

# THE



# BULLETIN



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

## SLCDD Resolution to Add Control of Amenities to PWAC

The long-awaited, much-discussed, resolution to amend the duties of the Project Wide Advisory Committee (PWAC) to include input regarding amenity facilities and fees south of CR466 was presented for discussion at the April PWAC meeting. The expanded responsibilities are the result of the Developer's November 2016 sale of the amenity facilities, programs and fees to the Sumter Landing Community Development District (SLCDD). The POA has advocated for a separate Amenity Authority Committee (AAC), as exists north of CR466, however, District Manager Janet Tutt has repeatedly stated that an authority committee is not allowable by Florida Statute Chapter 190, and that the seller (the Developer) and the purchaser (SLCDD) agreed prior to the closing to move forward with the expansion of PWAC's responsibilities.

PWAC members are appointed by the residential District Boards to which residents elect them.

PWAC members agreed to delay advancing the resolution to the SLCDD until each member could go back to his District Board of Supervisors for discussion and input.

Although PWAC's role will continue to be ADVISORY, and its members will not be di-

rectly elected by the residents, the POA is pleased that the wording of the presented resolution mirrors the wording of the AAC North Interlocal Agreement with the Village Center Community Development District (VCCDD) with respect to its powers, duties and responsibilities, as well as its limitations on any actions. In addition, the resolution states, as does the AAC Interlocal Agreement, the SLCDD intends to enact, adopt or put into place those rules, policies, procedures and other actions of the PWAC. A suggestion was made, and the resolution was amended, to include language

that allows for a joint meeting between PWAC and SLCDD if the SLCDD finds it would not move forward with a PWAC recommendation, prior to making a final decision to allow for a full discussion of any differences.

Ms. Tutt has also indicated, in response to concerns raised about the amount of time these additional responsibilities may take, as well as how the length of meetings may substantially increase, that, as these new duties

*(Continued on page 2)*

## District Recreation Department Unveils The Enrichment Academy

On April 12, less than six months after the Lifelong Learning College (LLC) announced it was cancelling winter classes and closing its doors, the District's Recreation Department introduced The Enrichment Academy (TEA) to the Village Center Community Development District (VCCDD) Board of Supervisors.

The VCCDD approved the proposed \$500,000 budget and start-up costs required to get the program going. The new program is set up as an "enterprise fund," which is a separately accounted for, fee-based, program. Funds will come from the VCCDD's General Fund and will be repaid as revenue comes in through class fees.

District Recreation Director John Rohan reviewed a long list of completed planning items, including hiring Michelle Shideler as TEA manager. Ms. Shideler is the former director of

*(Continued on page 4)*

**Tuesday, May 16, 2017**

**POA GENERAL MEMBERSHIP MEETING**

**Third TUESDAY of the Month - 7PM**

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## PWAC/Amenities

(Continued from page 1)

are implemented over time, there may be reason to look at a different format.

District Manager Janet Tutt and the SLCDD have been thoughtful in taking into account the concerns of residents to have input into how their amenity facilities are managed and maintained, and how their amenity fees are set and spent. They learned well from the experience that resulted in the lawsuit that created the AAC North.

Facilities south of CR466 have been well maintained and managed and the purchase documents provided an initial Repair and Replacement (R&R) deposit from the Developer. Each year beginning with the 2017-18 budget, \$3 Million will be deposited. In addition, annual maintenance and R&R schedules have been adequately provided for in the budget.

Time will tell if the need will arise to make any changes. But, for now, we will agree to disagree on the point of advisory over authority, and hope that the spirit of resident input moves forward as successfully as it has north of CR466 with the AAC. (See Article on Page 4 for AAC accomplishments north of CR466).

If issues arise, facilities or services decline, rest assured that the POA will be watching closely on behalf of the residents.

**Excerpts of the Proposed "additional powers, duties, and responsibilities"** contained in the resolution:

- ⇒ Establishing the Sumter Landing Amenity Division budget and determining expenditures of all non-bond and Villages Public Safety Department required Amenity Funds, review budget to actual statements and review and recommend all capital expenditures through the budget process as the need develops.

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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- ⇒ Rate setting of Amenity Facility user fees...
- ⇒ Operational control over Amenity Facilities and services...
- ⇒ From time-to-time, establishing a maximum Amenity Fee for the SLCDD owned Amenity Fees.

### Excerpts of the Limitations on PWAC

#### Actions:

- ⇒ In no event shall an act of the PWAC result in reduction in services provided in exchange for the Amenity Fee.
- ⇒ In no event shall the PWAC exercise any powers over fire services...or any other facility or activity unrelated to the operation of Amenity Facilities or Amenity Fees.
- ⇒ To continue to provide a seamless community, all policies, procedures, fees and services relating to Amenity Fees and Amenity Services provided to residents by The Village Center Community Development District and SLCDD shall be identical. It is understood that the Amenity Fee rate applicable throughout the SLCDD Service Territory varies and nothing contained herein shall be construed to mandate a uniform Amenity Fee.
- ⇒ In no event shall any action by PWAC result in residents of The Villages outside the SLCDD Service Territory being treated differently than residents within the SLCDD Service Territory. □

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

**THE POA HAS YOUR BACK... DO YOU HAVE OURS?**

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**UPDATE**

# Cracked Ceilings

On a daily basis we continue to receive phone calls and emails regarding cracked ceilings in both lanais and garages. They are not restricted to a single Village area or date of construction. The common denominator is that they are areas of the home that are not climate controlled.



Many residents have indicated they had the cracks repaired while under warranty, but that they have come back.

Now the warranty department has told them they are out of warranty and will not be repaired under the warranty agreement. That seems to be a separate issue the POA will look into. If an issue is repaired under warranty, shouldn't the clock roll back to zero and the warranty period begin again?

To date, we have received literally hundreds of calls and emails. We are assembling a team to go out and take a look at as many of these problems as we can to see if we can come up with a plan of action to help residents get these cracks taken care of once and for all.

If you haven't sent us your information yet or couldn't get through, (we apologize for the incorrect email address last month), please send it to us at [poa4us@hotmail.com](mailto:poa4us@hotmail.com) or call 352-430-8497. Include your name, address, phone number and email address, along with the Village you are in.

If you haven't heard directly from us yet, please don't worry. The POA is working hard to help you get this resolved. □

## ATTENTION ALL POA BULLETIN READERS

The POA wishes to thank all of you who read the *POA Bulletin* regularly. We have worked very hard for the last forty years to provide ALL of the residents with educational programs, research, analysis, representation, legal or otherwise, and advocacy.

We know that over 15,000 of you have shown your appreciation of our volunteer efforts, on your behalf, as you have paid your annual \$10 dues to become an active member of this organization.

But, what about all of you who read the *Bulletin*, actually look forward to receiving it on your driveway every month, but who have not yet joined the POA?

Becoming an active member of the POA is more than just joining an Association. It is an

expression of your support for the efforts of the POA Board of Directors, who volunteer their time on your behalf. The more members, the more influence the POA will have when issues need to be addressed, be they with the Developer, the District or outside entities such as Owens Corning, and this newly surfaced issue of cracked lanai and garage ceilings.

Membership dues and advertising revenue allow us the opportunity to put a *Bulletin* on every driveway every month; a publication that you enjoy reading and that costs the POA approximately \$125,000 a year to produce and deliver.

PLEASE, show your support of our efforts by not only reading the *Bulletin*, but by joining the POA today. □

### 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](http://poa4us.org)

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(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**

# Enrichment Academy

(Continued from page 1)  
the LLC.

### Academy Overview:

- Approximately 83 classes will be offered the first year.
- Average registration fee per course is \$78.
- 30 rooms in 17 recreation centers will be used.
- Phase One core courses are scheduled to begin October 2017.

Core courses are defined as those courses that contain, focus and emphasize a curriculum that is academically and culturally beneficial to students. These courses teach students the foundational knowledge and skills they will need for growth. Examples of core courses include Writing, Foreign Language, History, Science, Art, Dance, and Technology.

TEA will pay for rooms in the recreation center according to the District's rate rule on room usage. Mr. Rohan stated that TEA's use of the rooms will have no negative impact on room availability and that the projected usage in the first semester is only 60% of the LLC's prior usage.

Mr. Rohan said the next step is to begin hiring instructors. An application, due by April 28, was posted on the District's Recreation Department website, and preference will be given to Villages residents. Once the courses are set, facilities will be reserved and preparations for class registrations will be made. Preference will also be given first to Villages residents for registration. If space is available, non-residents will pay \$7 more for the course. Registration is expected to kick off with an

expo in August, and will also be available online, in person at regional recreation centers and by mail.

For more information, visit [districtgov.org](http://districtgov.org) and select the Departments tab, and then select Recreation from the dropdown menu. Mr. Rohan said a new TEA website will be created. □

**Seasonal Residents**

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# Amenity Authority Committee (AAC) North of CR466 – Working for Residents Since 2008

Committee Chair, Carl Bell, of the Amenity Authority Committee (AAC) for residents north of CR466, gave an informative presentation at the April POA Membership Meeting, detailing what the AAC can and can't do, and demonstrating what it has done for residents who live north of CR466 in the nearly 10 years since it was created.

Mr. Bell reminded the audience that the AAC was created as a result of a lawsuit brought by five Villages residents and with the support of the POA. Facilities had declined to a significant state of disrepair and services had also been reduced.

After the settlement was reached and the AAC was formed, it received \$40 Million from the Developer, and now manages virtually every aspect of non-bond related Amenity Fees. Bond related fees – those necessary to pay back the bond debt incurred when the Village Community Center Development District (VCCDD) purchased the Amenity facilities and fees north of CR466 – are not within the AAC's purview.

There are five members of the AAC, elected in a separate landowner election, representing residential districts 1-4, Lady Lake/Lake County and the appointed VCCDD Board member.

- Among the areas of responsibilities are:
- Operational control over all amenity funds except those associated with bond debt.
  - The annual budget approaches \$40 Million.
  - Rate setting of Amenity Facility user fees.
  - Operational control over Amenity Facilities and services.
  - Approval or disapproval over sale, assignment or trade of amenity facilities within VCCDD.
  - Approval or disapproval of future areas to be brought into the VCCDD.
  - Establish maximum Amenity fee for the VCCDD territory.
- The AAC must also:
- Comply with terms of the Bond Documents.

(Continued on page 5)

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## AAC North of CR466

(Continued from page 4)

- Be in compliance with Declarations of Restrictions.
- Comply with local and state laws.
- Not reduce services provided in exchange for the Amenity Fee but can alter, meaning add to or upgrade.
- Maintain a seamless community.

Since the AAC is not a legal entity, the VCCDD must approve its actions, under the Interlocal Agreement.

**NOTE:** With the exception of members being elected, and starting with \$40 Million in reserve, the proposed SLCDD resolution adding an advisory function to the Project Wide Advisory Committee for amenity facilities and fees south of CR466, now owned by the Sumter Landing Community Development District (SLCDD), is just about identical to the powers and responsibilities of the AAC. (See Article, Page 1). However, the PWAC remains advisory only.

Mr. Bell described the much-needed repairs and improvements, as follows:

- La Hacienda Sports Pool Renovation
- Southside Village Recreation Center Renovation
- Paradise Park
- Chula Vista Village Recreation Center Renovation
- Silver Lake Village Recreation Center Renovation
- Schwartz Park Renovation
- Gate Connectivity Project north of CR466
- Mulberry Grove Pickleball Courts
- Boone and Del Mar Gate Restrooms
- Indoor Restroom at El Santiago Village

- Recreation Center
- Fountain at El Santiago
- Mulberry Dog Park Path and Golf Cart Parking Area
- Expansion of Saddlebrook Recreation Center.

Among the largest dollar expenditures has been more than \$9 Million on improvements and widening of multi-modal paths.

In addition, another \$2+ Million is projected for the reconstruction of portions of the existing multi-modal path system north of CR466 that will include the following locations: Morse Trail, De La Mesa Villas Trail, Hacienda Trail (owned by Community Development District (CDD1) and a path through property owned by the Developer along Hacienda Golf Course, which the Developer is deeding over to the VCCDD), Chula Vista Villas Trail, Morse Roundabout Trail, Paradise Park Recreation Center Trail and the Trail behind De Laguna Villas.

Major facility projects have included Paradise Park (\$2 Million), El Santiago club building (\$2.5 Million), and Tierra del Sol (\$1.85 Million). Virtually every facility has seen some type of investment, ranging from less than \$100,000 to several million dollars.

Mr. Bell stressed that he and the members of the AAC are there to serve the residents and to meet their needs and wants. The remaining \$11 Million that will come in as a part of the settlement fund between now and

2020 is not yet committed, and there are additional reserves over and above.

Among things Mr. Bell said he would personally like to see in the future include an indoor, climate-controlled, Olympic sized pool. He also noted that safety of the community is very important to the AAC, and they spend almost as much on Community Watch as they do on recreation. That is why the AAC spent nearly \$1 Million on the gate connectivity project, which now includes a license plate recognition program that works well with local law enforcement agencies to find missing persons and helps to detect and deter crime in The Villages.

The Amenity Authority Committee meets on the first Wednesday, before the second Friday, at 9AM at Savannah Center. As with all public District meetings, members of the public are invited to address concerns and questions to the AAC members.

**Q1.** What are the sources for the \$40 Million annual budget? **R)** The majority of the budget funding comes from the resident-paid amenity fees, plus other sources like recreation room rentals. The amenity fees are also used for the bond payments, which are currently just over \$15 Million per year.

**Q2.** What do you mean by "seamless community?" **R)** That means that we cannot set rates or eliminate things like trail fees unless the districts south of CR466 agree to do it. □

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# Firefighters Deserve Our Appreciation - and Much More



In 2016, the Villages Public Safety (VPS), the District Department that manages the fire department, on average, responded to more than 21,000 calls. There are currently 7 fire stations with 105 full-time personnel. The Villages business plan adds 3 firefighters for every 2,250 homes sold.

On every 24-hour shift there are 30 fire personnel plus a battalion chief. The goal is to have 70% firefighter/paramedics and 30% firefighter/emergency medical technicians (EMTs).

As one can imagine, in The Villages, the vast majority of calls are medical in nature – there were more than 12,000 EMS calls last year. In 2016, VPS responded to 142 fire calls. The average response time to a call is 4 minutes, but can vary depending on factors, such as traffic and location.

Firefighting is known as one of the most noble careers. Firefighters are heroes that kids look up to, and for whom adults are grateful. They go to work every day knowing their lives could be on the line and that they have the lives of other people in their hands. Unfortu-

nately, it is also one of the lowest paid careers, and usually requires the firefighter to work one, or more, additional jobs to make ends meet and live a comfortable lifestyle.

The Villages Firefighters Union has been in talks with the District this year in an effort to address concerns about staffing levels, turnover, pay, and retirement benefits. According to the union, the starting pay for a firefighter/paramedic is \$33,600, and is proposing that it be raised to \$40,000 for EMT's and \$50,000 for paramedics. These levels of increase would add \$3.78 Million to \$4.469 Million would be willing to take a two-year salary freeze after the increases are put into place in the first year of a 3-year contract.

According to **INDEED.com**, the average starting salary in Florida for a firefighter/paramedic is \$28,730, with an average salary of \$45,892, which is 8% lower than the national average. Sumter County's personnel budget shows current salaries paid to firefighters from \$36,225 - \$40,655. Recently posted firefighter position in Florida departments showed salary ranges of \$37,719 - \$58,717 and \$43,274 - \$68,728 for EMT's and paramedics, respectively. These figures do not include higher-level positions such as lieutenant or captain.

District Manager Janet Tutt stated, at a March meeting with the union, that in 2016 Villages EMT's earned between \$34,160 - \$64,000 and paramedics \$44,775-\$65,010. The District con-

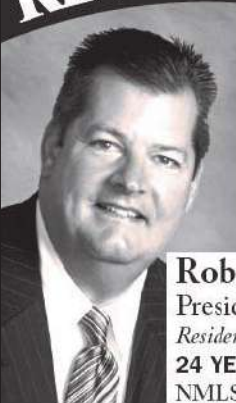
tributes 15% annually to the firefighters' retirement plan and has offered an incentive for firefighters to contribute more, with the District matching the increased contribution.

Follow-up meetings have been held, and some progress has been made with both sides agreeing to issues such as retirement benefits (the District offered an incentive wherein District contributions would be made up to 21%) and paramedic incentive pay upon completion of certification. Salary levels have not yet been agreed to, although the District has offered an increase in starting pay of 5-10% for firefighter/EMTs/paramedics and lieutenants, and an average pay increase beyond that of 7.25%. The union wants the pay increases to be front loaded in year one of the contract, with pay freezes in years two and three. Negotiations will continue in May and June.

Villages Public Safety is funded through a variety of sources, the majority coming from Resident-paid Amenity Fees (22%), Fire Assessments from Sumter, Lady Lake/Lake County and Fruitland Park (72%), and other Miscellaneous Revenue (6%). In each of the last two fiscal years, the Sumter County General Fund has increased its contribution to the Safety budget to provide for growth and additional resulting services.

Stay Tuned. And, when you see a firefighter or any first responder, remember to say **"THANK YOU!"**

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## Community Watch Logs 200,000+ Actions in Fiscal Year (FY) 2015-16

Community Watch is a division of the Villages Public Safety Department and works closely with local law enforcement agencies.

The Community Watch mission statement is "to provide a safe community for our residents and visitors by being the watchful eyes of our community." They are, in fact, a "report and assist" agency, helping to deter crime and assisting law enforcement in solving crimes when they happen. In Fiscal Year (FY) 2015-16 they logged over 200,000 actions that included everything from checking pool IDs to generating work orders and patrolling neighborhoods.

They are most visible in the neighborhood watch vehicles and at various gate locations. What else do they do?

In FY 2015-16 Community Watch assisted Public Safety 686 times, helping with traffic control at accident or crime scenes, responding to missing person calls, ground depressions (sinkholes), Be On the Lookout (BOLO) alerts, and reporting suspicious activities. Over 35% of the Community Watch actions during this

period were helping other District departments.

Dispatchers are the "communications hub" of the department, directing communication and actions by other department personnel. They are involved in every phone call or radio call that occurs, and are on duty 24/7. The dispatchers receive approximately 20,000 calls each year and, in the last fiscal year ending October 31, 2016, they were able to assist the caller 8,239 times.

Types of calls handled last year:

- 56 missing persons incidents
- 7,164 open garage door calls
- 6,425 well-being checks
- 830 gate repair reports
- 4,391 work orders generated for various District departments.

Community Watch is funded through amenity fees, allocated based on the percentage of rooftops to either the Sumter Landing Community Development District (SLCDD) or the Village Community Center Development (VCCDD) District budgets. The current budget allocation is 62% to the SLCDD and 38% to the VCCDD. □

**May 20**

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



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# Amenity Authority Committee (AAC) Meeting Summary April 12, 2017

## Resident Comment

A resident of Villa de la Ramona who attended a meeting earlier in the year and raised a concern about the need for new street signage complimented District Property Manager Sam Wartinbee for getting the signs replaced in a matter of weeks.

A question was also raised about a temporary parking sign that has gone up referencing a county plat number. These signs were authorized by District 2's Board of Supervisors in response to resident complaints about cars parking in temporary areas for long periods of time. The plat information can be obtained by

calling the Lake or Sumter County planning offices, depending on where you live. Not all villa areas have implemented the signs, but they are being used to deter people who are leaving cars parked in these areas that are intended for resident guests or caregivers.

## Consent Agenda

After discussion, AAC members approved a resolution that amends the Rate Rule for the Village Center Community Development District (VCCDD) that addresses rates, fees and charges, and operating policies and procedures related to the recreational, community watch and facilities located within the boundaries of the VCCDD district.

Adjustments to rates for recreation center room rentals and other facility rentals are also made. AAC Member Don Deakin asked if there should be a separate and higher rate for for-profit entities, such as the Villages Entertainment that uses the Savannah Center heavily. He raised the concern that the regular rental rate may not cover the cost of their specific wear and tear on the facilities, parking lot, and building maintenance.

District Manager Janet Tutt stated that the specifics on revenues and associated costs will be discussed in detail during the budget meetings, but indicated that the Entertainment Department rental greatly supplements the costs of the Savannah Center and makes it a money-maker, not a money-loser.

## Old Business

- A meeting has been set with Lake County officials to discuss the District's request for their involvement in a Quick Take process for non-Developer owned parcels in the proposed Rio Grande expansion area.
- Ms. Tutt reported that after completing an in-house analysis, they determined the cost of an appraisal of the property for the Church of Faith would likely exceed the value of the property, so they have agreed to move forward without an appraisal.
- AAC members approved the \$5,000 cost for the Mulberry sidewalk extension.
- Ms. Tutt reported that the legal department is working on the Oregon Avenue issue.

## Committee Member Comments

AAC member John Wilcox asked whether deed compliance complaints should continue to be allowed to be made anonymously. Consensus of the members was to continue with the anonymous practice.

The next meeting of the AAC will be held May 10 at 9AM at the Savannah Center. Minutes and agendas can be found on [districtgov.org](http://districtgov.org). Click on "Amenity Authority Committee" in the left column. □



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## Amenity Authority Committee (AAC) Preliminary Budget Workshop March 22, 2017

The Amenity Authority Committee (AAC) held a preliminary budget workshop on March 22 to begin gathering data for the 2017-18 Fiscal Year budget.

### Community Watch

Committee members heard a report from Bill Elliott, Division Chief for Community Watch. (See Article on Page 7 of this *Bulletin*.) District Manager Janet Tutt said that the current rooftop allocation for Community Watch north of CR466 is \$8.50.

### Recreation

District Recreation Director John Rohan presented items for consideration:

- Loop systems – Recreation Centers – Mr. Rohan said that not all recreation centers have these loop systems for audio assistance, but they are becoming a "best practice" as identified by national accreditation standards for parks and recreation departments. Best practice is defined as improvable, sustainable, and replicable. These systems would meet ADA requirements. He

asked for more time to develop a plan for more FM receivers and loop systems to phase in over time. The system at Silver Lake Recreation Center cost \$3800.

- Shade structures have been requested for Paradise Park and Springdale for the outdoor exercise equipment areas. Mr. Rohan said this is not a staff request; AAC members indicated they do not wish to include them for consideration.
- Water Cannon – sports pool. This is a device to aerate a sports pool to cool water temperatures for competitive swimmers at Mulberry and Laurel Manor pools. District Manager Tutt suggested not waiting until the next fiscal year since we are entering the hot season. She suggested buying one now to try out; AAC members agreed to the \$3,000-\$4,000 expenditure.
- Ceiling mounted projectors. Mr. Rohan said they are currently doing an inventory and assessment of usage in the centers. Cost is \$550 each plus installation. He suggests phasing in over time, with up to four centers this year – Paradise, Chula Vista, El Santiago, and Chatham. AAC members indicated approval to proceed.
- Outdoor movie screen and projector at a cost of \$12,000. The department does outdoor movies now; this is the latest technology available. It is inflatable, portable, features high definition, and can accommodate

up to 400 people. It would be stored at La Hacienda and would be checked out by staff. AAC members indicated approval to proceed.

### Golf Five-Year Master Plan

Golf course cart paths repair and replacement have been moved out of the Property Management Division to Recreation. As a result, two paths – Silver Lake and Chula Vista – are scheduled for construction of 6-foot wide paths in the next fiscal year. Hawkes Bay will receive upgrades to tees and greens. Total projected cost is \$754,000.

### Property Management

- Gate control systems that operate like a garage door safety sensor and exit sensors will have greater reliability and will be able to detect bicycle tires and spokes. Total cost is \$25,000.
- Staffed gates will be standardized with a

(Continued on page 10)

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**Budget Workshop**

(Continued from page 9)  
 mechanism that allows the attendant to lock the gate "open" at a cost of \$24,000 for eleven staffed gates.

**RV Lots**

Revenue from RV lot rentals is not part of an enterprise fund that is self-sustaining and separately accounted for. It is part of the Recreation Amenities Division (RAD) budget.

A 5-year history showed the lots are generally full, with waiting lists for some sizes, and surpluses approaching \$194,000.

**Rooftop Percentages**

As growth continues south of CR466, the rooftop percentages continue to show less of the total north of CR466. There are now a total of 59,352 rooftops, with the districts within the Village Center Community Development District estimated at 37%. As is done every year, the percentages will be adjusted when the final budgets are approved.

Ms. Tutt said that the two new villa areas in District 4 are Developer-owned and will be billed separately. She also stated that she is negotiating the amenity purchase of these units.

**Amenity Fees**

Budget Director Barbara Kays indicated they are preparing to forecast budgets with a 1% increase based on a 2016 CPI increase of 1.426%, but said they will continue to watch the CPI throughout the budget process and

will make adjustments as necessary.

As of February, there are 608 VCCDD rooftops at or above the \$155 deferral rate. Ms. Tutt is not recommending an increase, but advised it will probably be discussed next year.

**Settlement Proceeds**

An updated spreadsheet showed the proceeds balance at just over \$8 Million, with \$4.3 Million uncommitted.

**Project Consideration List**

At Mr. Deakin's suggestion, the committee agreed to leave the only outstanding item on the list, restoration of the Springdale/Mulberry trail to a walking trail, for further discussion.

At a previous meeting when the subject of an indoor pool was raised, Ms. Tutt said the Developer had indicated they may have something planned. She said there have been no further updates.

The next budget update discussion will occur at the AAC's regular meeting on May 10 at 9AM at Savannah Center. □



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# Sumter Landing Community Development District (SLCDD)

Meeting Highlights  
April 20, 2017

**New Business**

The Sumter Landing Community Development District (SLCDD) Board of Supervisors approved a resolution to make adjustments to and appropriate funds in the 2016-17 Sumter Landing Amenities Division (SLAD) budget related to the November 2016 purchase of additional amenity revenues and facilities. Budget Director Barbara Kays reminded the Board that the adjustments are not for a full year. (The sale of amenity facilities and fees occurred November 16, 2016.)

Ms. Kays explained that the adjustments add approximately \$41.6 Million to revenues and approximately \$35 Million to expenses, adding \$7 Million to working capital. The new budget provides for the addition of nine full-time employees and the associated operating and start-up costs for those positions, as well

as salary adjustments for existing positions that will have additional responsibilities. The District has also relocated the budget, purchasing and utility operations departments to new space, and the cost of that additional office space is also reflected.

**Public Hearing**

A Public Hearing was held prior to the SLCDD approving a resolution that, according to District Manager Janet Tutt, provides long overdue "clean up" of the rate rules, and adjusts some fees and costs to account for current actual expenses in areas such as room rentals. She stated she did not believe the changes would be burdensome for residents.

**Staff Reports**

- District Recreation Director John Rohan reported on the recent progress of the launch of The Enrichment Academy (TEA). See Article on Page 1 of this *Bulletin*.
- Ms. Tutt reported to the SLCDD that the resolution amending the duties of the Project Wide Advisory Committee (PWAC) to include control over amenity facilities and fees south of CR466 was presented to PWAC at its April 3 meeting. PWAC

members made a couple of very good suggestions to improve the resolution, including a stipulation that a joint meeting would be held if the SLCDD determined it would not approve a PWAC resolution. PWAC members are now taking the resolution to their respective boards for comment. Ms. Tutt said it is likely, but not certain, that PWAC will act on the resolution at its May 1 meeting, so it is possible that it will come to the SLCDD at its May 18 meeting.

The next meeting of the SLCDD will be held May 18 at 10AM at the District office in Lake Sumter Landing. Minutes and agendas are available on [districtgov.org](http://districtgov.org); click on "Your District" and select "Sumter Landing." Choose "Agendas and Minutes" from the left side menu. □

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# News from Your Community Development District (CDD) Meetings

**Speed Bumps and Signage** - Community Development Districts (CDDs) that participated in the Multi-Modal Path Discussion Group (MMPDG) meeting held on March 3 were asked to go back to their districts for input on speed bumps, STOP signs, and "wayfinding" signage. Wayfinding is a term used to describe signs that help a person "find their way" to locations such as town squares or recreation centers. Discussions seemed to vary depending upon location north or south of CR466.

Those north of CR466 do not have a problem with speed bumps, as most do not have any. They are also not as concerned about wayfinding signs because most of their residents are long-term and seem to know where they are going. District Manager Janet Tutt suggested they keep an open mind with respect to directional signage at tunnel locations. Most agreed that STOP signage is not consistent and should be revisited.

Districts south of CR466 are more concerned about eliminating speed bumps, studying wayfinding signage to improve visibility and direction, and agree that STOP signage should be looked at for uniformity.

All districts expressed caution that wayfinding signage should not get excessive, and should not list every location in The Villages. They also cautiously agreed to participate in studies of the issues, and want the costs of studies to be reasonable. If a district wishes to have a speed bump removed, they must have a study conducted by a field engineer.

If you have input on these multi-modal path topics, contact your residential District Board of Supervisors.

**SLCDD Resolution to Add Control of Amenities to PWAC** – Project Wide Advisory Committee (PWAC) asked its members to seek input from their respective Community Development District Boards regarding the Sumter Landing Community Development District (SLCDD) Resolution to add control of amenities to PWAC responsibilities.

Each member, representing residential Districts 5 – 11, received direction to proceed. The concern expressed most often was length of time and meetings, which District Manager Tutt said could not be predicted until the responsibilities are implemented and after the learning curve of understanding the new responsibilities. After a period of time, she sug-

gested if there are changes that need to be made, they could be addressed.

**CDD2** – Signs recently placed in Villa neighborhoods seem to be having a positive impact on the issue of people parking for excessive periods of time in the temporary parking areas.

**CDD7** – Supervisor Ron Ruggeri asked if the District could consider reimbursing residents for some expenses associated with the AED program. Ms. Tutt said this is not an appropriate expense for maintenance funds.

**Sumter County Quarterly Sheriff's Report** – In the first quarter of 2017, the Sumter County Sheriff's Department reported that it issued 795 tickets for offenses such as speeding, no proof of insurance, and 21 tickets to golf carts for speeding and open container violations. Law enforcement only has jurisdiction for golf carts traveling on roads, not golf cart paths. □

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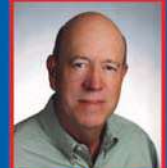
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## March and April Forum Q & R

**Q1.** I am a "snowbird" asking if the POA can do something about having to pay for trash, etc., when we aren't even here for the majority of the year? **R)** You may recall when you bought your property, you signed a Declaration of Covenants where you agreed to pay the amenity fee, the waste removal, the water and the sewer. It's a contract you made with the Developer. We've all done it, and there's absolutely nothing we can do about. It's not something we can fight, because we all agreed to it.

**Q2.** My concern is continued growth in The Villages. I've been here 14 years. I've watched it grow. I've brought friends down and they have bought here based on what they saw. Everything they've done here in The Villages has been well planned and structured. It is be-

yond me how they can keep building and incorporating the 14,000 homes going in down south, roughly 28,000 new residents. There aren't enough Executive Golf Courses now, and they are only providing TWO new executive courses for these 28,000 people. Is there anything the POA can do to curtail building more homes without additional facilities? **R)** There is not a whole lot that we can do about the growth, but if you've been reading the *POA Bulletin*, you'll know that we've been making a concerted effort to get residents roused up to approach the Sumter Landing Community Development District (SLCDD) to allow for an amenity authority committee, which would allow residents to elect their representative for their district, to determine how their amenity fees are spent, exclusive of what is required of the bond fee. It would also include rules on existing golf course usage. If residents have the right elected representative, they can say, "Hey wait a second, if the Developer says you can do this for free, then we are going to put a limit on the number of people who get this for free." Other than that, there's nothing we can do. **NOTE:** The two golf courses that are currently planned are only for the Village of Fenney, which is projected to have approximately 3,600 homes. Plans have not yet been submitted for the remainder of the development of Southern Oaks, so we don't yet know to what

level of amenity facilities and golf courses will be built.

**Q3.** On March 8<sup>th</sup> I got a letter from the Attorney General saying they aren't going to do anything about the Corning shingles. In Mallory, they skipped over a lot of roofs saying they were good. My roof is blistered and I have enough granules that I could make a beach. **R)** In 2014 and 2015, we had around 300 residents complaining about bad roofs. We forwarded the complaints to Tallahassee hoping that a class action lawsuit would bring about repairs at no cost to the homeowner. After 2 years of investigation, during which the Attorney General interviewed residents, the POA Board, personnel from Corning; they took close up photos from the air; they hired an independent consultant; and they got an expert opinion on what caused the problem and what could be done about it, they concluded and decided to drop any possible class action lawsuit. There's nothing we can do at this point.

**Q4.** Are there deed restrictions that can be enforced for children under the age of 19 living in a Villages home? **R)** Yes, there are, but this issue is considered an "inside the home" deed restriction, which can only be resolved through a private civil lawsuit, or by making a complaint to the Villages of Lake Sumter (the Developer), who can enforce the restriction. The

(Continued on page 17)

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## April/March Forum

(Continued from page 16)

only thing the District can do is have the deed compliance department help you make the complaint to the Developer at 352-751-3912.

**Q5.** Is there an ombudsman for the Elderly?  
**R)** Yes, you can contact the Florida Department of Elder Affairs at 800-96-ELDER or 800-963-5337 or the Senior Legal Helpline at 888-895-7873. □



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## Meet the POA's Newest Board Member



Bill Schikora grew up on Chicago's South Side; completed his education; married Carole Caulfield in 1962 and has three children: Beth, Bill, Jean. Early 1970's, Carole and Bill bought a summer cottage in

Michigan and a few years later moved full time to Michigan's Kalamazoo/Portage area.

Bill worked in a variety of fields including casualty insurance in Illinois and group health insurance for mid-sized companies in S/W Michigan.

As a volunteer, Bill became a Court Appointed Special Advocate (CASA): a guardian-ad-litem representing individual abused/neglected children in family court proceedings.

While continuing as a CASA volunteer, he was invited to serve on The Governor's Task Force for Children's Justice representing abused/neglected children and also served on the Kalamazoo County Child Death Review Team.

In 2006, Carole and Bill bought a brand new Village of Duval home and fell in love with The Villages. They promptly became a POA member household. After 46 years of marriage, Carole passed away in 2006. In 2012, Bill moved to Village Santo Domingo where he happily resides.

Bill was elected to the CDD2 Board of Supervisors in November 2016. □

### Did You Notice??



Our POA logo has a fresh new look! The brilliant yellow and green reflect the sunny, happy days we enjoy in The Villages.

Thanks to board member, Ken Copp, for the redesign!

### IS YOUR LOVED ONE IN THE HOSPITAL?

#### Do you need a caregiver advocate?

The caregiver advocate provides support, direction, education and guidance during critical care experiences and crisis management. If you have a loved one in the hospital and are unsure of what your options and resources are, a health care advocate can help make sure that all of your resources are being presented and your rights are being respected. When a loved one is in the hospital, decision-making can be difficult especially in such an overwhelming healthcare arena. The Tri-County Caregiver Resource Center can supply you with an advocate and help families put a caregiving action plan in place for future planning in hopes of preventing crisis management from a hospital bed. Transitioning your loved one from hospital, to rehab and back to home successfully is difficult to do because there is so much information and knowledge necessary to make the best decisions. The Resource Center will help direct the options that best suit your clinical financial and social

criteria so that the family does not have to run in many 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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# LETTERS

Letter to the POA:

## "Quick Take"

Would you good folks at the POA consider championing the cause of the neighborhoods surrounding the field that is the subject of the "Quick Take" mentioned in the March and April issues? It seems to me that Eminent Domain and Quick Take are usually used for roads, bridges, etc., not for private businesses? While amenities have been mentioned, I wouldn't be surprised to find some villas or a personal care facility on the agenda. And traffic is already too heavy on the streets leading to this area. This field is currently used as an unofficial dog park, and walking trail, and is home to various wildlife including several Gopher Tortoise burrows. I would bet that most of the neighbors would prefer that it be left alone. Thanks.

Jim Stuncard

**POA Response:** Quick Take and Eminent Domain are complicated topics, and you are correct that we normally think of their use as it relates to roads and other infrastructure. In the case of the proposed properties in the Rio Grande area, this Quick Take process would not be used to allow for-profit enterprises to develop on these properties. The Quick Take

has been requested by the District, with a proposal to add to the amenity facilities and programs in that area to meet increased demand. Among the proposal items are an outdoor-oriented recreation complex with Petanque courts and raised tennis courts. If you have questions or concerns about this process or proposal, you can attend any meeting of the Amenity Authority Committee, which is responsible for approving any land purchase or amenity plans north of CR466. It is comprised of landowner-elected residents and meets on the 1<sup>st</sup> Wednesday before the 2<sup>nd</sup> Friday at 9AM at the Savannah Center. □

Letter to the POA:

## Safety on Parr Drive

I ride my bike daily on Parr Drive and I am concerned about my safety. Parr Drive is currently serving as the main route for the new assisted living site that is under construction on the corner of Buena Vista and CR466. If they don't add CR466 access, the opening of this new facility will add a significant amount of employee and visitor traffic to Parr Drive. Parr Drive is a single lane road that is shared by all vehicle types- trucks, cars, golf carts and bicycles. Where in the Villages do we mix all vehicle types on a single lane road and still expect the fire station with its only outlet on Parr, to have a safe emergency route to all of its calls?

Please investigate and assure us that there is road and cart path changes coming. The Appletons

**POA Response:** This is an excellent question concerning safety in a construction zone, and where a resident can go to express this concern as it gets confusing. After the Developer completes build out of an area and its associated roads, they are "given" to the municipality/county in which they are located. The only exception is villa roads, which continue to be private property maintained by the District. Parr Drive is now the responsibility of Sumter County. Your concerns should be directed to the Sumter County Board of Commissioners regarding this construction traffic, as well as access issues after the facility is completed. You can contact Sumter County by calling 352 689-4400 or you can go on the website [sumtercountyfl.gov](http://sumtercountyfl.gov) and click on the "Report a Concern" icon. □

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# Memorial Day May 29, 2017



Memorial Day is observed on the last Monday of May. It was formerly known as Decoration Day and commemorates all men and women who have died in military service for the United States. Many people visit cemeteries and memorials on Memorial Day and it is

traditionally seen as the start of the summer season.

It is traditional to fly the flag of the United States at half-staff from dawn until noon. Many people visit cemeteries and memorials, particularly to honor those who have died in military service. Many volunteers place an American flag on each grave in national cemeteries. Memorial Day is combined with Jefferson Davis' Birthday in Mississippi.

Memorial Day has become less of an occasion of remembrance. Many people choose to hold picnics, sports events and family gatherings on this weekend. This day is traditionally seen as the start of the summer season for cultural events. For the fashion conscious, it is seen as acceptable to wear white clothing, particularly shoes from Memorial Day until Labor Day. However, fewer and fewer people follow this rule and many wear white clothing throughout the year.

Memorial Day is a federal holiday. All non-essential Government offices are closed, as are schools, businesses and other organizations. Most public transit systems do not run

on their regular schedule. Many people see Memorial Day weekend as an opportunity to go on a short vacation or to visit family or friends. This can contribute to additional congestion on highways and at airports.

Memorial Day started as an event to honor Union soldiers who had died during the American Civil War. It was inspired by the way people in the Southern states honored their dead. After World War I, it was extended to include all men and women who died in any war or military action.

Memorial Day was originally known as Decoration Day. The current name for this day did not come into use until after World War II. Decoration Day, and then Memorial Day, used to be held on May 30, regardless of the day of the week on which it fell. In 1968, the Uniform Monday Holiday Act was passed as part of a move to create three-day weekends out of federal holidays. From 1971 forward, Memorial Day holiday has been officially observed on the last Monday in May. However, it took a longer period for all American states to recognize the new date. □

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Our Gardening Column:  
**Kitchen Gardens**  
 by Anne Lambrecht  
 mrsanne04@gmail.com



A kitchen garden is a place to grow the things you bring into the kitchen: herbs, vegetables, fruits and berries, and even the cutting flowers for your table.

**History of Kitchen Gardens**

Gardening is humankind's oldest and most basic activity (no, it is not prostitution). I guess the very first was gathering and hunting, then came farming (gardening).

Kitchen gardens are called Potager (soup)

by the French. There were always kitchen gardens in the medieval ages, and the surfs and peasants did all the work for the kingdom. In return, they got to keep a little for their own families. My ancestors in Portugal were share-cropper farmers.

Each house at Plimoth Plantation and the settlement at Jamestown had its own little kitchen garden where the Pilgrims grew herbs and vegetables including squash, corn and beans. This trio was, and is, lovingly known as the "three sisters," something the Pilgrims learned from their Native American friends. The corn grew straight up, shading the squash and creating a pole for the beans to grow on. Ingenious and so American! Remember the fish in the hole with the seed? Another gift from the natives.

The American Gardener's Calendar 1804 by Bernard McMahon was a standard authority on gardening in America. The successful Philadelphia seed and nursery business had the distinction of having seeds brought back by the Lewis and Clark Expedition, among them our native beans, corn and squash. Don't you wish we had those seeds now?

(Continued on page 21)

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## Kitchen Gardens

(Continued from page 20)

This calendar takes its direction and format from English manor house gardening book. Garden plans are English, in that they recommend you have a walled garden lined with fruit trees and divided into beds.

**Vacant lot gardening.** Potatoes played an important part in a little known chapter in the history of American kitchen gardening.

In 1894, the worst economic depression of the 19<sup>th</sup> century hit, with unemployment in the nation's cities reaching 35 percent. In an effort to help the unemployed help themselves, Mayor Hazen Pingree of Detroit (later known as "Potato" Pingree) had 430 acres of vacant land in the city plowed and allotted to almost 1000 families in need. At season's end, these urban gardeners harvested 40,000 bushels of potatoes as well as immense yields of beans, squash, pumpkins, pride and good will. The Detroit plan quickly spread. In 1896, twenty cities and towns became converts to Pingree's self-help program for the unemployed. When employment returned, most cities, with the exception of Philadelphia, dropped this plan.

**War Gardens 1917.** Twice in the 20<sup>th</sup> century Americans have responded to war conditions by turning to kitchen gardening. Victory Gardens were not initially a government response. Only after Americans pressed the gov-

ernment to recognize their patriotic efforts at growing food did the government give its imprimatur to Victory Gardens. The war gardens of WWI emerged from food shortages and consumers' fears of escalating food prices. Across the country, volunteer community garden projects encouraged rich and poor to grow their own food. These efforts were extremely successful, producing a crop that year, valued at \$350 Million, in back yards, vacant lots and previously uncultivated land.

In the 1943 Victory Gardens Handbook during WWII, when canned foods joined the list of rationed items, the Secretary of Agriculture called for a national effort to create 18 million Victory Gardens. Four million new gardeners answered the call and caused a buyer's panic in the seed market. We could do this too!

Farmers' Markets reigned supreme as the new chic place to be seen shopping for your produce in the 80's, 90's and now. You could get as much "fresh" vegetables and fruits as you wanted, take them home and cook like a gourmet. Most of the stuff you get now at the Farmers' Market isn't really grown here--it's shipped in from far-away places, but it's still fairly fresh.

The conventional layout of a kitchen garden is a traditional "four-square" layout, a rectangle split into 4 equal parts. The center is saved for garden art (no bird bath, because the birds will eat your stuff). It can be formal or wild, no

rules. Mine is wild and not square--surprise!

As with any garden, you will need good organic soil. Most vegetables and herbs require at least 6 hours of full sun a day. Your garden should have regular water. Getting the hose out from "way over there" should not be a source of angst leading to laziness, leading to weak or dried up vegetation.

Don't plant what you won't eat. Don't plant eggplant if you're not going to eat it. Don't plant 10 rows of corn or zucchini if your family and friends hide when they see you coming. In Florida, we are lucky to have two growing seasons: March/April and again in September/October. Add bright edible flowers in groups as edging plants. These will attract pollinators which we all need, especially if you plant the cucurbits (squash, cucumbers), which need pollinators in order to form fruit. Now, the flowers will also attract beneficial bugs to eat the pests you will also attract. It is not a good practice to use pesticides on anything you or others plan to eat. Plus, pesticides kill ALL the bugs, not just the bad ones.

Kitchen Gardeners International or KGI is a 501c3 nonprofit group of gardener-foodies founded in Maine with friends from around the world. Their mission is to empower individuals, families, and communities to achieve greater levels of food self-reliance through the promotion of kitchen gardening, home-cooking, and sustainable local food systems. □

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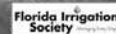


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## Seniors vs. Crime

### Leading the Fight Against Scams Debt Relief Scams

Has "Rachel from Credit Card Services" called you lately? Did you get an email offering to help you lower your debt? Most Villagers have probably gotten one or both of these debt relief pitches.

How would you like to lower your monthly credit card and loan payments – guaranteed? It's an appealing offer for anyone, especially those struggling to pay their bills.

Most experts agree that consumer debt is on the rise. A growing number of companies are coming out of the woodwork claiming they can lower your interest rate or reduce the amount you owe.

But beware! Some of these debt relief programs are scams run by con artists who can't deliver on their promises. If you fall for their pitch, you could lose hundreds of dollars in fees, find that your debts have gone unpaid, and find that your credit rating is in the toilet. You may owe just as much as when you started, plus have additional late fees and other penalties to pay.

#### How can you spot a debt relief scam?

Be careful of any company that:

- Promises or guarantees to settle all your credit card debts for pennies on the dollar.
- Advertises a "new government program" to bail out personal credit card debt.
- Tells you to stop communicating with your creditors, but doesn't explain the serious consequences.

- Tells you it can stop all debt collection calls and lawsuits.
- Charges high upfront fees before any debts are settled.
- Claims that it's a fast, easy, and painless process.

#### What should you really do if you need debt relief assistance?

- If you have trouble making credit card payments, call the creditor to work out a payment plan. If that is unsuccessful, a non-profit credit counseling service may be able to help you, in some cases for a small fee. To find local credit counseling services contact the National Foundation for Credit Counseling for help.
- Do not be afraid to ask questions. Demand that the company disclose set-up and maintenance fees in writing. Review the agreement closely – read the fine print to make sure it outlines the timeframe for payoff.
- Comparison shop for debt relief services. Compare a couple of services and get a feel for how they operate. The credit counselor should spend at least 20 to 30 minutes with you to get a complete picture of your finances.
- Do not rely on claims of a non-profit status, nor on the company's website. Conduct your own searches of the company – the Better Business Bureau and state consumer protection agencies are good resources.

By doing your homework, you should be able to find a credit servicing company that does not over-charge or over-promise.

No one will watch out for your interests better than YOU. By following our recommended actions, you should be able to get your financial interests under control.

If you need assistance with understanding any of the aspects debt relief services, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance **before you sign up for the service!** Seniors vs. Crime can be reached at:

- The Fruitland Park Police Department Annex in the Moyer Recreation Center – (352) 674-1882
- The Marion County Sheriff's Office in The Villages – (352) 753-7775
- The Sumter County Sheriff's Office in The Villages – (352) 689-4600, Ext. 4606
- The Wildwood Police Department Annex at Brownwood – (352) 750-1914

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. Hablamos español. Por favor pregunte por Yolanda, viernes - 9AM 11AM, (352) 689-4606. □

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- 2008 Ray and Lori Micucci  
Win Shook
- 2009 Dorothy Morehouse-Beeney  
Vinnie Palmisano
- 2011 Pete Cacioppo  
Betty Cunningham  
Joe Gorman
- 2012 "Class Action Five"  
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Rich Lambrecht  
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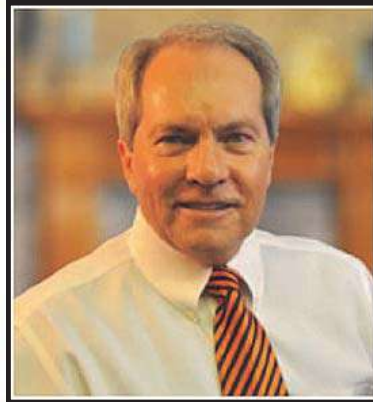
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## What To Look For In A Doctor (Part Two of a Three-Part Series)



**Dr. Norman H. Anderson, MD**  
**Robert Boissoneault Oncology Institute**  
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Beyond the credentials, the second essential that physician/health care providers should possess is the ability to realize that "you don't know...what you don't know." Goodness...why is that so hard ?

Too often doctors feel compelled to have the answers. Thus, false conclusions may be reached when assuming a cause/effect based upon past knowledge. A totally different conclusion could occur with a slight change in the way things are approached. The farther one deviates in a rigid mind-thought, the more difficult it becomes to find what is hidden. How many times has it been said of someone, "you just can't tell him anything!" In medicine, this can result as a misdiagnosis.

Sometimes what is expected by both patient and physician drive unrealistic expectations. But realizing that "you don't know...what you don't know" can actually open one's mind to entertain new approaches.

As a lighter practical example, for decades patients were sutured back together. Who would have thought, by approaching the challenge with a slightly different perspective, that bio-gluing would yield a much faster result, reduce procedural time, and in many cases achieve a superior functional and cosmetic result.

This is a quote whose source I have forgotten, and so I apologize to the author. "Nothing is so fatal to the progress of the human mind as to suppose our views of science are ultimate: that there are no new mysteries in nature: that our triumphs are complete; and that there are no new worlds to conquer."

To be continued...