

THE



BULLETIN



Issue 43.04



April 2017

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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

Survey Results Residents South Of CR466 Want An Amenity AUTHORITY Committee (AAC)!

The POA included a survey in the March 2017 *Bulletin*, which was also emailed to 9,499 residents south of CR466 (POA members and non-members) asking for resident input on a series of questions about how amenity fees, facilities and services, south of CR466 – sold last year by the Developer to the Sumter Landing Community Development District (SLCDD) – should be managed, and by what entity.

Background:

- In November 2016, the SLCDD finalized the sale of just over \$340 Million in bonds to finance the purchase of the amenity facilities and fees, south of CR466, from the Developer. The District conducted an in-depth assessment of all amenity facilities included in the sale and provided a detailed maintenance schedule and budget for each facility. Annually, 3% of gross revenue will be deposited for Renewal and Replacement. The Developer deposited \$11 Million from the purchase proceeds for Working Capital and Reserves.
- The SLCDD will now collect approximately \$5 Million, each month in amenity fees, from residents living south of CR466.
- District Manager Janet Tutt has proposed

adding another Advisory layer for these amenity assets to the Project Wide Advisory Committee (PWAC), which currently advises the SLCDD on budgets and matters concerning maintenance issues on the Project Wide list (shared by all districts south of CR466), as opposed to creating an Amenity AUTHORITY Committee akin to the Amenity AUTHORITY Committee now operational north of CR466. Ms. Tutt has been adamant that the SLCDD cannot legally delegate its authority to any other decision-making entity, such as an AAC. She has also stated, many times, that the Developer could have

chosen to sell these assets to anyone, but chose the SLCDD, and that the purchase agreement says the seller (Developer) and purchaser (SLCDD) will work together to determine an appropriate mechanism for resident input. According to Ms. Tutt, it is not up to the residents; it is simply between the Developer and the SLCDD to choose this mechanism for resident input.

(Continued on page 2)

Project Wide Advisory Committee (PWAC) Expected to Begin Amenities Budget Discussion at April 3 Meeting

District Manager Janet Tutt told the Sumter Landing Community Development District (SLCDD) that the work on revising the 2016-17 budget, adding the newly purchased amenity assets and fees south of CR466 along with the associated expenses, is almost complete. She said she hopes it will be done in time to allow for a discussion at the Project Wide Advisory Committee (PWAC) meeting on April 3. The budget will then be presented to the SLCDD Board at its meeting on April 20.

This budget discussion signals the beginning of formalizing PWAC's Advisory role with respect to the amenities south of CR466. While the SLCDD has indicated it will take Ms.

(Continued on page 5)

Tuesday, April 18, 2017
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month - 7PM
LAUREL MANOR RECREATION CENTER

**How the AAC Works for
Residents North of CR466**

Presenter Carl Bell, Chair AAC

Followed by Questions & Answers

Audio and Visual in Overflow Room

Donuts and Coffee for All After the Meeting!

All Residents Welcome - Come and Join Us!

AAC South of CR466

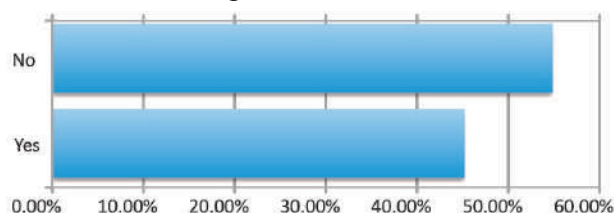
(Continued from page 1)

- However, the 2008 lawsuit settlement agreement created an Amenity AUTHORITY Committee through an Interlocal Agreement (allowed by Florida Statute). Therefore, the POA does not accept Ms. Tutt's interpretation that the AAC was "court ordered"; rather, it is the POA's position that the VCCDD accepted the establishment of the AAC as a part of the settlement agreement.
- **The POA believed the purchase by the SLCDD was right, but remains steadfast in its support of residents' rights to elect the people who will make decisions about their amenity facilities, services, fees, and prevailing rates.**

Survey Results:

Of the 9,499 emailed surveys, there was a 17% response rate. Additional surveys were submitted by mail from the *Bulletin* article. The survey revealed two key points: 1) Residents are generally unaware of what PWAC and the SLCDD are, what they do, and how they are appointed/elected; and 2) Resident respondents overwhelmingly support the creation of an Amenity AUTHORITY Committee. Following are each question and responses.

1. Do you know what the Sumter Landing Community Development District (SLCDD) is and how its Supervisors are elected?

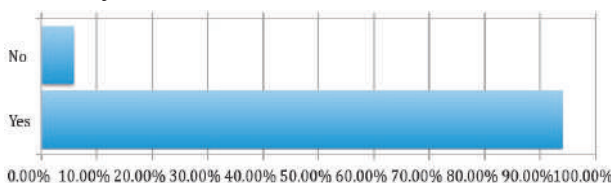


2. Does it matter to you that an entity elected/appointed by the Developer (the SLCDD, none of whom reside in The Villages), operationally control both your amenity facilities

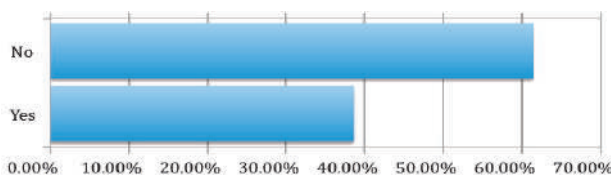
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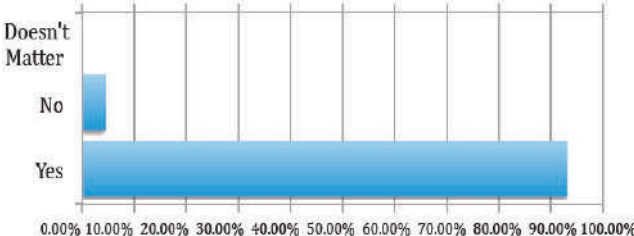
and services, and the amenity fees you pay monthly?



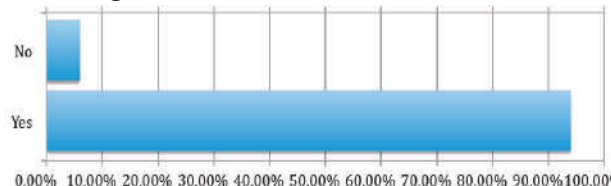
3. South of CR466, there is a Project Wide Advisory Committee (PWAC); Do you know what it is and what it does?



4. As a resident living south of CR466, would you prefer to 'directly elect' the people who are responsible for controlling your amenities and the fees you pay monthly?



5. Do you believe that by establishing an 'AAC entity' south of CR466, it would better insure 'Villager participation' in issues important to the quality of your daily lives and add an important degree of equality among and between all Villagers, north and south of CR466?



6. Would you consider the establishment of an AAC, SOUTH of CR466, as a "necessary" addition

(Continued on page 4)

POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

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Page 18
**National Retirees
 Legislative Network
 (NRLN) -Villages Chapter
 Washington DC Lobby Report**

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Where can you get an advocate, informative programs, discounts from businesses, and a wealth of information about the community you live in for just \$10 a year? That's right – the Property Owners' Association of The Villages. The monthly *Bulletin* strives to give you factual information from the perspective of how something might affect the residents and is delivered to every driveway. The Villages is a wonderful place to live and the POA wants to do all it can to help make it even better. That means sometimes we have to play the "devil's advocate" to really dig deep into decisions that might affect our futures and property values.

We live in what is arguably the most unique community in the country. We are blessed with

wonderful golf courses and pools, recreation centers, activities galore, beautiful landscapes and preserves, fantastic town squares...the list goes on. And, we are blessed to have excellent leadership at the District level, with District Manager Janet Tutt at the helm, along with an absolute army of excellent departmental leaders and staff.

The POA can help you if you help us by strengthening our membership and getting involved! \$10 a year? You can't beat it! If you haven't sent in your prefilled renewal form, please do it today. If you're reading this and you've never been a member, please use the form below or go online at poa4us.org. Make your check payable to the POA. □

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 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: \$ _____

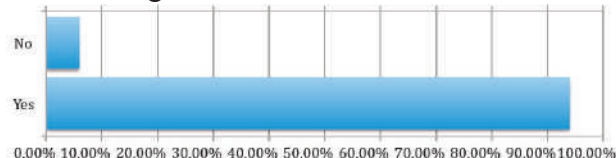
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THANK YOU FOR YOUR SUPPORT OF THE POA

AAC South of CR466

(Continued from page 2)
to our local government?



We also received hundreds of comments on this topic, and thank the residents for their input.

Next Steps:

What can residents do to have an impact on the outcome of the governance structure south of CR466 and ensure that every option is considered?

Call and/or send an email to your District supervisors expressing your support for an Amenity AUTHORITY Committee. You can find their email addresses and phone numbers on districtgov.org, select the District you live in under "Your District", and on the left hand column, select "Board of Supervisors". You can also find your district's meeting date and time on this site. Attend the next meeting to express your concerns about how this is being handled and that you do not support an Amenity Advisory function being added to PWAC.

Call and/or send an email to the SLCDD Board members. Find their contact information on the districtgov.org website and

select "Sumter Landing" under the "Your District" tab. Let them know that you want the same kind of Interlocal Agreement establishing an Amenity AUTHORITY Committee as was done for residents north of CR466. Their meetings are held on the Thursday before the third Friday at 10AM at the District Office in Lake Sumter Landing. Attend these meetings as well, and speak up!

Time is of the essence. At the February PWAC meeting, Chairman Peter Moeller indicated that the discussion about adding the amenity responsibilities would occur sooner rather than later. Ms. Tutt has said that once the budgets have been revised for 2016/17 the discussion can occur, which she expects to present at the April 3 PWAC meeting. (See Page 5.) Attend this and every District Board, PWAC and SLCDD meeting until it has been proven that this can or cannot be done.

THE BOTTOM LINE ON THIS ISSUE

Ms. Tutt has repeatedly given several reasons for not creating a separate Amenity AUTHORITY Committee, key among them that it is between the Developer and the SLCDD and the residents have no say, and that it is not permitted by Chapters 190 and 163. The POA has also obtained a legal opinion and believes the 2008 lawsuit settlement agreement was the vehicle that established the AAC north of CR466 through an Interlocal Agreement with the VCCDD, and that it is

allowed by Florida Statute. The opinion of the POA's attorney is that a judge could not order an action that is, as Ms. Tutt states, not allowed by the law.

There is, therefore, a simple question that needs to be answered first: **ARE THE SLCDD AND THE DEVELOPER WILLING TO CONSIDER ESTABLISHING AN AMENITY AUTHORITY COMMITTEE?** If, as has been stated in the past by both Mr. Gary Morse and Mr. Mark Morse (See POA November 2016 *Bulletin*, Page 1, by going to poa4us.org and click on "*Bulletin* Archives"), the answer is "YES", then we can get to the second question of whether or not it can be done legally. If the answer to the first question is "NO", then District Manager Tutt and the Developer appointed SLCDD Board should stop hiding behind "the law" and tell the residents they do not want to do what the residents have asked. The POA, therefore, respectfully requests that the SLCDD answer this specific question as to whether or not they wish to create an Amenity AUTHORITY Committee if it can be created via the same type of Interlocal Agreement per Chapters 190 and 163 of the Florida Statute. □

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PWAC/Amenities

(Continued from page 1)

Tutt's recommendation to use PWAC as its sounding board on amenity issues instead of considering the establishment of an Amenity **AUTHORITY** Committee, a required resolution amending PWAC's role has not yet been presented or approved.

The POA continues to advocate for residents' rights to directly elect members of an Amenity **AUTHORITY** Committee to manage their amenity facilities, services and fees (see Page 1 Story). Now is the time for residents to express their feelings on this matter. See Page 4 for recommended actions and contact information. **Make plans to attend both the PWAC and SLCDD meetings in April!**

Following are the meeting times and locations. Watch for the agendas to be posted, on the **districtgov.org** website, one week prior to each meeting.

Project Wide Advisory Committee:

Monday, April 3, 2017 at 9AM

District Office at Lake Sumter Landing

- 2nd floor, 984 Old Mill Run (in the walkway

across from Starbucks)

districtgov.org - click on "Committees" and select "Project Wide Advisory" for committee member email addresses and phone numbers, and meeting agenda.

Sumter Landing Community Development District:

Thursday April 20, 2017 at 10AM

District Office at Lake Sumter Landing - 2nd floor, 984 Old Mill Run (in the walkway across from Starbucks)

districtgov.org - click on "Your District" and select "Sumter Landing" and then select "Board of Supervisors" for committee member email addresses and phone numbers, and meeting agenda. □

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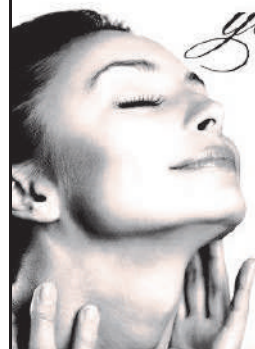
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Commercial Community Development Districts (CDDs): What are Their Powers and Who Do They Represent?

Hopefully, Villagers have a better understanding of the role of their numbered residential Community Development District Board of Supervisors (CDD) after the articles and information in the March 2017 *Bulletin*. You will recall these Supervisors are the only officials that residents directly elect in the districts south of CR466. North of CR466 in Districts 1-4, and Lady Lake and Lake County residents, via a landowner election, also select the representatives to the Amenity AUTHORITY Committee. Literally thousands of residents cast votes for people who live in their districts to represent them.

What about the Commercial CDDs? Who elects them and what are their powers?

There aren't any residents in these districts so they are set up with bi-annual landowner elections. Who owns the many parcels of land in these districts? Primarily, the Developer. While thousands of residents elect their district supervisors, only 35 votes were cast in the 2016 landowner election for the SLCDD area. There is no requirement that the supervisors elected to these commercial boards live in The Villages, and in fact, with the exception of one member of the Village Center Community Development District (VCCDD), no others currently live in The Villages. Some of them live as far away as Orlando!

Let's continue to use the SLCDD as an example. Following is a list of the current SLCDD supervisors and their current or previous employment affiliations:

- Mike Berning, head of sales and marketing for The Villages.
- Joseph Nisbett, owner of country clubs in The Villages.
- Brad Brown, who for many years headed The Villages Insurance.

- Gerry Lachnicht of Sabal Trust Company – affiliated with The Villages Operating Company.
- Randy McDaniel, head of the Villages Charter School.

Now let's look at what these commercial district boards are responsible for.

The VCCDD serves as the "management" arm of The Villages. The VCCDD hires the District Manager. The costs for these management functions – personnel, buildings and overhead (utilities/landscaping), operating supplies and equipment – are allocated to all the other districts, achieving an "economy of scale" so each district does not have to provide its own layer of staff and services.

Both the VCCDD and SLCDD have purchased all of the Amenity Fees and contractual obligations, meaning they own most of the facilities, such as recreation centers, postal parks, gatehouses and executive golf courses and collect, spend and set the resident-paid amenity fees to fund their operations and upkeep. They also manage/provide services to residents, such as common area maintenance, Community Watch, water retention areas, and Villages Public Safety, also paid for with resident-paid amenity fees.

Recall that the Amenity AUTHORITY Committee (AAC) was established by an Interlocal Agreement, between Districts 1-4, Lady Lake/Lake County and the VCCDD as part of the 2008 lawsuit settlement, and has discretion over all non-bond required Recreation Amenity Division (RAD) funds, rate setting of Amenity Facility user fees, and policy control over operations of the Amenity Facilities and Services. The Amenity AUTHORITY Committee members are elected by landowners, meaning there is one vote per (household) landowner parcel. District Manager Tutt and the SLCDD have recommended that the Project Wide Advisory Committee give input to the SLCDD with respect to amenity facilities, services and fees south of CR466, instead of establishing an Amenity AUTHORITY Committee for the residents (See story, Page 1), which has the power to make decisions, not just recommend them.

Brownwood Community Development District (BCDD) is funded only through assessments on properties in its geographic area and provides no services to residents. □

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different directions chasing options that end up not being appropriate. If you would like more information please contact the Tri-County Caregiver Resource Center at 352-775-2952. We are a non-profit organization with the goal of providing a trusted source of education and guidance for our community.

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End of Life Issues A Subject No One Wants to Talk About, But Information You Need to Know

At the February Membership Meeting, a diverse panel provided much-needed information about end of life issues, a topic none of us really want to think about, but know we should. Fortunately there are many resources available to help us with this difficult topic, and planning steps that can be taken to make decisions easier to address before the necessity arises.

Ms. Katina Pantazis, Esq., Elder Law Attorney advised that end of life legal issues are not just for elderly people to think about, but that adults of all ages should have a plan in place when thinking about how and to whom to leave their assets. Among the documents Ms. Pantazis says are crucial are:

- Power of Attorney names the person who will make financial decisions when you no longer have the capacity to make decisions yourself.

- Advanced Directive names the person who will be your healthcare surrogate and will give consent on your behalf regarding any health-related matters.

- Living Will is the end of life document that says if two physicians agree you don't have the ability to come back you will be able to die peacefully.

Other considerations regarding wills and trusts depend upon individual circumstances, such as, whether you have a child or dependent with a disability that will need to be taken care of. Planning for long-term care will help when expenses aren't covered by other sources to determine Medicaid eligibility. Asset and income tests are done to determine eligibility for Medicaid and include a 5-year "look back". This means you shouldn't necessarily give everything to your kids, because the income or asset may still be considered in determining eligibility if you give it to them within the previous 5 years.

Ms. Pantazis also suggested thinking about your plan including things, such as driving, how and where you want to live – as part of a community, at your house, independent or assisted living, in Florida or near children. You can get Medicaid to be in your home, but she cautioned there is a waiting list of 40,000 people and the chances of getting it are low. Medicaid will pay for skilled nursing facilities, but you need to make sure the facility will accept it.

Ms. Pantazis also advised that if your Power of Attorney document was done before October 2011, check to see if you need to have it updated, as Florida laws have changed.

Dr. Dana Cowles, The Villages Regional Hospital Emergency Room Physician talked about "Death, Dignity and Dying". Dr. Cowles said the secret to happiness is having options – if you're doing what you're doing because you chose it, you'll be happy. He believes that everyone chooses when they are going to die. He also believes that Americans think death is optional and when you decide you don't want to go on any more, you die.

Dr. Cowles stated that a doctor has a right to save your life, but not to prolong your death. He said his bad days are when he has no solutions or options. Whether in life or death, the more options a person has, the happier they will be.

Ms. Krista Schueler, Clinical Liaison, Cornerstone Hospice and Palliative Care said that no matter how old you are, now is the time to start making decisions and having discussions. She described hospice as a philosophy of care focusing on pain and symptom management. It also includes the emotional needs of caregivers, such as depression, stress and anger. Cornerstone has a multi-disciplinary team approach that addresses quality of life and taking away the fear of the unknown. Their team includes social workers, nurses, aids, chaplains, volunteers for respite care, and hospice physicians.

(Continued on page 9)

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End Of Life

(Continued from page 8)

Ms. Schueler made the point that not all hospice patients are dying; some people improve and come off of care. Cornerstone believes that hospice is all about living.

Hospice services are 100% covered by Medicare according to Ms. Schueler, and 95% of hospice care is done in people's homes.

Ms. Denise Johnson, Licensed Pre-planning Counselor, Baldwin Brothers Funeral and Cremation Society, discussed making arrangements in advance for what happens to your body after you die. Among the benefits of making these decisions, before it becomes necessary, are:

- You have time to think about what is important to you – where and how will your body be taken care of? Do you wish to be buried or cremated? Where do you want your remains to be located?
- Decisions are easier when you or your family are not grieving or emotional.
- Pre-planning often locks in pricing.
- You can set aside funds.

The process of pre-planning requires having certain pieces of information that have to be reported – date of birth, social security number, education, mother's maiden name, etc. It also requires a signature in advance to give permission for embalming or cremation. You may need to consider complications, such as second marriage families or children who don't get along.

Ms. Johnson said that funeral homes are on-call 24-hours a day. When you pre-plan, you need to let your family know. Often pre-planning and discussion with family helps them with closure.

Questions and Responses

Q1. Is organ donation part of the pre-planning process? **R.** Organ donation is not part of the formal pre-planning process with a funeral home, but is done in advance of death by registering your intent to be a donor. You should also let your family know of your wishes.

Q2. Are there different kinds of cremation? **R.** There is the standard flame-based cremation and there are "earth smart" methods that include a lower emission flame-based and also

a water-based cremation process. There are only 2 crematories in Florida that offer water-based cremation.

Q3. Can you give more information about the 5-year rule? **R.** Any asset with your name on it within 5 years of applying for Medicaid for skilled nursing is considered 100% your asset.

Q4. Regarding a DNR (Do Not Resuscitate) order, who determines when a person can be resuscitated and can a family member override the order? **R.** The State of Florida requires the original yellow copy of the order. Often that copy is not available and physicians try to make assumptions or act in accordance with what they think the patient's wishes are. A DNR can only be executed after a person is no longer breathing and the heart has stopped. If the original is available, a family member cannot override the order. This is different than a Living Will.

Q5. Who controls the money held in escrow paid for pre-planning? What if the funeral home goes out of business? **R.** Within 30 days of the pre-planning agreement, the funeral home must deposit the money into an escrow account with a trust company that has been approved by the state. In Florida this is regulated by the FL Department of Financial Resources and audits are routinely conducted. The funeral home cannot access the funds until proof of death is provided. If the funeral home is purchased they have to accept and

honor any pre-plans. If the funeral home "disappears", you can take those funds to another funeral home. If there is a difference in the price originally paid, there is a consumer protection fund that can make up the discrepancy.

Q6. How do you get into hospice care? **R.** You can call Cornerstone, or any hospice care company, for information. There are a variety of requirements that include a physician's diagnosis/recommendation, and Medicare criteria that are based on conditions that are life-limiting and include such things as frequent infections and functional decline. □

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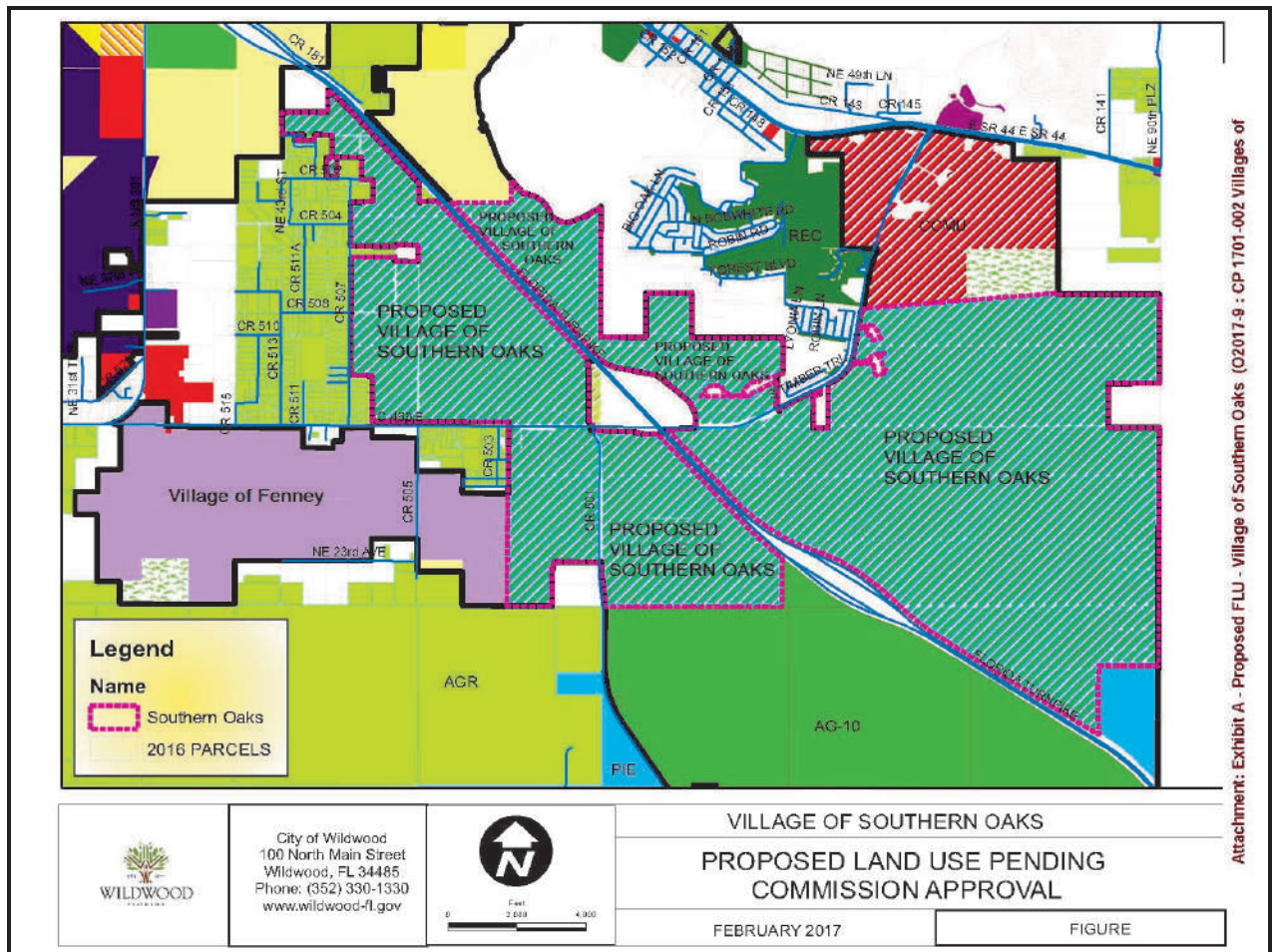
On the heels of the grand opening of the new Village of Fenney, steps are being taken that will allow for the future development of the rest of the 8,000 acres south of SR44. Somewhere between 14,000 and 20,300 home will be built in the newly designated Village of Southern Oaks.

According to a story in the January 27 *Villages Daily Sun*, 4,600 of 14,000 homes are being built in Fenney and the rest in Southern Oaks. The City of Wildwood documents indi-

cate that up to 20,300 dwelling units will be allowed.

Among the actions to date were the City of Wildwood's annexation of several hundred acres and the introduction of two ordinances that will rezone approximately 4,518 acres and amend the City's Land Use Element of its Comprehensive Plan. The plan allows for up to

- 20,300 Residential dwelling units
- 1,681,000 Non-Residential square feet
- 288,000 Government/Office square feet.



Take a look at how this massive expansion compares to already developed residential districts in The Villages:

TOTAL HOMES UPON COMPLETION OF DISTRICTS:

LL/Lake County	5,807
CDD#1	3,420
CDD#2	3,668
CDD#3	3,762
CDD#4	5,432
Total	22,089

All Homesites NORTH of CR466

CDD#5	6,399
CDD#6	6,697
CDD#7	4,765
CDD#8	5,193
Total	23,054
CDD #9	5,376
CDD#10	6,639
CDD#11	2,055
Total	14,070
TOTAL HOMESITES	59,213

All Homesites BETWEEN CR466 & CR466A

All Homesites BETWEEN CR466A & SR44

NORTH OF SR44

(Continued on page 11)

Villages Growth

(Continued from page 10)

Proposed New Homes 20,300

SOUTH OF SR44

The addition of 20,300 homes will increase the size of The Villages by 34%!

The continued growth of The Villages is a double edged sword and can be effectively debated as both positive and negative. The positives are mainly for new people who wish to purchase and retire in "Florida's Friendliest Hometown". Questions and concerns arise over increased traffic, added stress on golf courses, recreational facilities, pools and other amenity services, more crowded health care facilities, and more crowded town squares, restaurants and shops. The biggest question for current homeowners is, perhaps, the impact on their home values. If there are thousands of new homes of comparable cost to existing homes, does it limit existing homeowners' ability to sell their homes and does it reduce their value compared to the new home?

It is likely that many current Villagers heard these same arguments in their home communities when new developments were proposed. Most community officials believe that if the proper development standards have been carefully put into place and are well-managed, growth is better than the alternative. In The Villages, people will make their own personal assessments of how continued growth will affect them and how they feel about it. □



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CDD Meeting News Community Development District 2

Board of Supervisors addressed concerns about cars parked in Villa overflow parking, often for months. About a dozen residents from the Vera Cruz Villas, in Santa Domingo, complained that there is no parking for visitors and caregivers.

District Counsel Valerie Fuchs said there are no deed restrictions and no definition for "temporary". She suggested posting temporary parking area signs citing the Plat and Page Number. Another district has posted the signs and reports that it has helped curtail the problem.

Ms. Fuchs also stated that districts have no law enforcement powers, but reminded the Supervisors that Chapter 190 was amended giving them the opportunity to establish towing rules. If a district created these rules it would also have to provide definitions, establish contracts with towing companies, and post signs.

Ms. Fuchs said the deed restrictions state that homeowners will only park personal vehicles in their driveway or garage, so if it can be proven that a car is registered to a homeowner, the deed restriction violation process could be

(Continued on page 14)

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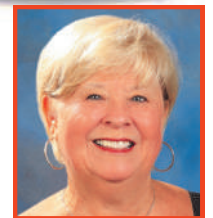
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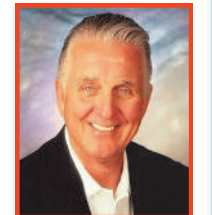
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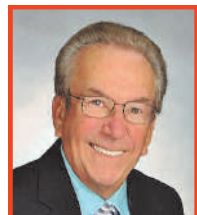
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CDD Meeting News

(Continued from page 12)

initiated. It takes about six weeks to verify a tag with the FL Department of Motor Vehicles.

District Manager Janet Tutt said that residents cannot be used as record keepers of violations. Supervisor Barton Zoeliner asked if Community Watch could be used and Ms. Tutt said they could, the District would have

to contract with them. She said she wouldn't go to Community Watch with a proposal until District counsel has looked at the process to see if it can be defended.

Residents reported that many of the cars have expired tags or no tags at all. In that instance, Ms. Tutt said the Sheriff's Department could get involved. **NOTE:** Residents who said they had stopped at the Sheriff's Office, after the meeting to report the vehicles, were told the sheriff would not get involved because these areas are considered private property.

Supervisors decided to install signs at all Villa parking areas in District 2 as a first step in addressing the problem. □

Amenity Authority Committee (AAC) Meeting Summary March 8, 2017

Old Business:

- Rio Grande Non-Developer owned parcels – District Counsel Lewis Stone reported that he and District Manager Janet Tutt continue to work on setting up a meeting with Lake County.
- The purchase contract for land has been sent to Church of Faith for their review and input.

Capital Projects:

- Hacienda Trail Multi-Modal Path – The Request for Qualifications (RFQ) committee met to review submittals and staff chose not to move forward as there were too many questions about certifications and other issues. In order to keep the project on track, staff is preparing a Request for Proposal (RFP) that will include the RFQ.
- Saddlebrook Recreation Center – Ms. Tutt reported that change orders as a result of issues discovered with water pipes in the men's bathroom, damaged doorways and HVAC system retrofit will not exceed the approved \$134,500. Roof shingles above the billiard room are no longer manufactured and will cost an additional

(Continued on page 16)

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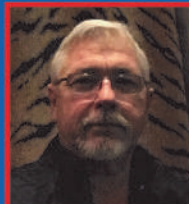
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## AAC Meeting

(Continued from page 14)

\$9,000. All these change orders are within the contingency set aside for the project.

- An item not covered in the contingency is a bathroom in the new billiards room. Staff has identified a closet area they don't believe is needed, and recommend moving ahead with a \$22,000 expense to install a bathroom. AAC members approved the recommendation.
- Member Don Deakin asked for an update on the Mulberry sidewalk extension. Ms. Tutt reported that the District 4 Board of Supervisors will be making a final cost determination at its next meeting. District Property Manager Sam Wartinbee said Kimley-Horn & Associates (KHA) said an additional median island is not required, but is a good idea. The sidewalk connection is the AAC piece of this project, while other aspects fall as District 4's responsibility.

### Information Items:

- SR42 Property – Ms. Tutt reported that she had a phone call from the owner of the 40 acres previously discussed on SR42, indicating he is willing to sell the property. He called back at her request saying he had dropped the price to \$2,830,000 (the same as the appraisal the District previously obtained). The owner was surprised to learn that there is not full access to the parcel. AAC members agreed with Ms. Tutt's recommendation to advise him that the AAC does not accept his offer, and see if he comes back with a different offer.

### Supervisor Comments/Questions:

- Lowell Barker asked about the status of additional Petanque courts and Ms. Tutt said it would be discussed at the March 22 budget workshop meeting.
- Mr. Deakin asked for an update on the "leaning" entrance wall at the Morse Boulevard and north entrance. Mr. Wartinbee said that borings indicated it could be repaired with "pinning". They are now developing the scope of work and getting costs.
- John Wilcox asked why Wi-Fi PINs couldn't be stored in the same way they are on other systems (so you don't have to remember and re-enter the PIN every time you log on). Ms. Tutt said the vendor they use does not allow codes to be stored, but advised there are apps where you can store your personal PIN in your phone.

- Mr. Wilcox also requested that the Board get information in advance of the budget workshop meeting, as well as the information about Community Watch expenses. Ms. Tutt said they would use a PowerPoint presentation that has incorporated Mr. Wilcox's questions and addresses Community Watch. She said she had responded incorrectly to the initial question about the increase in costs and, after further review, found the increase is actually because of the license plate recognition program that was implemented.

- Chairman Carl Bell reported that the Multi-Modal Path Discussion Group met on March 3. Individual districts will determine how to handle speed bumps/rumble strips. Wayfinding signage discussion could be a "bottomless pit" of requests, so there were no recommendations on this point. If stop signs are changed at all, they must go through engineering and adhere to Florida standards. Mr. Bell advised that none of these issues are within the purview of the AAC. Ms. Tutt clarified, in the context of the Hacienda reconstruction project, that wayfinding and directional signage is not included, but safety signage will be addressed.

The next meeting of the AAC will be held on April 12, at 9AM, at Savannah Center. Agenda. Minutes can be found on [district.gov.org](http://district.gov.org). Click on "Amenity Authority Committee" in the left column. □

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## Multi-Modal Path Discussion Group Meeting Highlights

### March 3, 2017

The Multi-Modal Path Discussion Group (MMPDG), with representatives from each of the Residential Districts 1-10, Project Wide Advisory Committee, and the Amenity Authority Committee, held a meeting on March 3 to hear input from the District's engineering firm, Kimley-Horn & Associates (KHA) on path users and design issues, speed bumps, speed humps, wayfinding signs and stop signs. The engineers said that Multi-use trails in The Villages must safely accommodate all modes of travel, any proposed changes must carefully consider impacts to all modes of travel, and proposed changes should come about slowly.

KHA provided a recommendation for installing red regulatory "STOP" signs and a white "STOP" bar at locations where stop conditions occur. If necessary 24" painted "STOP" (on the pavement) could also be included. As requested, each site would be looked at separately for location and application of Stop Signs and Stop Bars.

After discussion and resident input, mem-

bers of the MMPDG concluded that each of the districts should include the following topics on an upcoming agenda:

- Review the speed bumps currently installed to determine if the District wants to keep the existing speed bumps and if a Board feels it is necessary, prior to any speed bumps being removed, have a Field Study completed by the Engineer to guarantee appropriate signage is present.
- Have each "STOP" location within the districts reviewed and made consistent with the recommendations made by the Engineer.
- Include a discussion to determine if each District will participate in a design study to implement wayfinding signage throughout The Villages. At a future MMPDG meeting, each Board will provide the framework for what Recreation facility, Town Square, etc., they believe should be included for their District.

If you have input about these issues in your district, check your district's meeting agenda to see when it will be addressed. You can find this on [districtgov.org](http://districtgov.org) by clicking on the "Your District" tab, select your district number and then select "Agendas and Minutes" from the left side menu.

The MMPDG expects to meet again at the end of June. □

## March Forum Questions & Responses

**Q1.** What is the difference between the POA *Bulletin* and the VHA *Voice*? **R.** The POA and the VHA are two different organizations with separate monthly publications. The *Bulletin* is supported completely through paid advertising and is delivered monthly to every resident driveway, currently more than 50,000 copies. The *Voice* is published and delivered monthly with the *Villages Daily Sun*.

The Property Owners' Association was formed in 1975 as a watchdog group for the Residents. It is the *original* homeowners' association, with no ties and/or affiliation to the Developer, local government or business community. It was apparently viewed as so powerful that the Developer announced, in 1985, it would no longer recognize the POA as the spokes

(Continued on page 18)

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## March Forum

(Continued from page 17)

group for the residents (relations eased a bit over the years), and in 1991 tried a hostile takeover by running several people to take over the Board. That effort failed.

Over the years, the POA has been active in helping residents resolve issues, such as HVAC warranties, replacement of defective Owens Corning roofs and replacement of vinyl siding, incorrectly installed. The POA is currently looking into an issue with cracked lanai ceilings which was recently brought to our attention. There has been more than one successful class action lawsuit, most recently in 2008, when a settlement was reached for \$40 Million and the Amenity Authority Committee (AAC) was created to make decisions about how residents' amenity fees are spent north of CR466.

You can read about the many accomplishments on behalf of residents on the POA website [poa4us.org](http://poa4us.org).

The VHA is the Villages Homeowners Association formed 25 years ago. In a letter to the VHA written in 1992, Mr. Gary Morse, the Developer, said that they had agreed to have meetings with the VHA on the provision that they would not provide a forum for grievances for a disgruntled minority of residents, "which the POA professed to be". The letter went on to say that the VHA's fall meeting had "regressed

to a format that will be unacceptable if meetings with your group are to continue". Unlike the POA, the VHA obviously addressed the concerns of the Developer to his satisfaction.

The POA believes there is room for more than one resident organization for The Villages 110,000 residents. The VHA has many worthy programs and activities, such as conducting the new homeowners orientation, golf cart safety clinics and sponsoring hazard waste drop offs. The difference is that they have agreed not to be an advocate for the residents, when they have issues with the Developer or District government, as the POA has committed to do.

**Q2.** Resident Sal Gentile commented that, approximately eight months ago, he was the victim of a passenger golf cart accident with injuries that resulted in spinal surgery, and that he has read about the efforts the POA has made regarding golf cart safety.

He stated that golf carts are personal transportation vehicles, you use them to go to the doctor, to the drug store and to dinner. Unfortunately, people also use them when drinking. He would like to spearhead a committee of concerned resident volunteers to possibly organize a promotion for golf cart safety. He would be willing to lead the group. **R.** This is a great cause, and this is very noble. We will put a notice in the paper and forward any responses. Contact Sal at [salgent13@gmail.com](mailto:salgent13@gmail.com) or by phone at 813-503-1421. □

## NRLN Villages Chapter Member Endures Snow Storm to Lobby Congress

By Debbie Austin

NRLN Villages Chapter President

When Ray Pasternak, a board member of the Villages Chapter of the National Retirees Legislative Network (NRLN), was in Washington, DC on March 13 and 14 to lobby members of Congress and their staffs it was reminiscent of his living in Detroit before moving to The Villages.

Snowstorm "Stella" with high wind and single digit wind chill moved into the nation's capital on Monday night, March 13, following Ray's participation in the NRLN's legislative action briefing session Monday afternoon to prepare 30 retiree organization leaders to advocate for retirees' pension and health care issues. I was also scheduled to attend the Monday afternoon meeting and do lobbying on Tuesday on Capitol Hill, however, my flight was cancelled because Southwest Airlines feared the approaching snow storm.

Ray's airline got him to Washington and he was a trooper on Tuesday, March 14. Scheduled Tuesday morning appointments with staff members for Congressman Daniel Webster (FL-11) and Senator Bill Nelson got cancelled when the federal government issued a 3-hour delay in opening offices.

To fill in the time until an afternoon meeting with NRLN President Bill Kadereit and two staff members for Senator Marco Rubio, Ray, a Chrysler retiree, joined up with members of the National Chrysler Retirement Organization for a number of their lobbying appointments. (Obviously, staff members for Michigan and Ohio members of Congress didn't mind getting to the office on time in the snow.)

Despite the snow, wind, awful traffic conditions and some appointment cancellations, attendees were able to represent you at more than 70 different meetings in Senate and House offices.

In the meeting with Senator Rubio's staff members, Celia Glassman and Eduardo Sagsa, Ray and Bill presented the NRLN's positions on preserving Medicare benefits in the

(Continued on page 19)

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## NRLN Lobby

(Continued from page 18)

Affordable Care Act (ACA), the need to reduce the cost of prescription drugs and requested amendments to the Employee Retirement Income Security Act (ERISA) to better protect pensions.

When the ACA was originally debated in Congress in 2010, the NRLN did not take a position on the entire bill. It supported provisions in the bill favorable to retirees and opposed provisions of the bill unfavorable to retirees. Likewise, with regard to action that Congress takes to repeal/replace the ACA, Ray and Bill advocated preserving what has been good for Medicare beneficiaries:

- Medicare beneficiaries' preventive screenings;
- Closing the Medicare Part D "donut hole";
- Rewarding health plans, doctors and other medical care providers when they improve quality of care and health outcomes.

Also, they cautioned that the full repeal of the ACA would have impact on Medicare:

- 14% subsidies paid to Medicare Advantage Plans would deplete the Medicare Trust Fund faster;
- The 0.9% Medicare Part A payroll tax on earnings over \$200,000 would be lost;
- The budget that supports the Health and Human Services (HHS) Innovation Center would be lost;

- The ACA's slowing of per Medicare beneficiary could be lost.

To help reduce the cost of prescription drugs, they requested Senator Rubio's support for:

- Senate Bill 41, Medicare Prescription Drug Price Negotiation Act, to allow Medicare to negotiate the best possible price of prescription drugs.
- Senate Bill 92, Safe and Affordable Drugs from Canada Act, to allow individuals to import a 90-day supply of prescription drugs from an approved Canadian pharmacy. Or, Senate Bill 469, Affordable and Safe Prescription Drug Importation Act, to allow Americans to import medicine from Canada and would authorize the HHS Secretary in two years to allow importation from other advanced countries.
- Senate Bill 124, Preserve Access to Affordable Generics Act, to expand consumers' access to the cost-saving generic drugs and increase competition between drug manufacturers to end "pay for delay" deals—the practice of brand-name drug manufacturers using anti-competitive pay-off agreements to keep more affordable generic equivalents off the market.

Lobbying for better protection for pensions included:

- The need for changes to ERISA that would require advance approval by the Pension Benefits Guaranty Corporation and Department of Labor before two or more pension plans could be merged; (Two NRLN organizations, Chry-

ler and CenturyLink retirees, have had their pension plans merged without advance approval.)

- The need for changes to ERISA to better protect pension plan beneficiaries when corporate Mergers, Acquisitions and Spin-offs of a piece of a company take place; (Lucent retirees' pension plan is now owned by Nokia, a Finnish company. DuPont Retirees Chapter members are concerned about a pending merger by their company with Dow that will have spin-offs.)
- The need for changes to the Federal Bankruptcy Code to provide fair and equal treatment for retirees facing loss of their pension and health care benefits comparable to the treatment afforded to secured creditors. (NRLN Avaya Chapter members are fearful about their pensions and health care benefits in the current Avaya Chapter 11 bankruptcy. Retirees in NRLN associations, General Motors, Chrysler and Kodak, have been through the terrible bankruptcy process.)

The NRLN holds meetings in the spring and fall when leaders of NRLN retiree associations and chapters go to Washington, DC to lobby their members of Congress on retirement issues. Also, the NRLN employs in Washington, DC an Executive Director, and a Legislative Adviser is available as needed.

To receive emails from the Villages Chapter and the NRLN, go to [nrln.org](http://nrln.org) and click on the flashing red sign up icon at the top of the home page. On the sign up page, scroll down the list and select the "NRLN Villages Chapter". If you have a question about the Chapter or NRLN, send it to [contact@nrln.org](mailto:contact@nrln.org). □

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## LETTERS

Letter to the POA:

### Concrete Barriers

Concrete barriers have been placed at each end of the parking lot behind the office buildings on Wedgewood Lane just off Southern Trace.

Those of us who access that area in order to take a shortcut and avoid traffic are truly disappointed. It is creating traffic jams on Southern Trace. It's difficult to get out onto Southern Trace. It also creates a fire hazard, denying access to fire trucks in that area.

I have called the Sheriff's Office about this problem, but haven't heard back from them.

Bonnie Mooney, Polo Ridge

**POA Response:** Since this is a commercial property area, the Villages District government cannot address the issue and if it is a pri-

vate road or parking lot, neither can the Sheriff's Office. Most likely, you will need to contact the Commercial Property Management office at 352-750-9455. Or, you can call the District Customer Service Center at 352-753-4508 and they can direct you further. □

### Cracked Lanai Update

Last month we published a letter asking for help with an on-going situation with a cracked lanai ceiling that is now beyond warranty. We asked any other residents who have experienced this problem to let us know. We have been shocked by the number of people who have responded – close to 60 and still counting! We have asked one of our Board members to make contact with each person to get more information and to try to link similar situations – same building contractor, age, location, etc. One common thread seems to be that the problem is isolated to the non-temperature controlled areas of the structure and includes the lanai and garage areas.

We're looking for any Villages resident, with construction or specific drywall expertise, who is willing to help us with our review so we can determine what next steps could be taken. Please email us at [poa4us@hotmail.org](mailto:poa4us@hotmail.org) or call 352-430-8497. □

Our Gardening Column:

### Amaryllis

by Anne Lambrecht  
[mrsanne04@gmail.com](mailto:mrsanne04@gmail.com)

Amaryllis, with their large, colorful, trumpet-shaped flowers, are a particular favorite of Florida gardeners because our climate is very accommodating. They are also one of my personal favorites.

The Amaryllis comes in many beautiful varieties including various shades of red, white, pink, salmon and orange. There are also striped and multicolored varieties, usually combining shades of pink or red with white. The Amaryllis is a tender bulb and is easy to grow in pots. We're lucky here in our mild climate since they can be grown outdoors throughout the year.

Most Amaryllis are Dutch or South African hybrids selected for their flower size, color and ease of forcing. The usual flowering season is from February to April. The Hippeastrum species and their hybrids produce 8 to 12" diameter blooms on each leafless, hollow flower stalk. Flower stalks, also known as scapes, grow 2 to 3 feet tall and may bear as many as six blossoms, although four is more common. The leaves are strap-shaped and are 1-½ inches wide and around 18" long. Frost will kill off the leaves in the northern counties.

Many people get Amaryllis around the hol-

(Continued on page 21)

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## Amaryllis

(Continued from page 20)

idays, already in pots with soil. You just add water. But what happens to them after that? Many wouldn't toss them if they knew how easy it is to re-grow them. Amaryllis can be transplanted into clay, plastic or ceramic pots or right into the ground. If using pots, make sure there are drainage holes and fill the pot with several inches of potting medium, such as compost, peat or a pre-packaged potting mix. Cut off the spent foliage to 2" above the bulb and cut the roots to 2" below the bulb (give it a haircut) and center the bulb in the container and firm the medium around the roots and bulb base until one-half of the bulb is covered. Leave the top one-half of the bulb exposed. This goes against our "northern" gardener sensibilities, but trust me, it's a good practice. Water thoroughly and place the container in a cool, bright location and do not water again until the bulb begins to sprout.

You can plant them in this fashion outside. Amaryllis do best in light shade or partial sun. The light level under tall pine trees is ideal for growing Amaryllis. They should have adequate drainage. Soil should be full of organic matter, such as compost, leaf mold, peat, well-rotted manure and amended with a "complete" fertilizer, such as 6-6-6. Amaryllis bulbs can be planted anytime between September and January. The bulbs may be left in the ground for a number of years or dug and reset every September. It is recommended that they be dug up, separated and replanted each year as an aid to uniform flowering and larger flowers. This practice also provides an opportunity to remove young bulblets, to stimulate growth and to amend the bed with organic matter.

A good cultural practice is to remove dead blooms before seeds are produced. Flowering in the following season will be considerably reduced if seeds are allowed to set. Removing dead blooms also helps to maintain the aesthetic value of the plant and may prevent disease problems.

You may notice that after blooming the flowers may form seedpods. The pods contain many little paper-like seeds and under the proper conditions can actually form new Amaryllis plants, which, according to the Amaryllis Study Group in Ocala, will bloom in three years. For more information and instruction on this and other reblooming and bulb forcing

activities and propagation strategies, such as notching, you may contact the Amaryllis Study Group at [amstgrp@yahoo.com](mailto:amstgrp@yahoo.com). They have a display at Belleview Library and they have put bulbs in the branches of the big oak tree that's to the west of the building. I saw it blooming last year! WOW!

The Amaryllis is subject to a few diseases and only a few pests. The most common disease is "red blotch" or leaf scorch. It appears worse in areas of morning shade or where sprinklers hit Amaryllis plants on a reoccurring basis. It is caused by the fungus *Stagonospora curtisii*. Red spots form on leaves, flower stems and on the flower petals. On the foliage the spots are bright red to purplish, small at first, but often increasing to form large, longitudinal blotches. Watering at the roots (rather than into the crown of the plant and growing the plant in full sun will also help reduce this disease.

Occasionally, Amaryllis can be attacked by a few chewing and sucking insects whose damage allows disease organisms into the plant tissue. Hand-pick caterpillars and grasshoppers and control aphids, spider mites and mealy

bugs with intervals of insecticidal soap and spraying with the hose.

The Dutch love the color orange – my guess it's due to the House of Orange on which the Dutch kingdom is based. Many Amaryllis bulbs and other flowers have been hybridized to produce the orange color – as were carrots many, many years ago, but that's another very interesting article.

Parts of this article are reproduced from Circular 1243, a series of the Environmental Horticultural Department, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. Publication date: March 2000. Expertly written by Robert Black, consumer horticulture specialist. Please visit the EDIS website at [edis.ifas.ufl.edu](http://edis.ifas.ufl.edu). □



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# Seniors vs. Crime

## Leading the Fight Against Scams

# Social Media Tricks and Scams

Even among us "technically challenged" Villagers, social media networks like Facebook, Instagram, and Twitter have become a key part of everyday life. They're a great way of keeping in touch with the activities of friends and family, but don't be blind to the reality that these networks are also traps for information and behaviors that can lead to serious problems.

Many Villagers don't adjust the privacy settings on these networks to protect their interests, while others innocently give away important information about themselves and their activities that can be exploited by crooks. You may be shocked and amazed to learn that some criminals spend their days just scanning the likes of Facebook to look for vital clues that will enable them to commit crimes. Seniors vs. Crime encourages you to think twice and review how and what you post. Here are some vital things that social media crooks can use to scam or threaten you.

**"Like" Harvesting.** This is the practice of getting victims to "like," "share," or repost postings. The usual bait is to offer a chance to win a big prize to anyone who shares or likes the post. After accumulating lots of followers, the scammer sells the social media identity they created, complete with followers, to another company for their own marketing purposes. To avoid this scam, keep in mind that most "share-to-win" postings are scams so just don't do it.

**Fake "Distress" Calls.** By tracking your posts that give away personal, especially location information, crooks can pretend to be you and contact friends or relatives, claiming to be in trouble in that location and in need of money. Scammers have even been known to pose as kidnappers. Because they have your name and location, they can pretend to be holding you for a ransom.

You can severely limit the risk of this scam by ensuring your privacy settings only allow selected people to see your posts. Ideally, exclude access to "friends of friends."

**Identity Theft & Cloning.** Providing information and photos of yourself makes it easy for crooks to pass themselves off as you. In some cases, identity thieves set up duplicate accounts in victims' names and then try to link up with and scam the victims' friends and family.

Obviously, tightly controlled privacy settings can help, but the main way scammers perpetrate this crime is through hacking into users' accounts via weak or stolen passwords. Use a unique password for each of your social media accounts and change them regularly.

**Phishing for Sign-on Details.** Most commonly, victims of this scam receive an email claiming there's a problem with their social media account and asking them to sign on using a link in the message. This takes them to a fake sign-on page where they have to enter their account details, which may then be used for identity theft or spamming. You can avoid most if not all phishing attempts by never following links or clicking attachments inside an email. Instead, go directly to the social media site and check your account details there.

**Uploading Malware onto Your PC.** Scammers use fake links to products and services, often promoted as bargains or prizes. When victims arrive at target pages, various tactics are used to get them to click on links that will upload viruses and spyware onto the users' machines. Always be skeptical about free offers and bargains promoted on social networks. Re-

member, if it sounds too good to be true, it probably is! Strengthen this approach by keeping your security software up to date.

**Fake Giveaways.** Free offers frequently pop up on social media networks -- some of them perfectly genuine. But others require users to complete a survey or pay shipping and handling fees that far outweigh the value of the items. FREE should be FREE! Simply don't ever pay to receive giveaways. The sad fact is that probably thousands of people fall victim to these scams every day. Mostly, they may be relatively harmless, perhaps resulting in a flood of spam. But they can also be dangerous.

No one will watch out for your interests better than YOU. By following our recommended actions, most notably by ensuring you set your privacy controls to the max; you can eliminate most of the risk of a social media scam.

If you need assistance with understanding any of these social media scams or tricks, contact your nearest Villages location of Seniors vs. Crime office at 352-674-1882 (Fruitland Park Police Annex adjacent to the Moyer Recreation Center); 352-753-7775 (Marion County Sheriff's Office); 352-689-4600, ext. 4606 (Sumter County Sheriff's Office); or 352-750-1914 (Wildwood Police Annex in Brownwood). Volunteers at all four 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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## What To Look For In A Doctor (A Three-Part Series)



**Dr. Norman H. Anderson, MD**  
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Patients often ask what I view as essential qualities each physician/health care provider should possess. It's a pretty valid question, in light of a world of flagrant advertising, electronic medical records, and pre-approved treatment authorizations.

Let's pause for a moment...and focus on what counts.

Beyond the diplomas and credentials lining our health care providers' walls, there are three components to consider. The first essential, discussed in this issue of the POA, is to think "outside the box." The very training of a physician narrows focus of thought, bred by our academic institutions toward conformity that does not allow question of what is taught: but the opposite side of the same sword can kill the ability to accept new, sometimes valuable medical insight. The discovery of the PAP smear by Georgios Papanikolaou MD, was rejected by the medical establishment for fully 20 years, during which this physician's medical license was placed in jeopardy because his idea ran contrary to conventional thought. Only through a friend at the National Cancer Institute was Dr. Papanikolaou's discovery tested, and ultimately accepted. The medical establishment attempted to crush insight different from that already taught.

The discovery that stomach ulcers were actually caused by a bacteria rather than stress was proposed by two Australian physicians. Their medical licenses to practice medicine were at risk of being revoked until one of the two drank a solution containing the bacteria. Within weeks, the experiment proved positive for a stomach ulcer. Placing one's life in jeopardy in order to advance medicine against the "system" is the ultimate demonstration of thinking outside the box. In reality, the greatest discoveries in medicine were not found in a laboratory or a controlled medical study, but rather through insight.

Seek a doctor who can thoughtfully, but scientifically question the walls of blatant medical conformity.

To be continued....