one will watch out for your interests better than YOU. If you need assistance with a Credit Freeze or a Fraud Alert, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. They can give you the address and phone number for each of the three credit reporting agencies, as well as a sample letter to initiate your credit freeze.

There is never a charge for their services. They can be reached at 352-753-7775 at the Marion County Sheriff's Office; 352-689-4600, ext. 4606 at the Sumter County Sheriff's Office; or 352-750-1914 at the Wildwood Police Annex in Brownwood. Volunteers at all three offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook. □

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Our Gardening Column:

Cassias

by Anne Lambrecht, Master Gardener
mrsanne04@gmail.com

The cassias are blooming right now. I know you've seen their cheery yellow flowers and leaves that pray. The genus Cassia is confusing, with an arm called Senna, as well as another arm, which we know as cinnamon. For now, we'll just call this flowering shrub "Cassia".

The Cassia cousins share certain characteristics. They have yellow tropical looking flowers that bloom late summer into fall. They have rounded compound leaves with opposite leaflets that, in the evening or when stressed, close up upon themselves. They are all deciduous and weak, especially when it rains a lot here. The whole bush can topple over. However, Cassias tolerate drought well, although that's one of the triggers for their leaves to pray. They like full sun to part shade. A wonderful benefit of these plants is that they serve as a larval host plant for three types of Florida butterflies – Cloudless Sulphur, Sleepy Orange, and Orange-barred Sulphur. Cassias hail from South America, Hawaii, and India.

Two forms of Cassia most popular in Florida gardens is "Candlestick" bush (Senna Alata) and Christmas Senna (Cassia Bicap-

laris). These grow best in Zones 9-11. They always freeze back, but return in spring unless the winter is super harsh. The root system on these plants is weak and they can be moved around or removed easily. Candlestick actually looks like a candelabra, with its yellow flowers stacked high, like candles. I love this one because it's so unusual all year. In one season it can grow from 5 to 8 feet tall and 3 to 4 feet across! The seed pods turn black and after the leaves fall in the winter, the bush decorates the garden with its peculiar architectural formations. The seed pods have hundreds of seeds which will make more little plants in the spring. These can be easily pulled out.

The group of Rain Shower Trees, with their showy fall flowers, are also Cassia cousins. These are sometimes considered invasive because their seeds "volunteer" in the spring. These trees can grow to 40 feet tall. You will begin to see them bloom and go to seed in the next few weeks.

There is a weed, known as Wild Senna which is in the pea family, that grows on the side off the road from Pennsylvania to Florida. They produce bright yellow flowers which turn into thick curved seed pods, 2-3 inches long. The tea made from the wild Senna leaves has been taken as a laxative for centuries.

I would recommend getting one of the Cassias. They will not look the same all year long,

but they will make you happy all year long. You can buy them at better nursery centers and plant festivals. Be careful not to buy the plant *Senna Pendula Var. Glabrata*, which looks similar to the *Bicapsularis*, which is known to be a caution invasive in Central Florida. □



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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.

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Mother Nature...is waiting!

References:

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