

THE



BULLETIN



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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

Developer Maintains Ratios with Amenities for New Areas South of CR44

On the front page of the June 20 *The Villages Daily Sun*, the Developer answered the burning questions residents have had about the new residential areas being developed south of

CR44: Would they build amenities – recreation facilities, pools and golf courses – to adequately serve those new residents, or would there be a drain on existing features located in the already

established areas of The Villages?

The answer seems to be “Yes” they will build sufficient facilities, based on Developer established ratios defined in 2007 (see letter, page 16), with the announcement of 4 executive and 1 championship golf course, 7 areas described using the word “Recreation”, and 10 swimming pools, including 1 sports pool. Four Villages – Fenney, McClure, Desoto, and Southern Oaks – will each have 1,500 homes, totaling 6,000 new households.

It is interesting to note the descriptions of some of the new recreation centers: “Recreation, resort-style family pool, pavilion, splash park, playground, beach volleyball, tennis, corn toss, shuffleboard, bocce, fire pit, dog park, pickleball, fitness stations, nature parks and walking trails.”

Wow! That’s just one area! Softball fields, RC boat and fishing areas, street hockey and a sports pool are among the features at another. It seems the Developer has listened to current residents (and likely, potential new residents) to provide the latest in recreation opportunities to residents.

Perhaps residents living north of CR44 will take a golf cart drive – now that it will be multi-modal path connected – to enjoy these new amenities! □

Legend:
 ■ Golf
 ■ Recreation
 ■ Preserve
 ■ Neighborhood Commercial
 X Tunnel
 X Golf Car Bridge

1. Spanish Moss Recreation, walking trail, outdoor fitness and adult pool
2. Fenney Recreation and pool, sales and information, Fenney Grill
3. Blue Heron Recreation, adult pool, bocce and petanque
4. Fenney Boardwalk Trail
5. Fenney Putt & Play, lawn bowls, croquet
6. Hammock Golf Course, which contains the Gray Fox and Red Fox nine-hole executive courses
7. Sugar Cane Recreation and family pool, Dudley Canine Park, archery and air gun range
8. Willow Tree Recreation and adult pool, corn toss, shuffleboard, bocce
9. Tall Pines Golf Course, which contains Loblolly and Long Key nine-hole executive courses
10. Adult pool, pavilion, shuffleboard, bocce, corn toss
11. Recreation, resort-style family pool, pavilion, splash park, playground, beach volleyball, tennis, corn toss, shuffleboard, bocce, fire pit, dog park, pickleball, fitness stations, nature parks and walking trails
12. Recreation, softball, multi-purpose play field, RC boat and fishing areas, RC cars and street hockey areas, walking and cycling trails, golf car access tunnel, sports pool, commercial development
13. 18-hole Pitch n' Putt Golf Course, nine-hole executive golf course, adult pool
14. Recreation, family pool, golf cart bridge
15. Championship golf course □

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

“Get the Latest District Government News”
presented by Janet Tutt, District Manager

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!

Water Conservation & Surcharges Rile Residents

Since the 10% water usage surcharge was recently imposed, we have been flooded with letters, calls and emails from residents. The timing of the Modified Level III "Extreme" Water Shortage Order issued by the South-west Florida Water Management District (SWFWMD) at the beginning of the rainy season, and recent heavy rains, has many Villagers scratching their heads. Others are angry about the 10% surcharge on water usage. A Phase I water shortage was declared, effective March 10 through July 31, 2017, and bumped up to Modified Phase III, effective June 5. A Phase II order, which would have only imposed a 5% surcharge, was bypassed by SWFWMD.

We asked SWFWMD to answer questions about the order and why there was not an intermediate Phase II, but did not get an answer to that specific question. We did receive a copy of the News Release issued on May 23, which stated that Water District hydrologists reported a rainfall deficit of 11 inches since the start of the dry season last October. In fact, they said this is the driest dry season in the past 103 years. Florida's dry season runs through May.

The release further states the District considers both natural water resource conditions and the viability of public supply when deciding to declare a water shortage order. For the past 20 years, the District has worked diligently with its partners to develop alternative water supplies.

Even though the region is experiencing drought conditions, there is adequate public water supply available.

Trey Arnett, Arnett Environmental, the District's utility engineering consultant, said in an "Our Place" guest column in the June 15 *The*

Villages Daily Sun that when water use permits were acquired in 2007 to supply water needs down to CR44, two of the permit requirements involved developing a water conserving rate structure and a plan to help ensure that the environment was protected.

The primary purpose of the requirement, according to Mr. Arnett, is to encourage water conservation. He said that while The Villages has developed one of the most innovative water supply systems in the State, it was recognized that one component that couldn't be controlled was customer water use, so SWFWMD felt it was critical to have significant conservation encouragements built into the water rates. Where the surcharge has been implemented, it only impacts water use rates, and it applies to all customers, residential, commercial, and golf.

Recent applications for water use permits for the new developments south of CR44 also require a water conservation plan and conservation encouragements.

Many residents have asked how the additional revenue collected is being used, accusing the utilities of implementing the surcharge to increase their coffers. Mr. Arnett said that the revenue does become part of the general revenues collected by the utility, and will be used to defray the costs of additional requirements on the utility for reporting, record-keeping, conservation, etc.

Mr. Arnett also said that if the rain season is better than predicted, the temporary order could be rescinded sooner than August 1. We also asked SWFWMD to give us the conditions under which the order could be lifted, but, again, received no answer.

District Property Manager, Sam Wartinbee, has reported at several meetings that the District has utilized water conservation measures in all District-owned properties for several months.

According to the SWFWMD Fact Sheet on

(Continued on page 4)

POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

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

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Pam Powell

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DID YOU KNOW?

The POA website poa4us.org has back issues of *The Bulletin* as far back as 2002?

Click on "Bulletin Links" on the left menu and select the current or archived issues.

You can look up issues that have come up over the years that the POA has helped resolve – everything from product liability and warranty issues; Developer issues and the 2008 Class Action Lawsuit settlement; health care issues, and more.

You can conduct a search if there is something in The Villages or POA history you want to learn more about. In the center of the screen nearer to the top, enter your search 'keywords' and then click 'search'. If any of the words match, a list of *The Bulletin* links of all the issues the topic was covered will appear. You can then click on the appropriate issue. You can also communicate with board members or *The Bulletin* through the website.

The POA website was designed to provide information to our residents. We hope you'll use it! □

UPDATE:

Cracked Ceiling Complaints Soar To More Than 1000

If you've sent us information about your cracked ceiling and haven't heard from anyone, don't worry. The number of complaints we have received is now more than 1,000, making it impossible to respond to everyone right now. We've had a team of people, including retired contractors and engineers out taking a look at approximately 100 homes. We are beginning to identify certain commonalities in what we're seeing, such as home model.

We expect this to be a lengthy process, so please be patient. When we have a plan, we will be in touch with everyone who has contacted us.

If you have already sent us your information, please don't send it again to avoid duplication. If you have new information for us, please send it to poa4us@hotmail.com. □

MEMBERSHIP IS ON THE RISE! Join the POA!

The Officers and Directors of your POA would like to say, "thank you" for the tremendous response of members renewing their POA memberships this year and for the many new members who joined in 2017. Our desire is to keep you informed of facts about issues which may not have been clearly or fully presented in other media.

The POA Mission Statement and the POA's Bill of Rights for Villages Residents can be found on page 2 of this *Bulletin*. Our membership year runs from January 1 through December 31. Please use the form below.

POA members have access to discounts provided by our Discount Partners mentioned on page 23 and found on the POA website,

poa4us.org. POA members who have provided an email address will receive our monthly Email Alert reminding them of the speaker and date of the upcoming monthly POA membership meeting, as well as Special Alerts to make you aware of important issues on a timelier basis than what our monthly *Bulletin* can provide.

We also encourage you to attend one of our monthly meetings, featuring an open forum and a guest speaker. The POA meeting is held on the third Tuesday of each month at 7PM at Laurel Manor.

**Get Involved,
Support your POA in 2017
Numbers Matter!!** □

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: _____

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(SAME LAST NAME)

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

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

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(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

Water Conservation

(Continued from page 2)

Water Utility Requirements for the Phase III order, water utilities are expected to assist SWFWMD in several areas:

- Enforcement – All Retail Utilities (residential, commercial, industrial, and/or irrigation customers)
- More Enforcement – Large “Retail” Utilities (average system demand 100,000 gallons per day or greater)
- Education – Wholesale-Only and Large “Retail” Utilities
- Efficiency – All Water Utilities... regardless of size or customer base

Water Shortage Order FAQ (provided by SWFWMD)

- **Q) What does a Water Shortage Order do?** A) It temporarily enacts additional

restrictions on water use to address droughts and declining water supplies.

- **Q) Is the region at risk of not having enough water supplies?** A) No. Even though the region is experiencing temporary drought conditions, there is adequate public water supply available thanks to the efforts of the Southwest Florida Water Management District, together with local governments and utilities who have developed alternative water supplies such as reclaimed water.
- **Q) Why can I only water on one assigned day of the week?** A) No one wants a brown lawn but the once-per-week watering according to your address helps maintain water pressure for toilets (public health), firefighting (safety) and other vital purposes (environmental protection). These same restrictions apply to private wells and surface waters. Many local governments have year-round ordinances allowing once-per-week watering.
- **Q) Can the HOA fine me for a brown lawn during a Water Shortage Order?** A) No. Per state statute, HOAs cannot take enforcement action because water management district’s water restrictions supersede HOA authority.
- **Q) Who is issuing the temporary surcharge on my water bill?** A) Some utilities choose to issue a temporary drought surcharge to encourage additional conservation. And, most utilities have a water-conserving rate structure year-round where customers are charged more for using more water. This helps reduce wasteful water use since customers are sensitive to price.
- **Q) How does a Water Shortage Order affect non-residential water use?** A) All water use permit holders have specific water conservation requirements in their permit.

Visit thevillageswaterwisdom.com for more information.

Editor’s Note: The Phase III order was issued the day AFTER the June issue of The Bulletin was sent to the printer. For the latest information on this and other District announcements, please check the District’s website districtgov.org regularly. □

June Forum Q&R

Fortunately, we had District Manager, Janet Tutt, and Director of Operations, Diane Tucker, available to help answer the many questions about the water surcharge.

Q. Why is there a 10% surcharge if we are using reclaimed water for irrigation? **R.** There is NO reclaimed water on any residential property. If you live south of CR466, your irrigation water source comes first from stormwater, which is why you should never drink from your outdoor faucets. If there is not enough stormwater, then it comes from the aquifer.

Q. What about the water that “we” are selling for bottling? **R.** Janet Tutt stated that “we”, the District, has nothing to do with the water being sold. That is another party entirely, responsible for obtaining their own permit from the Southwest Florida Water Management District (SWFWMD).

Q. Why has no one put out information about this surcharge? **R.** The information has been distributed in several publications, on the District’s website, at Welcome Wednesday, and will be on utility bills next month. Residents were reminded that if they are following the conservation requirements of only watering once a week, their bills should actually go down.

Q. What are the revenues being used for? Is there a profit from the surcharge? Are there additional expenses? **R.** There is NO profit from utility revenues, according to Ms. Tutt. Any excess revenue goes into reserve for future improvements and/or expenses. Yes, there are additional expenses associated with recordkeeping and other requirements during the conservation order. Also, revenues often drop during these orders due to less water being used and charged.

Q. Is it possible that the conservation order could be lifted earlier than August 1, given the amount of rain we have recently received? **R.** The District cannot lift the order, only the SWFWMD can decide to lift it. □

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Another Unfortunate Golf Cart Fatality

We are saddened to learn of another fatality resulting from a golf cart accident in which the golf cart driver was ejected from the cart after being hit by a car. This is the first fatality of 2017 that we are aware of, but another serious trauma occurred just weeks earlier.

Again, we stress to residents, please get seat belts for your golf carts and use them!

There are now 21 deaths since 2008 and dozens of traumatic injuries. These may not all be prevented, but using a seat belt will keep you from being ejected from the cart and landing, usually head first, on the pavement.

Our condolences to the family and friends of our Villages neighbor, Richard Bolender. □

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Villages Firefighters Union/District Reach An Impasse

Recently, the Villages Community Center Development District (VCCDD) declared an impasse in negotiations with The Villages Firefighters Union. We reported some of the issues on the table in the May issue of *The Bulletin*, and some that have been resolved. Contract negotiations of any kind are complex, and it is not the intent of the POA to make statements or publish details that are beyond our capacity to accurately report. The POA Board does support the efforts of the Firefighters to be compensated fairly and to conduct their work in as safe an environment as possible. We feel fairly certain that the District desires the same thing.

The next step in the process is for both sides to agree to an arbitrator. It is the POA's hope that discussions with the arbitrator can begin as quickly as possible, and that an agreement can be reached swiftly.

Editor's note: We are including the following statement, issued by The Professional Firefighters of The Villages IAFF 4770 about contract negotiations with The Villages Center Community Development District, as well as an "Our Place" column for the June 22 issue of The Villages Daily Sun. We make no judgment about the specifics in either.

IAFF Local 4770 Statement:

The Villages Center Community Development District and The Villages IAFF Local 4770 have been involved in negotiation since February 20, 2017. Since the start of negotiations, we have met five times and have come to an agree-

ment on many of the articles. As of June 12, 2017, The Villages Center Community Development District has declared impasse. The hold up between the District and the Local 4770 is that there is no value of the current employee. The District is offering to raise starting wages without fairly compensating the current, experienced employee. The Local 4770 is going to remain in negotiations with the District until a date is set to meet with a jointly selected special magistrate.

Through the research conducted by the Local 4770, we have found that we are amongst the lowest paid departments in central Florida and are one of two departments in the state without a defined pension retirement plan. These facts have caused the department to experience staffing shortages and a drastically high turnover rate. This has led to the department being a training ground or stepping stone for many previous employees to leave for better pay and retirement; this will continue if things do not change. The Villages Fire/Rescue is currently running two man ladders and engines, when the industry standard is three to four. Through the research done by the NFPA, it is found to be unsafe and far less efficient to operate with anything less than three. It is the main focus of the Local 4770 to resolve these issues by coming to an agreement that will allow us to compete with departments that are currently taking our experienced personnel. This community deserves more and we will continue to fight to be able to provide just that.

We thank everyone for the continued support, IAFF Local 4770 Union Officials

District Manager, Janet Tutt, "Our Place" June 22, 2017 column, printed with permission.

During my public sector employment, I have been either directly or indirectly involved with the collective bargaining process and personnel issues since the mid-1980's and have had the opportunity to work with and help improve wages, benefits, and working conditions for all employees, including firefighters, in three different government agencies. Providing employees with fair wages and benefits, and a safe working environment, has always been a priority for me and the Village Center District Supervisors. As District Manager, I can assure you the current negotiations between the

(Continued on page 7)

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Firefighters

(Continued from page 6)

District and Firefighters Union have been no different.

What has not been accurately portrayed, despite being presented at the public bargaining sessions, are the proposals that the District has made to the Union which stand directly contrary to the Union's claim that the District does not value its firefighters. The District has proposed to increase starting wages for Firefighter-EMTs by 5%, Firefighter-Paramedic by 10%, and Lieutenants by 8.8%. This would provide among the highest starting wages in the local market. We have also proposed wage increases for the upcoming fiscal year of 3.5% for all bargaining unit employees and an additional 2% to 3% wage adjustment based on longevity. Added to this are new incentive pays, increased ride-up pay, increased preceptor pay, increased paramedic tuition reimbursement, and an acceleration of the \$10,000 paramedic incentive.

Regarding retirement, the District is not alone in providing retirement benefits through a defined contribution plan. Recently, the Jacksonville Fire Rescue Department, one of the largest departments in the nation, changed their retirement to a defined contribution plan for all new hires. Over the years, I have worked hard to improve the retirement plan for the District's firefighters, and currently, the District contributes 15% of the firefighters' salaries into the plan with no required contribution from the firefighters. The proposal that the District has made to the Union would increase the total amount contributed each year into the employees' retirement accounts over the term of the Contract, with employee voluntary matches, to up to 21% of their salaries per year, of which the maximum voluntary matches from employees would be up to 3%.

Finally, regarding the number of firefighters on an engine, this issue affects, on average, about 1% of The Villages Public Safety Department's (VPSD) service calls. However, as

Chief Cain stated at the bargaining table, we have already proposed in the upcoming budget to add more firefighter positions, and are in the final stages of developing the plan to increase staffing on our engines. The real disagreement with the Union lies in the Union's continued demand that the District either waives our statutory management rights and include mandatory staffing levels in the contract or, alternatively, pay each firefighter up to \$14,500 more per year until engine staffing is increased to their satisfaction. Neither alternative is reasonable.

In sum, contrary to the misrepresentations that have been publicly made about me, members of my bargaining team or the safety in this community, I continue to have the utmost respect for the VPSD employees and the exemplary services they provide every day to the residents of The Villages. The proposals we have made are fair, include improvements in a number of areas such as wages and retirement, and can be fiscally supported to the multiple governing bodies responsible for funding the VPSD with your tax dollars. □

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See Page 22 for details!**

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Amenity Authority Committee (AAC) Meeting Summary June 7, 2017

Audience Comments

- Opinions were expressed about the construction of a 2-board fence around a park-like parcel near the hospital, approved at the May AAC meeting, that is used by many residents as an unofficial dog park. District Property Management Director, Sam Wartinbee, has described the area as an overflow wetland. Comments included a request for investment in a parking area for golf carts instead of a fence, and that dogs be required to be on a leash. Mr. Wartinbee said since we have been getting more rain, he recommends leaving the area "as-is" for now. District Manager Janet Tutt warned residents, however, that people absolutely cannot have their dogs off-leash in this public area, as it is not designated a dog park. She will be contacting animal control to patrol the area, and **tickets will be issued to people who do not have their dogs on a leash.**
- Questions were raised regarding the

reported 73% increase in the Recreation News that is currently published on a weekly basis. Ms. Tutt clarified that the allocation is based on rooftops and said the expense will be thoroughly discussed at the next AAC budget workshop. Residents encouraged exploring alternatives, such as less frequent publication, online solutions, and surveying residents to determine what the needs are for the publication.

- A Tierra del Grande (Silver Lake) resident expressed concerns about lack of maintenance in several areas. District staff will look into the issues.
- A Village of Santiago resident asked for an update on abandoned vehicles. Ms. Tutt reported that while Florida Statute Chapter 190 was amended last year to allow districts to tow, provided certain statutory guidelines were followed, a new and better solution has surfaced. The Town of Lady Lake has recently approved an ordinance that will allow the Town to ticket and tow vehicles not appropriately parked. Ms. Tutt said a municipality has much more leeway than a special unit district, and if a vehicle does not have plates it can be towed. They can also ticket and tow cars on public property, which includes all the District parking

lots. **So, if vehicles inappropriately park in District lots and town squares, they will be ticketed and possibly towed.** Sumter County is also discussing the passage of a similar ordinance. These ordinances would also apply to villa parking areas, but only in the case of abandoned cars, not length of parking.

New Business

- The AAC approved the 2017-18 proposed Recreation Amenities Division (RAD) and Mulberry Fitness Fund budgets as presented. A budget workshop is scheduled August 23 at 1:30PM at the District office to discuss final allocations. With respect to questions specifically regarding the printing and binding expense budget that includes the Recreation News, District Budget Director Barbara Kays advised that because of last year's Sumter Landing Community Development District's (SLCDD) purchase of amenities facilities, programs and fees south of CR466, the budget department is doing an in-depth review of all methodologies. Committee Member John Wilcox indicated that he had met with Ms. Kays regarding several questions, and specifically, the Community Watch (CW) budget and the impact of the investment in the license plate recognition technology. He is interested in knowing whether there can be any savings to the CW budget as a result.
- Paul Kelly, Supervisor and Chair of residential District 4, on behalf of that board, requested the AAC consider much-needed upgrades to the Springdale Trail, north of Belle Meade, going up to the Mulberry Recreation Center. He provided the committee with handouts, and cited heavy traffic – golf cart and pedestrian – to get to many of the recreation amenities and commercial areas. He said there has been raveling (loose particles), depressions, and erosion along the edges of the trail, all that present tripping hazards. He also said that both District 4 and the Villages of Lake Sumter (Developer) have approved using land they own to widen and improve the trail.

AAC Chair, Carl Bell, proposed they should wait another year or 2 unless it could be included in the 2017-18 budget, which it cannot. AAC member Don

(Continued on page 9)



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AAC Meeting

(Continued from page 8)

Deakin also conducted a survey with results showing strong support to reconstruct the trail as a regular MMP. AAC member, Lowell Barker, said that while they need to keep up with maintenance, he is not sure about a rebuild at this time. Other committee members concurred.

Audience members expressed concern about delaying action, also citing safety concerns and heavy traffic. Chairman Bell and Mr. Wilcox agreed to walk the trail (on separate occasions) with residents. The topic will be on the July agenda.

Old Business

- District staff has identified five non-developer owned parcels in the Rio Grande area where the Developer has already indicated a willingness to sell parcels for additional recreational purposes. As reported last month, the Quick Take process is no longer an option. Consensus of the AAC members was to ask the District's legal counsel to contact the owners of the five parcels and to continue to look for additional available properties for expansion of recreational opportunities.
- Documents for the sale of a small parcel of District-owned property to the Church of Faith should be ready next month.

- The Mulberry sidewalk project is complete.
- History of rental revenue for Savannah Center was provided; FY2016-17 through April 30 is \$121,697. Ms. Tutt stated at a previous meeting that rental revenue from the Entertainment Division helps make the Savannah Center a money-maker, instead of a money-loser.

Capital Projects Update

- Hacienda Trail construction was scheduled to begin in mid-June, and is expected to be completed by the end of this calendar year.
- Work on the Saddlebrook Recreation Center renovation is nearing completion, with a projected opening of August 10, 2017.

AAC Member Comments

- Don Deakin referenced the alternate appointee of the Project Wide Advisory Committee (PWAC) and questioned whether the AAC could appoint or elect alternates. Ms. Tutt responded that she is not aware of any elected body that has elected alternates. She said the Interlocal Agreement would have to be amended. No action was taken on the suggestion.
- Chairman Bell suggested that at some point there must be consideration of utilizing technology for services such as the Recreation News. He proposed testing the concept at one of the recreation centers with a large touch screen computer. "We need to be

forward-thinking," he stated.

He also asked staff to look into more decorative fountains than are currently being utilized that are reflective of the "first class" quality image of The Villages. Mr. Wartinbee said that the fountains at entrances are considered entry features and are not functioning fountains. Ms. Tutt said that water management districts frown on fountains because of water conservation concerns.

The next meeting of the Amenity Authority Committee is July 12 at 9AM at Savannah Center. Meeting agenda and minutes can be found on the District website districtgov.org. Click on "Amenity Authority Committee" on the left side menu, then click to the far right on the desired meeting for agendas and minutes. □

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Project Wide Advisory Committee (PWAC) Meeting Highlights June 5, 2017

Old Business

Lake Miona Conservation Easement

The District's environmental consultant, Jeff Pardue of Breedlove, Dennis & Associates, presented the proposed long-term maintenance plan and costs for the Bridgeport at Lake Miona conservation easement area. The total cost to bring the area back into the "level of maintenance" when the easement was recorded is \$101,930. Project Wide Advisory Committee (PWAC) members expressed many concerns about setting a precedent for other areas and associated costs.

District Manager Janet Tutt stated that this is a unique area and should be addressed, but advised that there may be other areas that will

need to be looked at. Mr. Pardue said the main distinction in this case is the language in the easement agreement regarding the level of maintenance when the easement was recorded, however, acknowledged that there is no documentation of what that level was at that time. He could not say, with certainty, that there are no other easement agreements with the same language, but could not think of any that do.

With respect to the water permit granted by the Southwest Florida Water Management District (SWFWMD), the District is not in non-compliance if nothing is done. Ms. Tutt stated there will be on-going maintenance and associated costs. Mr. Pardue stated that costs are lower if the area is dry enough to use equipment, and on-going maintenance will be less than the initial cost estimates. The proposed plan will be implemented in intervals to allow wildlife to adjust. Nothing in the plan has a specific timeframe for implementation.

Before going forward, the plan must be presented to, and approved by, SWFWMD.

PWAC members directed staff to proceed in two areas. One, present the plan to SWFWMD with the understanding that their acceptance of the plan would not obligate the District to implementation. Second, they asked District staff and legal counsel to review all easement agreements and report back regarding any other obligations or precedent implementing this plan might set.

Many residents of the area, and the attorney representing them, spoke in defense of the stated language in the easement agreement, and reminded the committee members of the number of times this issue has been dealt with in the last 10 years. They urged implementation of the proposed plan, and on-going maintenance, so it doesn't get back to this point again in a few years.

In response to photos of a similar property "with a view" at the time homes were built, PWAC Chair Peter Moeller stated, "We are not in the business of preserving views; we are in the business of being in strict compliance with the documents that are put together in the construction of properties in The Villages." Resident Larry White stated it was not their intention to ask PWAC to restore the views, but to be in compliance with the documents.

Audience Comments Bridgeport Gate

Gene Martin of Bridgeport/Lake Sumter stated that gate challenges continue at the entrance, and that while District 6 moved the gate, the line of site view has not changed or improved with respect to vehicles being able to see golf carts crossing. Ms. Tutt recommended this issue come to PWAC because of its many components. Speed bumps were a residential district issue, while PWAC is responsible for the

(Continued on page 11)

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PWAC Meeting

(Continued from page 10)

multi-modal piece, and the gates belong to Sumter Landing Community Development District (SLCDD) because they are paid by amenity fees. It should be an amenity expense to look at the entire configuration, and an engineering study would be done by SLCDD, with the actual work to be done by District 6. PWAC members recommended going ahead with the engineering study. Ms. Tutt said the study would begin after this meeting and hoped to have it completed with a cost estimate by the July meeting.

New Business

PWAC Amenity Responsibilities

An all-day workshop will be held July 17, beginning at 8AM at the District office in Lake Sumter Landing, to assist PWAC members and alternates to become familiar with the Sumter Landing Amenity Division (SLAD).

The workshop will provide 1) an operational overview of amenity services provided by the SLCDD, and 2) a fiscal overview of the SLAD Fund (SLADF) and introduction to the proposed budget for FY2017-18. Sources of funds and how they are spent will be covered rather than the detailed line item budget, which will be discussed at the August PWAC meeting. The meeting is open to the public, as are all District meetings.

In a memo, District Manager Tutt suggested that PWAC members will also need to address a number of logistical issues, including date and times of meetings. Considerations include meeting notices, time that will be expended by PWAC members, timing of meetings before the SLCDD meeting, resident convenience, adequate deliberation time for issues, etc.

Staff is recommending that initially PWAC hold two separate meetings, keeping the first Monday of the month for the Project Wide Fund and the second Monday of the month for the SLADF. Ms. Tutt suggested in her memo that this will allow for separate agendas/duties/responsibilities, no confusion for residents as to purpose of meetings, and time consideration for residents holding meetings the same day or concurrently.

She also stated that there are unknowns related to time and complexity, and there will be a learning curve pertaining to the Amenity related items that may come up.

Committee members agreed, and set the first and second Mondays at 9AM, beginning with the October meetings.

The August and September meetings will have combined agendas for PWF and SLADF, with an additional FY2017-18 budget review at the August meeting.

PWAC alternate members will be seated as audience members for the workshop meeting. Legal counsel has confirmed that the PWAC members and alternates cannot have discussions with each other about any PWAC business because of Florida's Sunshine laws.

Old Business

Morse Boulevard Embankment Project

SFWFMD has given final approval and the project has been submitted for publication. Comments have been received by the Army Corps of Engineers. When the District has been notified of final permit approval, staff will begin on construction documents.

Supervisor Comments

- Supervisor Dennis Hayes asked about resident suggestions he received and shared with PWAC members concerning signage coming out of the tunnel under Buena Vista between Sandhill and Turtle Mound. There are issues with residents who want to walk the golf course and others who use their carts. The residents suggest markings that allow a pedestrian lane; others have asked for "No Walking Traffic" signs. The only way to get to Turtle Mound is through that tunnel. Ms. Tutt said that District Property Management will look into it.
- Supervisor Don Wiley asked if the contract issues with the Colony Boulevard stoplight have been resolved. Staff is still working on them.
- Chairman Moeller asked when District 11 will make its appointment to PWAC. It is on the agenda for their June meeting.

The July PWAC meeting will be held on July 10 at 9AM, due to the July 4th holiday weekend, at the District office in Lake Sumter Landing. Agendas and minutes can be found on districtgov.org, the District's website, click on "Committees" at the top menu bar, then select "Project Wide Advisory Committee" on the drop-down menu. You can download the full agenda packet by selecting the icon at the far right of the meeting schedule. □

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LETTERS

Letter to the POA:

New PWAC Responsibilities – Is This a Good Thing?

Could you please provide a layman's explanation of the impact of the "PWAC assume additional ..." article from page 1 of the June *Bulletin*? Is the POA happy about this and why? Thanks.

Joe Ward, POA member

POA Response: Last November, the Developer sold the amenity facilities and fees south of CR466 to the Sumter Landing Community Development District (SLCDD), meaning the facilities, programs, and amenity fees that residents pay are now part of District government, with all budgets and related operational decision-making going through a public meeting process.

Previously, when the Developer owned everything, he was charged management fees based

on rooftops, and made other contributions to the District departments, such as Villages Safety, in order for those services to be covered.

The District and the Developer agreed in the purchase documents that there would be resident input and the Project Wide Advisory Committee, who previously had only responsibility for common maintenance issues such as multi-modal paths, was selected to be the forum for input on amenity services, programs, and fees. Again, this is only for districts south of CR466.

Since the sale was announced last summer, the POA advocated for a separate resident-elected board to advise the SLCDD on matters related to the amenities, as is done by the Amenity Authority Committee to the Villages Center CDD north of CR466. The POA's points were that 1) they wanted a direct, resident-elected board, not one appointed by elected members of each residential district board; 2) they wanted a board with authority, the same as the AAC has; and 3) they wanted people with an interest and expertise in issues that deal with amenity facilities and programs, not maintenance issues, to be making the decisions.

While there is not a separate resident-elected

board, the POA was satisfied with the final outcome in that the resolution amending the PWAC's responsibilities is virtually the same as the AAC and the SLCDD has agreed to abide by recommendations made by the PWAC or have a meeting to discuss differences before they reject.

The bottom line is this: residents will be able to see where every dollar is collected and spent with respect to non-bond related amenity fees, facilities, and programs. Residents will have a public forum of indirectly elected fellow residents to whom they can bring questions and issues related to amenities. This did not exist before and the POA is cautiously optimistic that, while not its #1 choice of structure, it can be an effective way to start.

The POA has representatives at each of the PWAC meetings and will be monitoring the implementation of this new structure, and will take action if it believes things are not going in the best interest of residents. □

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LETTERS

Letter to the POA:

Announced Growth To Cause Overcrowding?

Assuming the new residents south of CR44 will have access to all the facilities north of CR44, I pose the following concerns:

Facts:

- There are about 120,000 Villages residents north of CR44.
- There are 12 Country Clubs, most of which have 27 golf holes. This computes to 1 Country Club per 10,000 residents.
- There are 36 Executive golf courses. Thus 3 Executive golf courses per 10,000 residents.
- There are 3 town squares. Thus, 1 Town Square per 40,000 residents.

Expectations:

The 120,000 current residents expect these same standards/precedents will be followed for all new residences south of CR44. If not, existing golf courses will become overcrowded, requiring more maintenance and shutdowns, resulting in fewer available tee times and many very unhappy residents. Other amenities, businesses, traffic, entertainment, etc., will be similarly impacted. Currently, when the 'snowbirds' are in

town, all facilities are very, very busy - almost to the point of saturation. Safety is also much more of a concern and challenge.

So far, the new areas of Fenney and Southern Oaks have announced 14,000 homes. This will result in about 25,000-28,000 new residents. Only 4 Executive golf courses have been announced and no additional town squares. There should be 2-3 Country Clubs with championship golf courses, 7-8 Executive golf courses, and the beginnings of a town square according to the standards/precedents applied to all new construction north of CR44.

Assuming the Developer follows a fair and equitable building plan, I hope he intends to continue with the standards/precedents listed above. To alleviate continued concerns and even the possibility of appropriate protests, such announcements hopefully will soon be forthcoming.

Also, another little-known fact: The 2017 Country Club rate sheet published in late-2016 lists the golf cart rental cost as \$15/person for 18 holes. The current rate sheet NOW lists this cost as \$6/person for 18 holes. Why the significant reduction? I can think of only one reason: To accommodate all the anticipated new residents who will have to drive their automobiles to the Country Clubs north of CR44 and rent golf carts.

Thanks. Mike Burns, a happy and generally satisfied resident (until now) since 2006.

POA Response: Good News! While in the final stages of this *The Bulletin*, the Developer announced the amenity features for 6,000 homes (of a total projected 14,000 homes) south of CR44. See article with map and descriptions on page 1.

Following are the ratios that the Developer created, and an update on how we're doing from CR42 all the way down to CR44. Now we can see that plans seem to follow the same guidelines established in the "original" Villages master plan.

In a special insert to *The Villages Daily Sun* in December 2007, Developer Gary Morse said, "As you grow, the most important thing you learn is ratios. The ratio of homes to facilities. How many homes will a recreation center, country club or executive golf course support?" He said the following are the ratios we would have at build-out - then defined as 56,000 homes:

- 47 Golf courses - 621 holes
 - 35 Executive courses - 315 holes (one executive course for every 1,600 homes)
 - 12 Championship courses - 306 holes (one for every 4,666 homes)
- 91 Recreation Centers
 - 59 Neighborhood (one Neighborhood recreation center for every 950 homes)
 - 23 Villages (one Villages recreation center for every 2,435 homes)
 - 9 Regional (one Regional recreation center for every 6,222 homes)
- 61 Postal facilities
- 69 Pools
- 84 Miles of transportation trails

The current total of all executive golf courses and recreation facilities from CR42 to CR44, with 53,326 homes:

- 35 Executive golf courses (one per 1,523 homes)
- 60 Neighborhood recreation centers (one for every 888 homes)
- 22 Villages recreation centers (one for every 2,423 homes)
- 9 Regional recreation centers (one for every 5,925 homes)

Adding an additional 14,000 homes south of CR44 should require the following additional golf courses and recreation facilities:

- 9 Executive golf courses
- 3 additional championship golf courses
- 15 Neighborhood recreation centers
- 6 Villages recreation centers
- 2 Regional recreation centers

(Continued on page 17)

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Overcrowding?

(Continued from page 16)

History suggests that the Developer will continue to fulfill the standards that were set when other areas were developed. However, what seems to be different with Fenney and Southern Oaks is that the Developer did not own the property until recently, so not all the site plans that include these important amenities have been completed enough to announce the full master plan, as was done when other areas were developed.

We also know that while “build out” was supposed to be 56,000 homes, the addition of these new areas south of CR44 now takes that total to at least 70,000.

And, while the overall stated development ratios have been met, some areas are underserved. We reported in the April 2016 issue of *The Bulletin* that, north of CR466, there should be one additional executive golf course, 19 more Neighborhood recreation centers, and 2 more Villages recreation centers. This means they also fall well short of the number of swimming pools likely needed to adequately serve the 22,000+ households in that area. Even though all residents are entitled to use any of the facilities in The Villages, particularly with recreation facilities and pools, it seems especially unfair that there is not one in every neighborhood. Two additional pools are

currently under construction to serve the new Phillips and Soulliere Villa developments.

Residents of the area north of CR466 have regularly attended meetings of the Amenity Authority Committee (AAC) that is responsible for making all decisions related to amenity facilities and fees. Residents of residential District 4 seem to feel especially underserved. The AAC has continued to press the District to identify additional available properties for expansion.

Similarly, now the Project Wide Advisory Committee (PWAC) will oversee amenity fees, facilities and programs south of CR466. This will NOT include the new areas being built unless, or until, the Developer also sells those assets to a “Center” District – either the Villages Center or Sumter Landing Community Development Districts (VCCDD and SLCCDD). They WILL, however, be entitled to use any and all Villages golf courses and recreational facilities.

Residents who live in the area under the purview of PWAC and the SLCCDD can – and should – take any concerns about the level of facilities and services to PWAC if existing facilities become strained because of the new developments, as residents north of CR466 take issues to the AAC.

The POA would like to be optimistic that the Developer will continue to follow the standards that have been set. If The Villages must continue to grow, we hope it is done with as

little upset and detriment to the existing residents and areas that are already established.

With respect to fees charged at the country clubs, they are private enterprises, not subject to any oversight by the District, the numbered residential districts, the AAC or PWAC. No resident-paid amenity fees are directed to these privately-owned clubs.

The Developer is also under no obligation to provide additional town squares. These, too, are private commercial developments. □

IS YOUR LOVED ONE IN THE HOSPITAL?

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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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LETTERS

Letter to the POA:

In Defense of Our Gate Attendants

We were startled and disappointed to read the letter critical of gate attendants on page 14 of the June 2017 POA Bulletin.

We have lived at our current Villages residence in Santo Domingo for the past nine years and average going back and forth through the Santo Domingo gate at least 2 times a day, a conservative estimate. We have always been pleased with the gate attendants at this gate.

It is sad that a grandson's reported single trip and whatever Grandpa or Grandma themselves have experienced could warrant causing so much negativity. We hope the critical letter sent to the POA hasn't dampened the spirits of these faithful gate keepers whom we see doing a commendable job every day.

Jim and Nancy Gavin

POA Response: Thank you for your letter giving a different perspective of your experience with your gate attendants. We agree that the majority of any employee group generally meet or exceed performance expectations. It was our intention to answer the question about

responsibilities.

We find that many people do not understand the purpose of the gates, which ones are staffed, and whether they are really necessary. The Villages is not a "gated community", meaning that access is not restricted. Our roads (except Villa roads) are public. More broadly, there are questions about Community Watch, patrols, why they do or don't perform certain functions, etc.

We plan to delve into these questions in next month's issue of *The Bulletin*. □

Letter to the POA:

Courtesy is a Two-Way Street

After reading the question and response to the "What is the Job of Gate Attendants" in the June 2017 *Bulletin*, I felt compelled to present another perspective on this topic.

While it may be true that some gate attendants do not follow protocol, which includes acknowledging all residents when entering the gate areas, most do show the courtesy of a friendly HI and a wave of the hand. Some of the attendants work as a Substitute, which allows them to interact with a variety of residents, which segues into my perspective.

The majority of residents have no clue as to the abuses that Gate Attendants are subjected

to by drivers. I am not stating this to justify the inactions of some Attendants! As drivers approach the gate, some fail to acknowledge the RED Stop Signs (yes, there are two). They too fail to smile or say thanks even after the Attendants acknowledge them, and some use foul language when they're not "chosen" to be the first one through the gate. Every gate has a sign that tells drivers to enter the gate at 5 mph because of cart traffic crossing the gate area. The majority of drivers put the pedal to the metal, with no consideration for the safety of others.

And then there are the impatient "piggy backers", those who try and follow the vehicle in front of them, without waiting for the gate to perform its duty, which is to drop after each vehicle. The result is damaging or wiping out the gate. Attendants are verbally abused by drivers that fail to understand the basic "card reader" and blame their inability to understand that driving "through" the reader, not stopping to let it read, sometimes causing them to hit the gate because it didn't open!

Due to space limitations, I'll leave it there, although I could go on. People, slow down, we're retired! Both parties owe each other the same courtesy, smile, say HI, wish each other well. It pays off in the end!

Glen Forson

POA Response: Thank you for your perspective. We couldn't agree more! □

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Our Gardening Column:

Caladiums - A Florida Garden Favorite

by Anne Lambrecht, Enthusiastic Gardener
mrsanne04@gmail.com



Caladiums: they're those plants with heart-shaped colorful leaves. Some people call them elephant ears because they're similar in appearance. Actually, Caladiums and elephant ears are cousins in the Araceae, or aroid family, whose flowers look like a Jack-in-the-Pulpit. There are

over 1000 named cultivars of Caladium from the original South American plant.

There are two kinds of Caladiums: fancy-leaf and lance-leaf. The fancy-leaf varieties are the heart shaped, more rounded leaf and the lance-leaf are the arrow shaped cultivars. My personal favorite is the lance leaf because it's just a little different.

Caladiums are really nice plants and are so easy to grow. Their beautiful leaves and tropical appearance are lovely in the garden. Caladiums can jazz up a shaded border, brighten a dark patio or skirt a bed of gloomy shrubs with color. They come in a spectrum of rainbow colors from pure white, cream, pink, bright rose to hot red with cool borders and cool designs on the leaves. They have few enemies--pathogen or critter--and they're fairly inexpensive. Their color display lasts many months. And Caladiums are perfect for containers or hanging baskets. If you use them as cut flowers, be mindful that they need time to soak up water and recover, sometimes for 12 hours.

If you buy the bare tubers, plant them upright with the pointy eyes (like potato eyes) pointing upward in the spring after the cold. Put a little slow release fertilizer on the soil

where you've planted the tuber. I used to dig my tubers up in the fall (UF recommends this) after the Caladium dies back if I can remember where they are. They will disappear almost completely! Even if left in the ground, they should return in the spring. These days I always leave them in the ground - no worrying about where they are. The tuber is spent over the summer with the growth of the plant and is so small, it's not worth the trouble. The plant that returns is not as robust as the original so I just buy new tubers each year. And new tubers are nice and healthy and exciting.

Caladiums like rich, moist, slightly acidic (pH 5.5-6.2) soil. Good moisture retention is best, although the soil should also have good drainage because if they are left in water, the tubers will rot. Caladiums do not like cold weather. They grow best in the late spring through the summer and into the fall. In fact, caladium companies will not ship to northern gardens until the last frost date for that area. I order some for my brother in Connecticut. They won't ship his until the end of May. I don't get mine until mid-March (our last frost date is March 10). My Caladium mail order place just LOVES me!

(Continued on page 20)

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Caladiums

(Continued from page 19)

Caladiums are perfect for our Florida gardens and they should be in every Florida garden since 95% of them are cultivated right here in Florida.

The University of Florida has a Caladium breeding program at their Gulf Coast Research and Education Center in Wimauma, Florida (inland from Tampa) and the professors there are absolutely crazy for caladiums. I've been to one of their Caladium Field Days where we learned about their research, new breeding updates, new cultivars and actually toured the fields.

The University of Florida caladium website is

caladiums.ifas.ufl.edu.

Most Caladiums like part shade but now there are cultivars that can be grown in the full sun. I mean, heck, they raise them in the hot fields of south Florida. I've got some of mine in full blaring afternoon sun.

The town of Lake Placid, in mid-south Florida, the "Caladium Capital of the World," is host to the annual Caladium Festival July 28-30. Check the lpfla.com/caladium.htm website. The festival has such an old timey feel and is so much fun. You can buy the tubers, potted Caladiums, and go on tours of the Caladium fields (tours require reservations; see Lake Placid Chamber of Commerce for details).

There are other vendors there, too – arts and crafts, antique car show, entertainment, winery with the best grape seed oil I have ever tasted, food, other kinds of plants for sale – and you can walk around the little town and see murals depicting the history of Lake Placid.

Mail order sources for Caladiums:

- Happiness Farms happi4nessfarms.com
- Bates Sons & Daughters Inc. caladiumsonline.com

Seniors vs. Crime

Leading the Fight Against Scams

Caller ID

Spoofing Exposed

The millions of people who reported scams last year told the Federal Trade Commission (FTC) that imposters were the top fraud of the year. Imposters have called many of us - maybe even most of us - pretending to be anyone from the IRS to a family member in trouble, from fake tech "help" for your computer to a business selling things that turned out to be bogus.

Their goal? To get your money or your ID. Many times these scammers spoofed their telephone number to entice you to pick up the phone.

Caller ID spoofing is the act of altering the information forwarded to your Caller ID in order to hide the true origin ID. In simpler terms, caller ID spoofing allows anyone to display a phone number different than the actual number from which the call was placed. Spoofing can

(Continued on page 21)

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Caller ID Spoofing

(Continued from page 20)

also cause your Caller ID to display any calling party name they desire.

This explains why your Caller ID may display "IRS" or "Social Security" or "VA" or your local banks name. It's to entice you to pick up the phone and talk to them! There have even been reports of your Caller ID displaying your name and number! Thinking, "How can I be calling myself?", you pick up the phone.

Caller ID can be spoofed in a number of ways. The most popular and easiest of these methods is through VoIP (Voice-over-Internet-Protocol). VoIP is the technology that allows for voice communications to be sent over an Internet connection rather than through a phone line or cell tower. Some VoIP providers allow users to configure the number they display as the caller ID through the configuration page on their website.

Other spoofing services use a personal identification number (PIN). Users dial a number to connect to the service and enter their PIN. Then they enter the number they wish to call and the number they want to display as their Caller ID. The call is connected and the person they call sees the Caller ID they chose to display.

- Is Caller ID Spoofing Legal? In the United States, under the Truth in Calling Act, FCC rules prohibit any person or entity from transmitting misleading or inaccurate Caller ID information *with the intent to defraud, cause harm, or wrongly obtain anything of value*. If no harm is intended or caused, spoofing is not illegal.
- Is There Any Way to Prevent Spoofed Calls? It is not possible to prevent your phone from receiving spoofed calls. In the case of harassment, however, there are legal actions that can be taken.
- Can Caller ID Spoofing Be Traced? Except in those extreme circumstances involving law enforcement, Caller ID spoofing can NOT be traced.
- Can you Spoof Dial 911? Commercial Caller ID spoofing services do not allow users to dial 911 from their services. In addition, 911 telephone operators do not rely on typical Caller ID for identifying incoming callers.

How do you protect yourself from illicit caller ID spoofing?

Understanding that Caller ID can be spoofed is the first step in detecting that an incoming call is spoofed.

Sometimes, Caller ID is spoofed for legitimate purposes. For example, "skip tracers" and/or bail bondsmen use caller ID because the "bad

guys" will not answer if they skipped on bail and see it their bail bondsman calling. Other uses are in a similar vein - legitimate businesses calling someone who habitually dodges them.

Spoofing can be used for malicious purposes by scammers attempting to sell you something or scam important information and money from you.

If you get a call asking for important information, such as passwords, email addresses, bank account or credit card information, you should tell the caller you will call them back. Then, call the place which they claim to represent and determine the legitimacy of their call. Never trust the callback number they give you or your Caller ID number that is displayed for them - look it up yourself.

If you need assistance with understanding any aspects of Caller ID spoofing, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime can be reached at:

- The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (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, Extension 4606

(Continued on page 22)

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Caller ID Spoofing

(Continued from page 21)

- The Wildwood Police Department Annex at Brownwood in The Villages – (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 - 9:00 a 11:00; (352) 689-4606. □

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National Retiree Legislative Network - NRLN Villages Chapter Legislative News Corner

By Bill Kadereit, President, NRLN

Over the past three months the Villages Chapter affiliated with the National Retiree Legislative Network (NRLN) has slowly been establishing itself and is organizing for expected growth from 2,500 to 6,000 members. The Chapter has focused on gaining an understanding of legislative issues that threaten Villager's retiree income and health care costs.

This may not be a large number but 6,000 emails represent 10% of the NRLN's database, an above average amount of feedback from retirees. The NRLN Action Alert system enables us to deliver messages into congressional offices in Washington, DC. Because we are non-partisan, we get appointments on Capitol Hill and our business case approach has gained acceptance and respect.

As a non-partisan organization, it is important that the Villages Chapter understand the issues of Villages residents and all retirees nationwide. While Villages resident's income, Medicare and Social Security concerns are somewhat different from those living in other retiree communities, cities and geographic areas, their concerns for their family members and friends and how they will deal with future economic risks of losing these programs are not very different at all. There is a common thread, nobody wants to undermine our competitive U.S. economy.

However, Speaker of the House, Paul Ryan, and his followers are working to convince the President to privatize Medicare, to pay insurance companies subsidies as incentives to make privatization work. This is called "Premium Support". On two recent occasions the Congressional Budget Office (CBO) reported that Premium Support would save little, if any, money compared with Medicare.

The number of Americans over age 65 grows by 32 million or 66% from 2015 to 2035. A Payroll or another type tax increase is unavoidable if Medicare (and Social Security) are to be preserved without benefit cuts. The short-sighted solution is to dump Medicare and let insurance companies take the blame for skyrocketing

premiums.

How did we get here? Actuaries proposed the funding needed to support Medicare (and Social Security) by analyzing changes in birth rates, mortality rates, population growth, etc. However, actuaries were ignored by Congress when they proposed raising payroll taxes by .5% back when this amount would have solved the shortfall problem. Members of Congress ignored this funding obligation year after year because they feared losing elections, and thus, they dug a big hole. It's taken 30 years of poor management to create the problem and many of the culprits are still on The Hill.

The 2010 U.S. Census projected a 322 million population with 47.8 million of these to be over age 65 by 2015. We slipped beyond these amounts in 2016, but my bet is members of Congress won't call for a payroll tax increase in 2017 for fear of not being re-elected. In 2015, there were 80 million baby boomers, there will be just 55 million in 2035 and 9 million in 2050. Americans age 65 and over grow from 48 million in 2015 to 93 million by 2050, and to 98 million by 2060 - up over 100% from 2015.

Insurmountable? No, thanks to simple compounding rules. The 2016 actuaries' analysis as reported in the 2016 Social Security and Medicare Trustees Report says that an equivalent of 3.39% in added payroll tax starting in 2017 fills the 75-year deficit gap. Translated, that amount would fix the Social Security and Medicare deficit problem out through 2090.

Come to the NRLN Village Chapter August 24 meeting at the Laurel Manor Recreation Center to learn our proposal to solve this problem and read NRLN Action Alerts between now and then. Meet and Greet from 3 - 3:30PM; meeting 3:30 - 5PM.

We also have invited Congressman Webster to attend to inform us in his stand on important retiree issues and hope he will attend the meeting during the August congressional recess. □

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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....