

# THE



# BULLETIN



Issue 42.12



December 2016

Free Copy

Champions of Residents' Rights Since 1975

The POA Website - [www.poa4us.org](http://www.poa4us.org)

## POA Annual Officers & Directors Election Results

POA Board and Officer elections were held at the November membership meeting. Installation of Officers and Board members will be held at the December Membership meeting, on December 20<sup>th</sup> at 7PM, at the Laurel Manor Recreation Center.

### OFFICERS:

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

### DIRECTORS:

Susan Ball - St. James  
Ken Copp - Duval  
Bob Rovegno - Lake Deaton  
Sal Torname - St. James  
Jerry Vicenti - Hemingway  
Bill Yelverton - Mallory Square

### Officer Biographies

#### PRESIDENT CLIFF WIENER

Cliff and his wife, Sharon, are natives of Cleveland Ohio. They moved to the Village of Piedmont in 2002, where he helped organize the Piedmont Social Club and served as its Vice President for 3 years. Cliff attended Ohio University for 2 years and then transferred to Fenn College (now Cleveland State) and gradu-

ated with a degree in Accounting. He then applied for an apprenticeship with Local 38 IBEW and worked for 41 years as an electrician. He worked on many large projects in Cleveland, and was a Superintendent for a large contractor for over 15 years before retiring. He was also a State Electrical Inspector for many years.

In retirement, Cliff served as a Guardian ad Litem in Marion County for 5 years; was a District Commander for CERT (Community Emergency Response Teams); is a Certified CPR/AED Instructor teaching many classes throughout the year; was a member of the CIC (Com-

**Tuesday, December 20, 2016**  
**POA GENERAL MEMBERSHIP MEETING**  
**Third TUESDAY of the Month - 7PM**  
**LAUREL MANOR RECREATION CENTER**

**How to Best Solve The Problems Seniors Face Today**

**Presented by Dan Weber, Founder Association of Mature American Citizens (AMAC)**  
**POA Hall of Fame Induction**

**Followed by Questions & Answers Audio and Visual in Overflow Room**

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**All Residents Welcome - Come and Join Us!**

munity Improvement Council) for 4 years, the last two as vice president; has been a Mason for 56 years; is a member of Bahia Shrine and The Villages Shrine Club and its treasurer; was on The Villages Architectural Review Committee, and served as its chairman for 3 1/2 years; and has been a member of the Ohio Buckeye Club for 13 years and is the treasurer.

In his spare time, he is secretary of a bowling league he started in 2002, and he plays golf two or three times a week.

*(Continued on page 2)*

## The Transaction To Sell The Amenity Facilities And Amenity Fees South of CR466:

### What Does All Of This Mean?

Last month we gave you an in-depth look at Gary Morse's vision for ONE Village-Wide governance structure, with all residents being treated the same. The POA believes that unless an Amenity Authority Committee is created to manage the amenities and non-bond related fees, all things will not be equal for residents south of CR466.

The Sumter Landing Community Development District (SLCDD) Board is all Developer-elected and **not one** member is a resident of The Villages. In the November POA Bulletin, we provided you with the Florida Statutes and the "whys and wherefores" that we believe to be legally sound.

*(Continued on page 4)*

## POA Election

(Continued from page 1)

### VICE-PRESIDENT JERRY FERLISI

Jerry and his wife, Maureen, acquired their "Village" home in 2005, but became full time residents in the Village of Poinciana, in May 2010, upon Jerry's retirement.

He's had a long and distinguished career in Finance. He holds a BS in Accounting from Long Island University. He was trained in Public Accounting (Pannel, Kerr Forster) and moved into Hospital Finance where he served as Controller, St John's University, South Shore Division. He held senior positions at Staten Island University Hospital including Controller, VP, and Sr. VP and CFO. He's held similar positions (CFO and Sr. Director) for the NYU Hospital For Joint Diseases. He has served on numerous Finance Committees, including the Hospital Association of NYS (HANYS) and Greater NY Hospital Association (GNYHA). Earlier in his career, he served as treasurer for the New Springville Civic Association, (a not for Profit Civic Organization).

In addition to being Vice President of the POA, Jerry has been re-elected as a Supervisor for District 5. He was a member of The Villages CERT (Certified Emergency Response Team). He and his wife are trained responders for their block AED program. Jerry loves to bowl and golf, as well as attend various clubs, and is an avid member of SOSB (Seniors on a Spring Break). He is the proud father of two sons, with two daughters-in-law & two gorgeous granddaughters and has the pictures to prove it.

### TREASURER DONNA KEMPA

Donna, her husband Tony, and retired guide dog, Parson, moved from the Village of Amelia to the Village of Glenbrook. They are originally from a suburb near Buffalo, NY.

Donna is a cum laude graduate from the

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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University of Buffalo, BS in Registered Accounting and Finance. She also holds an AAS degree in Computer Programming. She holds certifications in public accountancy (CPA), fraud investigation and examination (CFE) and information systems auditing (CISA).

Following graduation in 2006, Donna was employed by Ernst and Young (Big 4 Public Accounting firm). She left public accounting for a life with less travel and joined a local Blue Cross and Blue Shield health insurance plan as a financial auditor. She currently works as an offsite Information Technology Consultant for Independent Health, a regional health insurance plan located in Williamsville, NY.

In her spare time, Donna can be seen jogging along Talley Ridge, watching her husband's softball game, playing pickleball, golfing, participating in yoga and yogalates classes, or enjoying the entertainment at the town squares.

### SECRETARY, CAROLYN REICHEL

Carolyn lives in the Village of Sunset Pointe. She graduated from Colorado College with a degree in Sociology. After raising a family, she returned to school and became a Registered Nurse. As a result of the demands of nursing, Carolyn continued her education, looking for alternatives.

In this process, she became a Registered Record Technician, a Paralegal, a Certified Professional in Health Care Quality, earned a Masters Degree in Legal Studies, and finally settled in as a Nursing Home Administrator for 17 years, before retiring to The Villages five years ago.

In retirement, Carolyn volunteers as a counselor for SHINE (Serving the Health Insurance Needs of Elders) and is a member of the Community Improvement Council. In her

(Continued on page 3)

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Village resident

## 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. □

## POA Election

(Continued from page 2)

spare time she enjoys golf, bridge and singles activities.

### PAST-PRESIDENT ELAINE DREIDAME

Elaine is a native of Cincinnati and moved to Polo Ridge in 1999, and now lives in the Village of Chatham. She served as President of the POA for five years, from 2011-2015, and editor of the monthly *POA Bulletin* from January 1, 2011, until August 30, 2016. Elaine received a B.S. in Education and a Master of Education from the University of Cincinnati and went on to earn a Ph.D. at The Ohio State University in Physical Education and Administration of Higher Education.

Elaine spent the first six years of her career as an instructor and coach at The College of Mt. St. Joseph in Cincinnati, and followed that with twenty-nine years at the University of Dayton, where she served in roles as assistant professor of physical education, head women's basketball and volleyball coach and senior associate director of athletics.

The scope of her impact on intercollegiate athletics encompassed the institutional, conference and national levels. She served as Division I Vice-President of the NCAA, a member of the NCAA Council and the NCAA Executive Committee, the NCAA Joint Policy Board and numerous other NCAA Committees. She was a member of the National Association of Collegiate Directors of Athletics Executive Council and served as chair of the NACDA/Sears Director's Cup Committee.

Elaine was inducted into the University of Dayton Athletic Hall of Fame and the Ohio Association for Intercollegiate Sports for Women Hall of Fame. In 2003, she received the National Association of Collegiate Women Athletic Administrators Lifetime Achievement Award.

Elaine served on the POA board in 2005-2006 and resigned from that position to head up the POA Outsource Legal Action Team, which filed the successful class action lawsuit. Following the completion of the lawsuit, she rejoined the POA Board of Directors in 2008. □

A Salute to all our Men and Women in Uniform. Thank You for Your Service!



## Membership for 2017 and Beyond Is Underway

To those of you who have been loyal members this past year and for many years, we say **THANK YOU...**

If you were a member in 2016 or 2015, and need to renew, you should have received 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](http://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](mailto: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! And, don't forget about the POA Discount Partners mentioned on page 23, along with a full listing found online at [poa4us.org](http://www.poa4us.org).** □

### POA 2017 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](http://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 - 2017 - \$10 per/household

Two years - 2017/2018 - \$20 per/household

Three years - 2017/2018/2019 - \$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**



# AAC South of CR466

(Continued from page 1)

We have received feedback that the reporting of this issue is so complicated it is hard for residents to follow – too many players, too many acronyms, etc. It is our goal in the *Bulletin* to inform, not confuse, our readers, so we're taking a step back to explain what this transaction is about, as clearly as we can.

**The Villages of Lake Sumter, Inc. (The Developer)** – This is the entity that has built and developed The Villages residential and town square districts. It is the "Seller".

**Villages Center Community Development District (VCCDD)** – This is the district that basically encompasses the Spanish Springs Town Square commercial area. It is also the district that purchased the amenity facilities and amenity fees for the residential districts north of CR466 (Districts 1-4 and Lady Lake/Lake County). This is the type of transaction that is now occurring for districts south of CR466. Its members are Developer-elected since there are no residents in this district.

**Sumter Landing Community Develop-**

**ment District (SLCDD)** – This is the district that encompasses the Lake Sumter Landing Town Square commercial area. It is the "Buyer" of the amenity facilities and amenity fees for the residential districts south of CR466. Its members are also Developer-elected since there are no residents in this district.

**Villages Community Development Districts (VCDD)** – These are the numbered residential districts, where the members are elected by residents, to administer the maintenance fees that residents pay annually for villa roadway improvements, landscaping, open areas, streetlights, multi-modal paths, master drainage systems and a water and waste water distribution and collection service system.

**The Transaction** – As occurred in the districts north of CR466, the Developer is selling the *Amenity Facilities* and *Amenity Fees* to the SLCDD. Amenity facilities include all of the recreation centers, executive golf courses, pools, postal parks, etc., located south of CR 466. The amenity fees are the monthly assessment on each residence to pay for the upkeep of the amenity facilities and services. The SLCDD is financing the purchase through the

sale of investment bonds, recently completed in the amount of approximately \$345.3 million.

The POA has stated in previous articles that it believes the transaction is good for the residents. With amenities being run by District government, all of the income and expenditures will be part of the public record. All agendas and meeting minutes are posted online, and all district meetings are public and provide for audience comments.

The issue now is governance. The POA believes an Amenity Authority Committee (AAC) should be created as it was for the residents north of CR466. However, District Manager Tutt has advised that it is up to the Seller (the Developer) and the Buyer (the SLCDD) to determine what kind of resident input they will seek, and that they have agreed that the Project Wide Advisory Committee (PWAC) has proven itself worthy of these enormous additional responsibilities. The POA continues to respectfully disagree with this decision.

**Project Wide Agreement** – Established in 2003 to provide a fund for participating districts to share costs on infrastructure repairs and maintenance that are used by all residents south of CR466. A portion of each district's maintenance fees is contributed to the Project Wide fund, based on assessable acreage. This has been a source of contention since the SLCDD has no residential acreage and substantially less assessable acreage, thus contributing less than 1% of the total Project Wide allocation.

**Project Wide Advisory Committee (PWAC)** – Formed in 2013 to advise the SLCDD on budgeting and expenditures of the Project Wide fund. It has no decision-making authority. It is made up of one representative from each of the residential district boards south of CR466, selected from the Board by the respective Board of Supervisors.

**Amenity Authority Committee** – formed for the districts north of CR466 and Lady Lake/Lake County as part of the settlement agreement of the class action lawsuit in 2008. It has authority for all decisions that relate to the amenities in those districts, even though they are owned by the VCCDD.

The POA is not trying to perpetuate rumors or create unnecessary fear of situations that are not likely to occur, but a look at history will inform you what could happen in the future.

(Continued on page 5)

**Are you feeling LOST, DESERTEd, LET DOWN and DEJECTED?**  
**Are you feeling DISCARDED LIKE YESTERDAY'S OLD NEWS?**  
**Are you feeling DROPPED LIKE A HOT POTATO?**  
**Are you feeling ABANDONED WITH NOWHERE TO GO?**

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**GOLF CART APPROVED**

## AAC South of CR466

(Continued from page 4)

**What Happened North of CR466?** In a nutshell, when the amenity facilities and fees were sold to the Villages Center Community Development District (VCCDD), ample reserves were not put into place to properly provide for the renewal and replacement of the amenity facilities. Some fell into disrepair and services were decreased when the minimum wage increased, due to a lack of funds.

The settlement agreement for a class-action lawsuit, which was resoundingly applauded by Gary Morse, created the Amenity Authority Committee (AAC) by **Interlocal Agreement allowed under Section 163 of the Florida Statute** [emphasis added], whose six members, five of which are residents elected by residents, have **1) discretion over the expenditures** of all non-bond required amenity funds and the **rate setting of amenity facility user fees**; **2) operational control** over the amenity facilities and services; **3) approval over future debt** secured by amenity fees or facilities; sale, assignment or trade of amenity facilities; and future areas to be brought within the Villages Center Community District (excepting no more than three hundred (300) additional dwelling units without their approval); and **4) authority to establish a maximum amenity fee** ("Deferral Rate") for the

Villages Center Community District territory.

**NOTE:** The current maximum monthly amenity fee, known as the Amenities Fee Deferral Rate (AFDR), on any homesite is \$155. Once that rate is reached it will stay at that amount until the AFDR is raised. However, any adjustment that is not used may be deferred and used anytime thereafter.

The settlement agreement also had, among other provisions, damages in the amount of \$40 million that have provided the funds for all of the recent, current and future renewal and replacement of aging recreation facilities.

What will be Different (or Not Equal) if residents south of CR466 have PWAC advising rather than a resident-elected Amenity Authority Committee? **ALL OF THE ABOVE.**

### South of CR466:

**The Deferral rates will continue to be set by the SLCDD**, and could potentially be different than the Deferral rates north of CR466, creating an unequal treatment of residents in different parts of The Villages. If a large difference develops, it could impact residents south of CR466 negatively when trying to sell their homes.

**The Developer can add any number of additional homes**, regardless of the stress it would put on existing facilities.

Residents elect members of the AAC north of CR466. **Residents south of CR466 do not directly elect PWAC members.** They are

appointed from among the members elected by residents for their residential district. While any individual member could be voted off of their respective district board at the next election, residents are not able to directly remove members from PWAC. In addition, **the Developer elects SLCDD members, and currently not one member is a resident of The Villages.**

**Why Create an Amenity Authority Committee Now?** "Why not" may be the better question. Why wait until there is a problem that has to be litigated? The current administration does an excellent job, but they will not be here forever. Residents need to insure that they do not end up under the 'wrong leadership' once this current administration has retired.

And, if the Developer decides to move on and also sells the commercial properties in the SLCDD District, whoever purchases the commercial properties would elect the SLCDD Board of Supervisors who would control your amenity monies and services. The time to create the Amenity Authority Committee is now, when the amenity facilities and fees are transferred, not later, after problems occur.

**NOTE:** To learn more about the complexity of District government, we encourage residents to attend CDD Orientation, held every Thursday at 10AM at the District office, and to review the information posted on [District.gov.org](http://District.gov.org) regularly. □



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## Frank E. Carr

### For Membership In The POA Hall Of Fame

Francis E. Carr is a native of Brooklyn, New York, and has lived in the Piedmont section of The Villages since 2003. He received a Bachelor of Science degree with a major in Accounting from Brooklyn College and then a Masters of Business Administration degree from Pace University. After their marriage, he and his wife, Diane, moved to Staten Island where they lived for 33 years. They have 2 sons and 2 grandsons.

Frank's interest in protecting the voice of the residents was spurred in part by the attempt of the VCCDD to charge sinkhole damages on the Nancy Lopez championship golf course (which was owned by the Developer) to the residents of Community Development District 4 (CDD4). Thanks to the efforts of the CDD4 board, led by Rich Lambrecht, this ef-

fort to charge residents was defeated. The CDD4 Board also discovered that CDD4 residents were being charged for landscaping services performed at the Mulberry commercial plaza.

He recognized that the Property Owners' Association (POA) is the only organization fully committed to the purposes of protecting the interests and rights of Village resident and joined the POA in early 2006.

At about this time, a number of POA Directors had temporarily left the POA Board to form the Class Action Five (CAF), which in 2008 secured a notable legal settlement from the Developer that established the Amenity Authority Committee (AAC), a committee dedicated to representing the interests of residents north of CR466. The POA is closely cooperative with the AAC and is fully committed to representing all Village residents.

Frank then became secretary for the POA, which was, at that time, under the leadership of POA President Joe Gorman. He thus became even more directly involved in supporting President Gorman and the POA in their efforts to fully represent the interests of Villagers.

Upon the return to the POA of CAF members Elaine Dreidame, Bill Garner, and Irving Yedwab, as well as the addition of several new and energetic Directors to the POA Board, Frank decided, at the end of 2009, to leave the POA Board. But that departure was short lived,

as Frank returned to the POA Board in December of 2010 and served through 2012.

In the middle of the 2013 year, current POA Board member, Jerry Ferlisi, assumed the duties of Vice President in addition to being treasurer of the POA. Frank then returned to the POA Board and assisted Jerry Ferlisi with his multiple duties.

When Donna Kempa assumed the responsibility of treasurer for the POA Board, Frank again "retired" from the POA Board. But he continues to be an active member of the POA. And, his long-term involvement with the POA and its Board serves as an example for all POA officers and Board members, as well as to those who belong to the POA. □

## Thank You, Myron Henry!

After eight years of service to the POA and its members, Myron Henry is retiring from the POA Board of Directors. Myron has shared his passion for the Mission and Purpose of the POA and made numerous contributions, including, at times, writing articles for this *Bulletin*. He has held primary responsibility for the POA Hall of Fame nomination, inductee process and plaque, and took the lead in writing the draft of POA accomplishments for the period 1975 – 1995.

Myron also took charge of redesigning the POA logo and POA stationery, followed by ordering polo shirts and name badges for board members. He also served as the board's substitute secretary when the elected secretary was not available. During his board tenure, Myron was very involved in advocating side striping instead of center striping on the multi-modal paths.

Myron has promised that, although he is retiring from the board, he will continue as a very interested member of the POA. □

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# District 7 Board Asks Developer to Help With Bridge Embankment Expense

Despite the Project Wide Advisory Committee's (PWAC) lack of interest in asking the Developer for assistance with the expense of the rock revetment of the Morse Bridge embankment, Villages Community Development District (VCDD) 7's Board of Supervisors, at its meeting on November 10, authorized sending a letter asking for participation in the project. In August, PWAC approved the \$1.47 million expense, but after lengthy debate at its October meeting, declined to ask the Developer to contribute to the expense or the SLCCD to participate at higher than its less than 1%.

In its letter, District 7 noted that it contributes 11.39% to the Project Wide Fund for certain infrastructure, including the island embankment. The letter also states that VCDD 7 feels that Morse Boulevard provides a direct benefit to the commercial tenants in the Lake Sumter Landing Town Square. "To reduce the maintenance expense to the residents, we are requesting that The Villages of Lake-Sumter, Inc. participate in funding the rock revetment project; this specific project is maintenance related to a major transportation network that helps the commercial businesses continue to

thrive and we feel your participation is appropriate.", the letter stated.

VCDD 7 also asked for responses to the following questions in order to gain a better understanding of the construction and life expectancy of the island embankment:

1) In building the Morse Island and the John E. Parker N/S bridge with associated roadways in 2004, what were the FDOT standards that were adhered to for building islands/slopes for land surrounding bridge abutments and water, and how many years should it last under normal conditions?

2) Since the prevailing winds come from the NE, which means more waves, and higher waves due to Lake Sumter being shallow, did the original Engineering Study address this in the initial construction/design, and did the engineers require added or additional backfill for this area?

3) Regarding the backfill used in building the island and the NE section, did the original Engineering Study recommend or require different soil than the standard "sandy-loam" soil type found in this area of Florida to reduce or slow erosion?

4) Did the original study/design/construction recommend/require aggregate to be used to supplement sand-loam soil if it was used? The rationale is that sandy-loam soil has a low compaction rate to other soil types and may have contributed to erosion in the NE section of the island.

VCDD 7's December meeting is Thursday, December 8<sup>th</sup> at 8AM, at the District office. □

## THINKING ABOUT INSURANCE?

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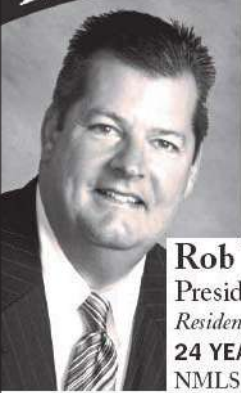
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# Project Wide Advisory Committee (PWAC) Meeting Highlights November 5, 2016

### New Business

- Jeff Pardue of Breedlove, Dennis & Associates (BDA) provided an overview on the change to the Southwest Florida Water Management District (SWFWMD) permit and maintenance to be completed on Wetland 10. Mr. Pardue advised that Permit No. 065 that covers stormwater management for only Districts 9 and 10 was changed to allow for the removal of "nuisance exotic plants". Treatments will be applied "as requested" and only Wetland 10 has been requested so far. Pardue estimated the cost at \$1750 for the one-time application.
- A District 6 resident who lives on a wetland, with a water view (Cherry Lake) and has weeds encroaching, noted that the wetland has been well maintained over the years, but recently nothing has been done. District Manager Janet Tutt advised that these maintenance issues are addressed by District Property Management. Chairman Moeller asked that this be opened as a new issue and that property owners talk with staff to begin a process that will address this concern, pointing out that this is simi-

lar to how the issue with Wetland 10 began and was ultimately resolved.

District 5 residents also brought a request for additional maintenance on a portion of the Conservation Easement along Lake Miona that borders their properties. Resident Larry White reviewed the lengthy history of maintenance issues and portions of the Conservation Easement agreement that was originally signed in 2002 and subsequently transferred to District 5 in 2004. Residents were represented at the meeting by attorney Scott Glass of Shutts & Bowen LLC, and John Miklos of Bio-Tech Consulting, Inc. Residents said they have observed everything, from wild boar and bobcats, to lily pads. Originally the land was a grazing pasture and cows seemed to take care of any necessary maintenance.

Between November 1 and December 15, 2015, twelve live oak trees were mysteriously and illegally cut down, which had a detrimental effect on the wetlands area. Someone came forward anonymously and repaid the District the cost to replace the removed trees. This issue also impacted the ability to move forward, positively, with maintenance plans.

In 2014, Mr. Pardue submitted a long-term maintenance plan to SWFWMD requesting that woody vegetation be allowed to be removed. SWFWMD responded that the removal of natural vegetation (in this case, the woody vegetation) is not consistent with the language of the Conservation Easement, but that removal of nuisance and exotic vegetation is valid.

The residents, through Mr. Grass, are now asking that the Sumter Landing Community Development District (SLCDD) that PWAC advises request that SWFWMD approve a new plan that has been submitted by Bio-Tech Consulting. This new plan, which SWFWMD has seen and according to Mr. Miklos has approved pending submission of the request by SLCDD, does allow mowing and acknowledges that some native vegetation would be cut. Exotic and nuisance vegetation would also continue to be sprayed and removed. Herbaceous vegetation would be maintained at a maximum 3.5-foot height. SLCDD would have to provide semi-annual monitoring reports for 3 years.

Cost estimates have not yet been developed to implement the plan.

Committee members had several questions pertaining to what exposure and precedent this would create for other wetland areas, as well as whether this plan only pertains to the 29.5 acres currently identified or whether the entire shoreline of Lake Miona will be affected.

District Manager Tutt advised that this is a different plan than the one submitted in 2014, and Mr. Pardue said the objectives are similar but the methodology, specifics and monitoring are different. Committee members asked that staff and Mr. Pardue meet with residents, and their legal and environmental representatives, to come up with a plan that is "permit sound" and identifies what is obligated and what is not. In addition, the committee wants to know the legal ramifications on other areas, if there is a request to SWFWMD to modify this permit.

### Staff Reports

- Sumter Landing Amenities  
District Manager Tutt presented a Power-

*(Continued on page 9)*

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## PWAC Meeting

(Continued from page 8)

Point reviewing the history of the Project Wide fund and formation of the Project Wide Advisory Committee, an update on the Amenity Purchase south of CR466, and the acknowledgement of PWAC's success by the Seller (Villages of Lake Sumter, Inc. – the Developer) and the Sumter Landing Community Development District (SLCDD).

Ms. Tutt asked that each resident District supervisory board be updated and asked for input regarding any differences in the purpose and duties of the PWAC, and suggested that after that input, a Resolution will be drafted to add Amenity Advisory responsibilities after the first of the new year.

Residents who attempted to comment on whether PWAC is the appropriate body to be in an advisory role for amenities south of CR466 were told that it is a decision between the Buyer and the Seller of the Amenities and not one on which PWAC would comment. Ms. Tutt said that each

district board can decide to opt in, or out of, representation on PWAC. (See related article on Page 1.)

- Morse Boulevard Embankment Update Bid specifications are expected to be presented to PWAC in February 2017. A resident asked that a forensic study be conducted to determine if there were any is-

(Continued on page 10)

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## PWAC Meeting

(Continued from page 9)

sues with the original construction. Ms. Tutt stated this has not been done because there has been no failure of the embankment. **NOTE:** District 7 Supervisors are sending a letter to the Developer asking for participation in the costs for the revetment of the embankment. The POA supports the actions of the CDD7 Board. (See article on Page 7.)

### Committee Member Comments

- Committee Member Don Wiley requested that bollards be installed at the entrances/exits to the multi-modal paths to keep an increasing number of cars from driving on the paths. Staff will install the flexible bollards at the Hillsborough and Pinellas Gates.
- Vice Chairman Ron Ruggeri requested a review of the height of shrubs exiting the tunnel on Colony Boulevard.

The next meeting of Project Wide Advisory Committee is Monday, December 5<sup>th</sup>, at 9AM, at the District Office. □

## Amenity Authority Committee (AAC) Meeting Highlights

November 9, 2016

An audience comment regarding cart path usage on Oregon Avenue to access Avenida Central prompted a staff request that legal counsel review the plat and provide an update at the next Committee meeting.

### Old Business

- District Counsel reported that there has been no action by Lake County regarding the sale of property to the Church of Christian Faith or on the Quick Take process for the parcels not owned by the Developer at Rio Grande.
- District Property Manager Sam Wartinbee reported that all automatic doors would be installed at all recreation centers north of CR466 by the middle of November and also that fire and ADA codes will not allow the reversal of the bathroom stall doors at

Mulberry.

- Chair Carl Bell stated that he wanted to present a plan he thought might work for the 40 acres on CR42 but deferred the discussion until the December meeting due to District Manager Janet Tutt's absence.

### Capital Projects Update

- Staff anticipates 100% completion of construction plans in the beginning of December for Hacienda Trail and other multi-modal paths north of CR466.
- AAC approved the award of the RFP for renovation of Saddlebrook Village Recreation Center. The anticipated start date is January 2017 with completion projected for Summer 2017. The facility will be closed during renovations, including the pool and pavilion. Outside courts will remain open.
- A change order was approved for work on the Boone and Del Mar Gate restrooms.

(Continued on page 11)

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## AAC Meeting

(Continued from page 10)

- Staff is in the process of issuing purchase orders for construction of a path to Mulberry Dog Park and golf cart parking area with project anticipated to start December 5<sup>th</sup>.
- Construction on the indoor restroom at El Santiago is underway and should be completed by the end of November.
- Final project cost will be provided for the Golf View Dock and Pavilion, at a future meeting, once all the closeout documents have been received.

Committee Member Don Deakin presented a District 4 request for the AAC to construct a sidewalk at the Mulberry crosswalk. The Committee requested that staff review and add to Old Business and provide photos at the next Committee meeting.

Please go to the [DistrictGov.org](http://DistrictGov.org) website for the official minutes, agendas, and meeting schedules. Next AAC Meeting: Wednesday, December 7<sup>th</sup>, 9AM, at the Savannah Center. □

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## Medicare Annual Election Period (AEP) FINAL DAYS!!

The Medicare Annual Enrollment Period (AEP) is in its final days with the deadline of December 7<sup>th</sup> is fast approaching. 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. SHINE Area Coordinator Betty Cunningham, speaking at the November POA Membership Meeting, stressed that people should review their plans, especially the Part D Prescription Drug plans, annually. **If you have not yet reviewed your needs and options, you need to do so NOW!**

For a complete review of Medicare Plans, please review the article in the September 2016 issue of the *POA Bulletin*, available online at [poa4us.org](http://poa4us.org).

Our local SHINE is a group of 24 volunteers, led by Mrs. Cunningham. The remaining sessions available for December can be found in the next column. Mrs. Cunningham is a virtual encyclopedia of Medicare information and she was our featured speaker at the November POA Membership meeting.

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.

### Member Questions & Responses

**Q1)** If you have a UnitedHealthcare Advantage Plan, can you see a doctor that is not part of The Villages Health (TVH)? **R)** Yes, if a doctor outside of TVH accepts the plan, then you can see them.

**Q2)** Who makes the determination as to whether you are in the hospital under observation or if you have been admitted? **R)** There are no rules as to how the determination is made, or who makes the determination. If you are going to be in the hospital for 3 days (3 midnights), you need to ask what your status is. If you know you are going to rehab, you must ensure that you have been admitted as an inpatient, or, you will be responsible for the cost of rehab.

**Q3)** What recourse do you have to challenge your status? **R)** You can challenge, but it is very difficult and you may not win.

**Q4)** I have an Advantage Special Needs Plan. Why do I pay less than my wife? **R)** It all depends on the plan you have.

**Q5)** What are self-administered medications? **R)** A self-administered medication is something like Tylenol, or pain medicine. If you see this on a bill, ask for an itemized statement. Make sure that it is something that you actually took, and if it is not, ask that the charge be removed from the bill. Insurance will not pay for it.

**Q6)** Where can you get information on doctors that are available? **R)** Word of mouth is the best way to get information on doctors. You can also use the [healthandmedicaldirectories.com](http://healthandmedicaldirectories.com) website for a list of providers.

### LAKE COUNTY:

**Tuesday:** 9:30 – 11:30 AM Leesburg Public Library, 100 East Main Street, Leesburg. December 6<sup>th</sup>

**Wednesday:** 9 – 11:30 AM Cooper Memorial Library, 2525 Oakley Seaver Drive, Clermont. December 7<sup>th</sup>

**Wednesday:** 2 – 4 PM Lady Lake Library, 225 Guava Street, Lady Lake. Dec 7<sup>th</sup> & 14<sup>th</sup>

**Thursday:** 10 AM – 12 PM Tavares Library, 314 N. New Hampshire, Tavares. Dec 1<sup>st</sup> & 8<sup>th</sup>

**Thursday:** 1:30 – 3:30 PM Mount Dora Library, 1995 N. Donnelly Street, Mount Dora. December 1<sup>st</sup> & 8<sup>th</sup>

### SUMTER COUNTY:

**Tuesday:** 9 – 11:50 AM, Lake Miona recreation Center, 1526 Buena Vista Blvd. December 13<sup>th</sup>

**Tuesday:** 9 - 11:50 AM, Eisenhower Recreation Center, 3560 Buena Vista Blvd. December 6<sup>th</sup>

**Wednesday:** 9 – 11:50 AM, Eisenhower Recreation Center, 3560 Buena Vista Blvd. December 7<sup>th</sup>

**Friday:** 3 – 5:50 PM, Chula Vista Recreation Center, 1011 Rio Grande Ave. December 2<sup>nd</sup> □

## November Forum

**Q1)** Has the POA taken a position on the Morse Boulevard Bridge? **R)** First, the issue is the bridge embankment island, not the bridge itself. It is an example of a repair issue the POA believes the Developer should help pay for and/or the SLCCD should participate in to a higher financial degree. The Villages Community Development District 7 Board of Supervisors is sending a letter to the Developer asking for participation in the expenses for the island's rock revetment project. (See Article on Page 7.)

The District has distributed a white paper that says, "The Morse Bridge is in great shape. It is maintained by Sumter County!"... However, the actual topic is the Morse Bridge Island Embankment.

The document clarifies that the Morse Boulevard roadway, between CR466 and Stillwater Trail AND the bridge, after inspection, were turned over to Sumter County for maintenance, as is the case with most all of the roadways built in The Villages.

Three and a half years ago, the embank-

ment (**not the bridge**) experienced some sloughing of some of the soil. Although the roadway was not in any immediate danger, the District took swift remedial action to shore up the area that experienced the sloughing (and also protecting the utilities located along the embankment). At that point, there was no definitive discovery performed to determine if there was a sinkhole, construction failure, natural occurrences or some other reason for the sloughing. District staff recommended to the Project Wide Advisory Committee (PWAC) that they secure an engineering analysis of the embankment and provide any recommendations they felt appropriate.

A Slope Stability Analysis was performed by Kimley-Horn and Associates, Inc. (KHA) for the Lake Sumter Island embankment on Morse Bld. KHA was not involved in the original design and construction of the embankments or the bridge. The analysis did not include the Morse Boulevard Bridge over Lake Sumter, and there is no evidence of issues with the structure. The KHA finding concluded that the existing slope exceeded the Florida Department of Transportation minimum factor of safety for permanent slopes. They presented

three options to the PWAC to mitigate further erosion on the island embankment, and PWAC chose the rock revetment option (1) at a cost of \$1.47 million.

To see the entire paper, go to **District-Gov.org** and look under news and information.

Stay tuned to see what/if VCCD 7 receives answers to its request for Developer participation in the expense, as well as to the questions it posed regarding construction of the bridge and embankment.

**Q2)** What is being done regarding the Amenity Authority Committee (AAC) versus PWAC oversight on the amenities south of CR466? The Developer has said everything should be the same but if we don't have an AAC south of CR466, they will not be. **R)** The POA has maintained, and continues to argue, that an AAC can be created to manage amenities south of CR466, via an interlocal agreement allowable under Chapter 163 of the Florida Statute. However, District Manager Janet Tutt insists that it would be a violation of Chapter 190 of the Florida Statute that governs Community Development Districts. (see related Article on Page 1.) □

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## LETTERS TO THE POA

Letter to the POA:

### Who Talks Like This?

I tried to read the November issue of *The Bulletin*. I lost track of what the articles are trying to say because of the acronyms. Who communicates like this? It's likely that you folks are honestly trying to communicate what's going on within the Villages. And, I'd like to know about it, but why not use English so a reader doesn't have to use a website to interpret. Basic journalism rule: when you complicate the wording you lose the intended impact of your story. Nat Haytcher, Pine Ridge

**POA Response:** Thank you for your feedback. The Villages system of government is very complicated with numerous elected and appointed boards and committees. What we try to do in each article is give the full name of the entity followed by its acronym in parenthesis. After that, for brevity and consistency, we use the acronym. Often we are dealing with a report from a single entity. In the November issue, the subject of the sale of amenity assets and fees to the Sumter Landing Community Development District (SLCDD) also involves a number of units of our government, so unfortunately the article is full of names and acronyms.

Perhaps we are digging 'too deep into the weeds', but it has always been our intent to give the residents enough background and history to put the current issue in some kind of context.

We will certainly try to be aware when writing future articles that it can be difficult for readers to follow and will do our best to make it easier. You might also take a look at the [district.gov](http://district.gov) website where you will also

find a tab for acronyms. It seems it is the world in which we live these days. Following, please find a list of some of these acronyms.

- **F. S. Chapter 190** - The Florida Statute (law) passed in 1980 that authorized and continues to regulate Community Development Districts (CDDs). CDDs are very popular in Florida where over 600 have now

(Continued on page 16)

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### Who Talks Like This?

(Continued from page 15)

been formed. CDDs perform many of the functions of towns and cities but do not

have police or judicial powers. See the direct link to and the comments about Chapter 190 on the POA website, [poa4us.org](http://poa4us.org), in the CDD section.

- **CDD** - This stands for Community Development District, which is a form of special purpose government in Florida. CDDs are similar to forms of government like towns, municipalities, and cities. In The Villages, there are twelve residential CDDs and three commercial CDDs, which administer the functions of The Villages. Please read the Bulletin article entitled: "CDD The Good, The Bad, and The Ugly" in the CDD section of the POA [poa4us.org](http://poa4us.org).
- **VCCDD** - This stands for the Village Center Community Development District. This is the government which provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area north

(Continued on page 17)

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## Who Talks Like This?

(Continued from page 16)

of CR466. The VCCDD is often referred to as a Center or Commercial CDD. The actual geographic boundaries of the VCCDD are roughly the downtown area around the Spanish Springs town square, and encompasses most of the area bounded by Aven-

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in the VCCDD, the Developer of The Villages, being the primary landowner in this area, continues to elect all five supervisors, many of whom are business associates, employees, or friends of the Developer, and often do not even live here. The VCCDD administrative/service area includes residential CDDs 1-3, in Sumter County, CDD4 in

(Continued on page 18)

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## Who Talks Like This?

(Continued from page 17)

Marion County, and also the areas of The Villages in the Lady Lake/Lake County on either side of US Hwy 441/27. The District Manager of the VCCDD is Ms. Janet Tutt. Additionally, the VCCDD administers the **General Fund** and allocates costs to the various users for all management personnel employed by the District.

- **AAC** - This stands for the Amenity Authority Committee, which is a committee of the VCCDD, authorized for the purpose of decision-making on all amenity issues for the VCCDD administrative area north of CR466. This Committee was established as a result of the Lawsuit Settlement with the Developer and the VCCDD in early 2008. This committee is comprised of six members: an

elected resident from each of the four residential CDDs north of CR466, an elected resident from the Lake County portion of The Villages, and an appointed representative from the VCCDD. The AAC meets monthly and the meetings are open to all residents. The AAC has control over all VCCDD non-bond related amenities funds.

- **SLCDD** - This stands for the Sumter Landing Community Development District. This is the government unit that provides services, security, fire and emergency medical response, recreation facilities and services, etc., to residents in The Villages area south of CR466. The SLCDD is also a Center CDD and basically encompasses the downtown commercial area of the Sumter Landing Square. Because there are no residents within the boundaries of the SLCDD, the Developer continues to elect

the supervisors of the SLCDD as he does for the VCCDD. The SLCDD administers services for residential CDDs 5-10 in Sumter County and CDD11 in Lake County. Ms. Janet Tutt is the District Manager of the SLCDD.

- **PWA** - The Project Wide Agreement - On August 29, 2003, the SLCDD Board (all Developer elected) and the CDD5 Board (Developer elected at the time) entered into an interlocal agreement identified as the PROJECT WIDE AGREEMENT, stating that its purpose was to provide that the expense of maintaining certain project wide improvements is shared equitably among all Districts within the area subject to the Agreement. Over time, the agreement has been amended to now include CDDs 6, 7, 8, 9, 10 and 11. All improvements listed in the Project Wide Agreement are located in the Villages and are south of CR466 and north of CR44. The improvements to be maintained now include landscaped rights-of-way (Buena Vista, Morse, CR466 and CR466A) including street lighting and irrigation, entry features (CR44, CR466 and CR466A), lakes, shorelines, conservation, storm water retention and buffer areas, roads, bridges (except the Lake Sumter bridge), and transportation/recreation trails (multi-modal paths) and tunnels.
- **PWAC** - The Project Wide Advisory Committee was established by the SLCDD, in January of 2013, as a result of a number of residents expressing that they believed that since they were paying the bills for the

(Continued on page 19)

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## Who Talks Like This?

(Continued from page 18)

PWA projects, they should have some input. PWAC is comprised of one Board Supervisor from CDDs 5-9 and 10, each of whom must be a resident of the District appointing him/her. The PWAC was created to provide input, explore issues and provide advice and recommendations to the SLCCD on issues related to the maintenance of Project Wide Improvements.

- **CDD1, CDD2, through CDD11** - The numbered Community Development Districts are the residential districts. Ms. Janet Tutt is the District Manager of each of these residential CDDs.
- **VCDD** - This is an abbreviation for Village Community Development Districts. It is not actually a community development district, which creates some confusion among residents. This acronym is in the LOGO previously used on many District documents, vehicles, employee shirts, name tags and buildings. Recently, it was changed to The Villages logo. It is a collective term that includes all 14 CDDs located within The Villages. It was incorporated when the decision was made to unify departments which include customer service, community watch, property management, administration and others.

- **VLS - The Villages of Lake-Sumter, Inc.** The Morse family corporation that developed The Villages. We often refer to Mr. Gary Morse as the Developer of The Villages. Mr. Morse is the son of the founder, Mr. Harold Schwartz, and served as the President of The Villages of Lake-Sumter, Inc., until his passing. His son, Mr. Mark Morse, now serves as the President of The Villages of Lake-Sumter, Inc. □

### Letter to the POA:

## Villagers Fed Up With Neighbors Allowing Dogs to "Use" Their Yard

A common problem throughout The Villages neighborhoods is the lack of respect shown by neighbors who allow their dogs to "sprinkle" lawns and use them as "dumping grounds". According to Joe and Pauline Apichella, who live on Adams Lane, this has been an ongoing problem. They have reportedly had two confrontations with neighbors, and have spent more than \$6,000 to replace grass, shrubs and landscaping that has been ruined because of animal waste.

The Villages Deed Compliance states this concerning animals: Only domestic pets are

permitted and they shall not be allowed to make any unreasonable amount of noise or **create a nuisance** [emphasis added]. Pets must be controlled by a leash when not in the confines of the home. **As a courtesy, owners should pick up after their pets** [emphasis added]. All city and county pet ordinances should be adhered to.

The Community Standards office said the activity can be reported, and if the pet owner is identified, a complaint can be filed for their office to investigate and contact the owner. In addition to city and county pet ordinances, all local ordinances must be followed and animal control can also be contacted if problems persist.

It is wonderful that The Villages is a pet friendly community. There are dog parks that can be used and there are "common" areas in neighborhoods that are not your neighbor's pri-

(Continued on page 20)

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## Villagers Fed Up

*(Continued from page 19)*

vate property. There are yard signs that can be used, only in districts that allow them, advising dog walkers to keep pets off the lawn.

Any yard with a sign, actually all lawns, should certainly be respected. "Curbing" your dog means not allowing it to go beyond the curb into someone's yard. Villa areas, where there is rock or stone, bushes, etc., in front of someone's house, are NOT common property and pets should stay out of those as well.

Neighborhood conflicts about a variety of issues are not uncommon, and as the Apichellas point out, are usually created because one neighbor does not respect the rights or property of another.

So, let's get back to basic respect and keep animals out of neighboring private properties. □

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## Seniors vs. Crime

### Leading the Fight Against Scams Holiday Scams

This festive season should be a time of celebration. Seniors vs. Crime doesn't want you to spoil it by falling victim to holiday scams.

Many holiday scams are variations of tricks you may encounter at any time of the year. Scammers are going to be busy, not just on the Internet but at the mall, at the airport, at the register and even at your front door. It's bonanza time for them, as they take advantage of the seasonal hustle and bustle.

Here are some of the main holiday scams and a few hints on avoiding them.

**1. Internet Holiday Scams:** Last year it was the #1 holiday scam. Now it's bigger than ever. By far, the fastest-growing online holiday scam is the setting up of bogus websites offering just about everything you could want for Christmas, especially those hard to find gifts, at fantastic bargain prices.

In addition to bogus web sites, watch out for phony ads on auction sites; eGreetings card links that take you to a bogus site or download malware onto your computer; and counterfeit designer label products.

To avoid these types of scams, you should not trust a site or name you don't know. Don't fall for prices that are too good to be true - they usually are.

**2. Charity-Related Holiday Scams:** Holidays are just the best time for scammers to tug on our heartstrings. And the most likely place you'll encounter them is when they rattle a collection box in front of you either as you do your shopping or at your front door.

Also be on the alert for telephone and mail solicitations. How can you possibly know the caller or sender is who they say they are, and why on earth would you give them your credit card number? If you don't have time to check out how genuine the collector is, simply don't give. If you want to help them, find the charity name and donate directly.

**3. Holiday Scams In The Mall:** Crowds mean rich rewards for pickpockets. If they steal your wallet, they'll have not only your money but also your credit cards and personal information that could lead to identify theft.

Also, watch out for charity collectors as mentioned above; people hovering around you as you pay; temporary stores or booths whose operators may disappear after Christmas, and offers of "cheap" items from someone who approaches you in the parking lot.

To avoid these scams, keep your wallet inside a closed purse or in a pocket with your hand on it. Leave non-essential identifying information and spare credit cards at home. Return frequently with gifts to your car and lock them out of sight in the trunk. If someone calls for your attention, protect your possessions first.

*(Continued on page 21)*

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## Seniors vs. Crime

(Continued from page 20)

**4. Holiday scams at the cash register:** If you're a shopper, beware of being short-changed, either intentionally or unintentionally. Both are easy to do in the frantic atmosphere at the cash register at this time of year.

To protect yourself, have a fairly clear idea of the total cost before you go to the register. Don't move away from the register until you've checked your change and your receipt.

**5. Holiday scams in your home:** As mentioned above, bogus charity collectors may come knocking at your door this festive season. But one of the newer scams likely to take advantage of Christmas activities is the "parcel-waiting" trick.

You are notified, often by email, there was an unsuccessful attempt made to deliver a package to your home. You are asked to call a particular number for more details.

You might reasonably be expecting a parcel at this time of year, so you call the number and get a recorded message or music that keeps you on the line for a while.

In fact, you've connected to a premium line or overseas service, which will be charged at exorbitant rates on your next phone bill.

Also, watch out for products arriving that you didn't order.

To avoid the phone scams, check the area

code if it is not a local or toll free number before calling back. Don't give out personal details over the phone to someone you don't know. Never pay COD or delivery charges on something you didn't order.

No one will watch out for your interests better than **YOU**. If you need assistance with any holiday scam, contact your nearest Seniors vs. Crime office in The Villages. There is never a charge for their services.

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

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Our Gardening Column:

## Persimmons - Fruit of The Gods

by Anne Lambrecht, Master Gardener  
mrsanne04@gmail.com

If you've never tried a persimmon, you owe yourself a try. The "Divine Fruit" is delicious and beautiful and guess what – easy to grow! I love them. Right now is their season. Persimmons are American natives and Oriental or Asian and are either astringent or non-astringent. The native Algonquian word for persimmon is *pasimenan* which means "dried fruit." The health benefits of persimmons are numerous as with any orange fruit.

They taste kind of like an apricot-mango, rich and sweet and juicy and honeylike. Persimmons get a bad rap because unripe fruit contains high levels of tannins, and, when eaten, these bind to proteins in the mouth and cause the odd and unpleasant sensation of puckering dryness.

Persimmons are native to the United States (*Diospyros virginiana*). There are imports from Asia, or Oriental persimmons (*Diospyros kaki*), which were introduced to this country by Commander M.C. Perry in 1856. The US Department of Agriculture imported many trees in the 1870's, planted in the southern U.S.

Our native species is a bigger, more cold-tolerant tree than the Asians, but the Asians

bear larger fruit. Neither species is fussy about soil, as long as it is well drained. The Oriental persimmons make nice shade trees, and are best for the yard, growing to around 6-8 feet. They have a round spreading top, with beautiful color in the fall. The natives should be grown where you want a woodland garden as it can get a little wild and tall.

The orange-red fruit resembles a tomato in feel, with smooth skin. The fruit can be shaped like a roundish cone, kind of like an acorn, or round like a small tomato. Where it is attached to the tree is called a calyx, a square set of leaflets attached to a little branch of the tree. When ripe, soft fruit can be clipped at the stem as pulling will often leave the calyx and some of the fruit on the tree. There is twisted technique which breaks the stem but you can always use scissors.

Fuyu, also known as Fuyugaki, is the most popular non-astringent tree in Florida and is the most widely grown persimmon cultivar in the world. "Suruga" is the sweetest of the non-astringent types. Fuyu can be eaten while still crisp and is sweet without bitterness.

Most of the oriental persimmon trees grown in Florida are propagated onto the native persimmon rootstock. The root system handles both flooding and drought conditions. The roots are black! Do your homework before you decide on the cultivar as there are several to choose from. Trees should be fertilized three

times a year: in March when still dormant, in June, and again in August to early September.

The trees are generally considered to be free of pests and diseases. Because they are native, persimmons are afflicted by fewer maladies than other fruit like apples or peaches. The one fungus to watch for is anthracnose, which can cause some of the foliage to turn a mottled black in late summer. There are no insect pests of note, though all manner of critters are interested in the ripe fruit. I know it's time to harvest mine when I see a little bite taken out of the fruit here and there. Even if it's under-ripe, they will ripen for you inside within a few days. Deer, raccoons, opossums, squirrels and birds all have a taste for the fruit. Some hunters find wild persimmon trees in the woods to find deer.

A mature tree can bear hundreds of pounds of fruit. Ripe persimmons do not store well, and so there are a variety of ways to process the fruit. Most common is to pulp the fruit, this can then be dried into fruit leather or used in baking.

Some cool facts: For years, whenever Jack Nicklaus opened a golf course, he hit his ceremonial tee shot with a persimmon driver, autographed the club's crown and had it mounted in the clubhouse.

Persimmons are a member of the ebony family; in fact American persimmons are the only native members of this largely tropical family of trees. The wood is quite hard and until the advent of iron-forge technology in the late 1800s, persimmon wood was used for making driving heads for golf clubs. Today, the wood which is also known as 'white ebony' is prized by woodworking hobbyists and is still used for billiard cues, veneer and hardwood flooring.

Persimmon cookies and bread are traditional desserts, which are still popular today in areas of the south and mid-west.

Persimmon beer, known colloquially as 'possum toddy,' after that creature's affinity for the ripe fruit, is now all the rage in the foodie beer drinking world.

Another cool fact: "Persimmon Regiment" was a term used during the Civil War to describe the regiments that stopped marching for a brief while to consume persimmons.

Oriental Persimmons in Florida SP 101 April 1994 by E.P. Miller and T.E. Crocker, <https://www.treepeony.com/pages/american-persimmon-diospyros-virginiana> □

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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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References:

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