



# BULLETIN



**June 2017** 



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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

# LIGHTNING SAFETY IN THE VILLAGES

As a resident of The Villages you need to be aware of the risk that lightning poses for you, your family, your pets, and your property, according to Len Hathaway, who gave an "en-lightning" presentation to POA members at the May membership meeting.

Len described Florida as the Lightning Capital of the United States, typically leading the nation each year in fatalities, injuries, and property damage. Additionally, all thunderstorms can produce lightning that can be highly dangerous and unpredictable.

There are two types of lightning strikes — direct and indirect. A direct strike makes a direct hit on your house and will cause the most damage. An indirect strike may hit elsewhere away from your home, but can still cause damage.

In the last 12 years, there have been 15 homes destroyed by lightning strikes in The Villages; none of the homes had a lightning protection system (LPS). Thirteen had Corrugated Stainless Steel Tubing (CSST) gas pipe, but in no case is there any official cause and origin report to implicate the CSST. As of May 16, 2017, there hasn't been a home destroyed as the result of a lightning strike in 628 days, according to Len.

Personal Lightning Safety. "When thunder roars, go indoors" is the sagest safety ad-vice in a thunderstorm. Lightning can strike as far away as 10 miles from a thunderstorm. Avoid plumbing fixtures, electrical equipment, windows, corded phones, golf courses/carts and

trees. Seek shelter inside a sturdy building or a hardtop vehicle.

<u>Lightning Protection for Your Home Due to a Direct Lightning Strike</u>. A direct lightning strike does not happen very often, but it can cause substantial structural damage with ensuing fire. The chance that your home will be struck is very low, but it is not zero and it is greater than winning the lottery.

Only the homeowner can decide if you need a lightning protection system, commonly called lightning rods. One way to think about it is assessing your own tolerance for risk. If you have a *high tolerance for risk*, you choose to do nothing – the odds are with you, the money stays in your pocket, and, if the worst does happen, you rely on your homeowner's insurance policy.

# Tuesday, June 20, 2017 POA GENERAL MEMBERSHIP MEETING Third TUESDAY of the Month - 7PM LAUREL MANOR RECREATION CENTER

#### Understanding Deed Compliance and Architectural Review Process

presented by Diane Tucker, VCDD Administrative Operations Director & Candice Dennis, Manager, Community Standards

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!

However, if you have a *low tolerance for risk* and wish to seek peace of mind to avoid the loss of your home, possessions, pets, vehicles and the stress of the entire ordeal, you may wish to consider a lightning protection system. Contrary to popular myth, they do not attract lightning, but simply give it a safe path to the ground.

If you choose to install a lightning protection system, be advised that there is no local,

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#### It's Official:

#### PWAC Assumes Additional Role in Overseeing Amenities South of CR466

At its meeting on May 18, the Sumter Landing Community Development District (SLCDD) approved Resolution 17-11, amending the responsibilities of the Project Wide Advisory Committee (PWAC) to include oversight of the amenity facilities, services and fees south of CR466.

The action has been discussed since the amenity assets were sold to the SLCDD in November 2016.

PWAC received the official draft resolution at its April meeting and, after offering suggested changes – which were incorporated – agreed to go back to their individual residential districts for input and discussion. Each residential district supported the new role for PWAC, while expressing reservations about details such as the amount of additional work it will entail, how meetings will be conducted, etc. At its May meeting, PWAC members voted

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#### **Lightning Safety**

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state or federal oversight for residential properties, and this can be a buyer-beware marketplace. Many LPS installers do police themselves by becoming listed by Underwriters Laboratories (UL) and employing installers who have passed a minimum of four exams to qualify as a Master Installer by the Lightning Protection Institute. Do not be misled by a potential installer telling you that all equipment is UL listed. Although this may be true, it does not mean that the system to be installed will meet nationally recognized standards. The following are two firms that advertise in The POA Bulletin that are known to be working in our area who currently meet the above criteria:

- Triangle Lightning Protection, Inc., 352-483-7020
- A-1 Lightning Protection Services, Inc., 866-465-0620

Lightning Protection for Your Appliances and Electronics Due to an Indirect Lightning Strike. Indirect lightning may strike trees, flag poles, neighbors' homes, or some unknown, nearby location. These are more common but usually less severe than a direct lightning strike. Lightning-induced surges can damage control boards and computer chips, which are susceptible to even a relatively minor surge. Remember – lightning loves technology!

To protect against damage to your sensitive electronic equipment, such as computers, televisions, microwaves, telephone answering machines – anything that is "plugged in" – you may wish to consider both primary and secondary surge protection.

<u>Primary Surge Protection</u>. This is surge protection installed on your electric meter by your electric utility. For example, SECO will lease a surge arrester for your meter for \$5.95

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.

reliable sources.

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per month with a \$25 installation fee or at a purchase price of \$349 with installation included. And, it comes with a warranty of \$5,000 per appliance, per occurrence, with a lifetime maximum of \$500,000. Some items are not covered. For more information contact SECO at 352-793-3801.

Primary surge protection can also be achieved by engaging a licensed electrician to install a surge protector on a dedicated two-pole breaker on your electrical panel. This level of protection is to prevent surge damage to hardwired equipment that you do not plug into a 120-volt wall outlet. This is not "whole house" surge protection.

Secondary Surge Protection. This level of protection is called point-of-use and the devices are sometimes referred to as "plugins." These surge protectors plug into a 120-volt wall outlet to protect microwaves, garage door openers and refrigerators. Power strips are another form of secondary surge protection for televisions and computers. These devices can be purchased from electronics, hardware, and big box stores.

Surges can also enter your home from other sources such as telephone and satellite/cable TV lines. Therefore, it is vitally important that telephone lines to an answering machine or computer be routed through a secondary surge protector. This is also true for the coaxial cable line for television.

SECO representative Melanie Hinde gave a brief overview of their surge protection program. Customers who rent or purchase their meter-base surge protection may request a free in home evaluation of their appliances and electronics to determine the need for secondary surge protection devices.

<u>Corrugated Stainless Steel Tubing (CSST)</u> is a thin walled, flexible pipe that is used with gas installations. Its use is allowed by build-

(Continued on page 4)

#### <u>DID YO</u>U KNOW??

If you have a question about anything in The Villages, or how to do something, or want to report a problem, etc., you can call the VCDD Customer Service Center at 352-753-4508

## 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:

- Be treated in a respectful, fair, and responsive manner by the Developer and our local government officials.
- Have decision making authority for important issues in our community.
- Elect our top government officials and approve appointments of the top administrative officials in our community.
- Approve major purchases of common property and the related debt obligations assumed by residents.
- 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.
- Receive full disclosure when purchasing a home here in The Villages.
- Receive an objective market appraisal for major purchases of common property.
- Receive objective, unbiased, unslanted news reporting from local news sources.
- 10. Be informed beforehand by the Developer on any major change in our community.

#### <u>UPDATE</u>: Cracked Ceiling Complaints Soar to More Than 500

Every month more phone calls and emails come in regarding cracked lanai and garage ceilings. The POA has heard from well over 500 residents. POA President, Cliff Wiener, and board member, Bob Rovegno, are following up on every one. They have made some site visits already, and are focusing first on ceilings still under warranty and those that were repaired under warranty but have cracked again. Cliff says if you haven't heard from them yet, don't worry, you will. If you haven't submitted your information yet, please contact the POA at poa4us@hotmail.com.

# Seasonal Residents PLEASE <u>BULLETIN</u> HELP <u>DELIVERY</u>



(Stop/Restart Date) delivery@poa4us.org 352-325-1540

If you are a seasonal resident, please let us know the DATES you will be away, at least 2 WEEKS before departing, and we will stop delivery of *The POA Bulletin* during that time. If we inadvertently deliver to an unoccupied house, thank you in advance if you or one of your neighbors can pick up *The POA Bulletin* and either keep or discard it.



34748

#### ATTENTION ALL POA BULLETIN READERS

The POA wishes to thank all of you who read the *The POA Bulletin* regularly. We have worked very hard for the last forty one 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 POA 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, outside entities such as Owens Corning, or this newly surfaced issue of cracked lanai and garage ceilings.

Membership dues and advertising revenue allow us the opportunity to put *The POA Bulletin* on every driveway every month; a publication that you enjoy reading and that costs the POA approximately \$175,000 a year to produce and deliver.

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

POA 2017 AND BEYON	D 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 □ Renew	al Number of People in Household:				
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NAME(S)(1)	(SAME LAST NAME)				
NAME(S)(2)					
ADDRESS					
VILLAGE	VILLAGES ID#				
CITY/STATE/ZIP CODE					
PHONE					
EMAIL					
(We respect your pr	ivacy. Your email address is for POA Official use ONLY)				
MEMBERGHIR	☐ One year - 2017 - \$10 per/household				
MEMBERSHIP DUES (Please Select One):	☐ Two years - 2017/2018 - \$20 per/household				
DOES (1 lease Select One).	☐ Three years - 2017/2018/2019 - \$30 per/household				
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additional contribution to the	POA in the following amount: \$				
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THANK YOU FOR YOUR SUPPORT OF THE POA

#### **Lightning Safety**

(Continued from page 2)

ing codes in all 50 states, however in 2007, a class action suit was filed. The court found that "CSST possesses unreasonable risk of fire due to lightning" and the public had not been warned. The remedy awarded was a \$1000 or \$2000 voucher for a Lightning Protection System. About 2000 people applied for the remedy and 800 followed through. There was never a product recall.

NOTE: We understand that in the new Village of Fenney homes will have natural gas installations, and according to the 2015 building code they are being built with a more robust version of CSST gas pipe.

Len advised that the information he presented is current, state-of-the-art, but cautioned that safety is never absolute. It should be recognized that anything man-made can fail, but the systems and equipment he discussed function as designed a very high percentage of the time. As a homeowner, you should conduct your own due diligence for your lightning risk.

Len Hathaway and Bob Freeman are available for a "Lightning Tips for Villagers" presentation to Villages clubs, churches and civic groups. The presentation is described as "Lightning 101" with information from the

University of Florida and over 250 years of science and experience.

The presentation clarifies many of the myths and misunderstandings about lightning to help you make an informed decision about personal lightning safety and risk to your home and belongings. This is a one-hour, free, non-commercial presentation. If your group is interested, contact Len Hathaway at lhatha@aol.com or Bob Freeman at stalit1@aol.com.

#### **QUESTIONS AND RESPONSES**

- Q. Even though lightning didn't directly hit my house, I still had damage to my refrigerator. R. With an indirect lightning strike, you still need secondary protection for your appliances and electronics.
- Q. How do you know you have CSST and what can you do about it? R. CSST can be identified by its bright yellow jacket and typically can be seen in the garage attic adjacent to the access hatch. You can 1) live with it; 2) take out the gas in your home; 3) replace the CSST with steel pipe (cost approximately \$1200); or 4) install an LPS as called for in the 2007 class action lawsuit.
- Q. Is an excess flow gas valve, installed for approximately \$300, a possible solution to a lightning-induced release of gas? R. This could be very good if there is a clean pipe break. However, an indirect lightning strike may put

a small hole in the tubing and the excess flow valve may not respond as it is similar to turning on a stove burner.

- Q. If you are having a new roof put on, how is the LPS affected? R. It will need to be removed before by the LPS contractor, not the roofing contractor. After the new roof is put on, the LPS contractor will reinstall. Bobby Schulte of Triangle Lightning, (see their ad below on this page), estimated the cost to be \$600-\$700. This should also be done if new gutters are being installed.
- Q. If your LPS is hit, will you know it and should you have it inspected? R. If you suspect that you have taken a direct strike you should have it inspected by your LPS contractor.
- Q. Should your LPS be checked or certified periodically? R. Yes, every 3-5 years you should have your contractor check the system and immediately if you have added on, including a pool enclosure or pergola. Triangle Lightning charges \$125 for this service.
- Q. Are there savings on your insurance premiums if you install an LPS? R. You can check with your insurance company, but not many offer any discounts.
- Q. If you have an LPS and your house is hit and sustains damage, is there any cost recovery from the LPS contractor? R. No, they do not guarantee there will be no damage, they only warranty the installation. It would be a claim against your homeowner insurance carrier.





#### **PWAC - Amenities**

in support of the resolution.

In April, the SLCDD received revised 2016-17 budgets that reflected the additions of amenity revenues and amenity-related expenses. They have not yet received budget packets for 2017-18, and were told by Budget Director Barbara Kays that members will receive them prior to approving them at a rescheduled meeting on June 1. The June 1 meeting at 9AM at the District office will replace the regularly scheduled meeting on June 15.



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# **Preparing For Storm Season**

Depending on what part of the country you're from, you will have your own idea of what a "storm" is. It might be thunder and lightning, heavy rain, hail and flooding, or even tornadoes. Few of us, unless we're from the east or gulf coasts, probably have much experience with hurricanes. We've watched their devastating effects on TV, worried about friends and family in those areas, but that's as close as we've gotten.

And even when we moved to The Villages, we probably thought being inland put us a safe distance from any real hurricane disaster.

Right? Wrong! The only thing we may be truly safe from is the storm surge (water) that occurs right on the coast. But, we can surely experience heavy rains, destructive winds, and tornadoes that spawn after a hurricane.

The bottom line is that we all need to be prepared.

On May 5, Emergency Management departments from Lake, Marian and Sumter Counties, as well as other agencies and services you might need to access in the event of a hurricane or other natural disaster, participated in a Hurricane Preparedness Expo at the Rohan Center.

Hurricane Season runs from June through November, and peaks from mid-August to late October. Storms often become stronger later in the season as ocean and gulf waters warm.

The Weather Channel and Colorado State University are predicting an average year of hurricanes this year, with eleven or twelve named storms, four to six hurricanes and two Category 3 or higher.



It only takes one strong hurricane to cause serious damage and personal harm, so it is best to be prepared. Here is important information to help you get started.

#### First, Know Your Storm:

 Hurricanes are tropical cyclones that threaten areas of the United States along the Atlantic coastline and Gulf of Mexico. Hurricane Watch – conditions are possible within 48 hours.

www.FLReverse.com

**Hurricane Warning** – hurricane is expected within 36 hours.

- Tornadoes are violent and rotating storms with winds that can cause severe damage. Florida ranks third in the nation for average number of tornadoes each year. Due to Florida's unique climate, tornadoes can occur any time of year. They can strike quickly with little or no warning.
   Tornado Watch Conditions favorable
  - **Tornado Watch** Conditions favorable for tornado development.
  - **Tornado Warning** A tornado has been sighted by a trained weather spotter or a tornado is indicated on radar. <u>Take cover immediately!</u>
- Thunderstorms are considered severe if it produces hail the size of a U.S. quarter or larger, or winds of 58 mph or higher.
   Severe Thunderstorm Watch favorable development for storms.
  - Severe Thunderstorm Warning reports of 1-inch hail or winds that exceed 58 mph.
- Floods People who live near waterways or other low-lying areas are at highest risk, but anyone can be impacted by flooding.
   Flood Watch – flooding is possible within 12 to 36 hours.

**Flood Warning** – Flooding is or soon will be occurring. Evacuate immediately if advised.

#### What to Do:

When storms are predicted, be sure to secure loose outdoor objects, cut down dead branches and clear from around the home, secure or board windows, stock up on food and water, listen to radio or TV, and get a weather radio.

**During a storm**, take shelter in an inside room on the ground floor with no windows, stay away from windows, stay tuned to radio or TV. Do not shower or bathe, or go outside. If you live in a mobile home, find a sturdy building nearby.

After the storm, do not go outside or drive unless you must. Assess damage carefully. Wear shoes and gloves when going outside to protect your hands and feet from sharp objects. Be observant of downed power lines and do not go near or touch them. Never drive around barricades or through high water. Do not walk through flood waters or allow children to play in them.

(Continued on page 7)



#### **Storm Preparation**

Continued from page 6)

#### Have a Plan – Keep it Simple

Planning with your family is an essential part of preparing for a storm, and can also be used in other disaster situations, such as a fire or national crisis. If you live alone, make a plan with neighbors, friends, and family members living outside the area.

In the case of a coming storm, try to keep family members together, and identify each member's responsibility. If you are not together, plan on how you will communicate or where you will meet if it is not possible to come back together in the home. Identify one person outside of the area with whom you will communicate, and have other family members and friends use that person as the contact for information and updates.

Determine whether you plan to use a shelter during the emergency, identify the nearest and most appropriate shelter. Have a plan to get there, be aware of personal special needs and whether, if needed, the shelter accepts pets. Know the policies and capabilities of each available shelter.

Your county may have a Special Needs Program for residents who have a medical or physical condition that requires special care, assistance with transportation, or are dependent on electricity. Register at **snr.floridadisaster.org** and select your county of residence.

You can contact your county's emergency management department to find out what services or registration is available. See the list of important contact information at the end of this article.

Make arrangements for your pet. If you are sheltering at home, keep the pet inside with you, in a secure crate, if possible. Be certain your pet's shots are up to date in the event you go to a shelter, and have current pictures and identification in case you are separated. If you know your pet has anxiety from storms, plan for any anxiety medications to help keep the pet calm. It is best that you keep your pet with you, or with someone else, if you go to a shelter. If you plan to take a pet with you, be sure you know what shelters will accept them.

#### Prepare an Emergency Kit

- Water 1 gallon per person, per day, for 5 days
- Medications
- · First aid kit

- Important phone numbers
- Non-perishable foods
- · Baby food or formula
- Pet food
- Eating and cooking utensils
- Clothing
- Extra cash
- Insurance, bank account, credit card, etc. documents keep in a waterproof bag
- Camera to document damage and belongings
- Personal items for babies and elderly
- Hygiene items
- Batteries, battery packs for cell phones and other devices
- Battery operated radio or weather radio
- Make sure your vehicle has a full tank of gas
- Flashlights do not use candles
- Identification, name badges

This is not intended to be an all-inclusive list. What is important is that you know what is on YOUR list, and that you get your kit prepared well in advance of the need for it. Remember that stores usually run out of water and other necessities quickly when everyone is trying to stock their kit at the same time. Make sure your prescriptions are current and that you have an ample supply with you. Be realistic about how much you will need and use, where you will keep it if you stay at home, or how you will transport your items if you shelter away from home.

#### <u>Important Emergency Contact Websites</u> <u>and Phone Numbers</u>

- Lake County: 352-343-9420 lakecountyfl.gov, keyword search "AlertLake" Sign up for AlertLake
- Marion County: 352-369-8100 marionso.com/emergency-managementbureau
- Sumter County: 352-689-4400 sumtercountyfl.gov/ EmergencyManagement Sign up for CodeRED
- Community Emergency Response Team
   (CERT) of The Villages: 352-674-2948
   CERT trains citizens about disaster preparedness as well as how to provide initial assistance to families, neighbors and communities during large emergencies and disasters. Call or visit certofthevillages.org for more information.
- State & Federal:
- FLGetAPlan.com Florida Division of Emergency Management. Log on to this website to complete and submit your plan.

You will get back a personalized plan that will include:

- \* Disaster supply kit list
- \* Family meeting location
- \* Evacuation information
- Local emergency management contact information
- \* Other information relevant to your family
- Florida 511 or website FL511.com is a toll-free service provided by the Florida Department of Transportation and includes real-time updates on traffic conditions, road and bridge closures, evacuation information, congestions, crashes and more. Dial 511 for information on all of Florida's interstates, toll roads and other major metropolitan roadways.
- American Red Cross 1-800-RED-CROSS (733-2767)
- Federal Emergency Management Agency (FEMA) 1-800-621-FEMA (3362) □



#### Golf Cart Mishap Results in Traumatic Injury

An unfortunate and unpredictable incident sent a Villager to the hospital last month with traumatic injuries when she slid from the golf cart, driven by her husband, as it was making a left turn. It is a stark reminder of how dangerous our unique way of travel can be.

Some frightening statistics: There were 4 golf cart fatalities in 2016 and more than 20 in the last 8 years. There have been dozens of serious head trauma/injuries as a result of golf cart accidents, most of these occurring in carts without seatbelts, or riders not wearing them, who have been ejected from the cart in an incident. Almost all of them involved either someone falling out of a cart, or being ejected from the cart onto the pavement.

The use of seatbelts in golf carts is not required by Florida Statutes so it is your choice, but the POA STRONGLY BELIEVES YOU MIGHT BE SAFER IF YOU USE A SEAT BELT! Only recently has the Florida Highway Patrol and local law enforcement departments kept statistics on golf cart related crashes.

Whether you're on the recreation trails, multi-modal paths, or sharing the road with cars and trucks, stay alert and stay safe!

We wish our Villages neighbor well in her recovery.  $\hfill\Box$ 

# **UPDATE:**Villages of Fenney and Southern Oaks

#### **Golf Cart Connectivity**

In late April, Developer Mark Morse announced the acquisition of 652 acres, extending south from SR44 along CR468, to provide golf cart connectivity with the current Villages boundaries, including a bridge over SR44.

#### **Fenney**

Master plans, including golf cart tunnels under CR468 and CR501, were presented to the Wildwood Planning and Zoning Committee. The first phase of 1,047 acres along CR468, will have approximately 30 neighborhoods of designer homes, courtyard and patio villas, with a small commercial area near the intersection of US301 and CR468.

#### **Southern Oaks**

Phase One, on 274 acres, will be built next to Fenney west of CR501. The roadway of Fenney Way will connect the two communities. The second phase, on 456 acres, will be built between CR501 and the Florida Turnpike. A third phase is planned on CR468, across from the other phases and south of the Turnpike.

The master plan shows amenity areas, but, so far, no new golf courses.

# Lightning Protection Services, Inc. FREE ESTIMATES Marion County: 352-465-0620 Toll Free: 866-465-0620 Fax: 352-465-1773 A1Lightning.com a1\_lightning@yahoo.com

#### Water Shortage Continues in The Villages

Due to the ongoing lack of sufficient rainfall, Southwest Florida Water Management District (SWFWMD), the state water management agency for our area, declared a Phase I Water Shortage that was effective March 10, 2017 for portions of Lake, Marion and Sumter counties and includes The Villages. The Phase I declaration was put in place to inform the public of the shortage and to practice water conservation.

Putting a priority on water conservation will help to protect our precious water resources. SW-FWMD recently modified the Phase I water shortage restrictions to extend through August 1, 2017 and the water shortage restrictions encompass all of SWFWMD.

The restrictions include the following:

- · Lawn watering is limited to once per week
- Lawn watering days and times
- Lawn watering must occur before 8AM or after 6PM

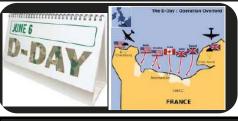
For days and specific times for The Villages, please refer to **thevillageswaterwisdom.com/irrigation-schedules**.

Hand watering and the micro-irrigation of plants, other than lawns, can be done on any day and any time. SWFWMD and the District recommend year-round water conservation.

For information about ways to conserve water, visit **DistrictGov.org** or the SWFWMD website at **WaterMatters.org**.

Golf Course Cart Traffic is also affected. District Executive Golf has announced that because of these current weather conditions, they are restricting cart traffic on certain Executive Courses. Cart traffic traveling on turf that is stressed due to drought conditions can cause significant long term damage to turf areas, including high compaction.

District Executive Golf will be scheduling courses that are cart path only, based on current conditions. This schedule can be monitored through the tee time system and will be updated on **districtgov.org**.









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#### Amenity Authority Committee (AAC) Meeting Summary May 10, 2017

#### **Audience Comments/Questions**

- A Chatham/District 4 resident asked where the amenity fees being paid by the residents of the new Philips Villas are going. Since they are using District-owned facilities, how are they paying for use? The Villas, and any amenities such as the pool, are owned by the Developer, as are the amenity fees. The Developer pays the District for all the monthly services residents receive as well as staff costs. Included in these fees are the expenses associated with the operations and maintenance of the amenity facilities. This is the same way all new developments have been handled prior to the Developer selling them to the District. Gary Moyer, the Villages Center Community Development District (VCCDD) appointment to the AAC, said the Developer will come back with a proposal in the future for the VCCDD to acquire the Villa amenity facilities and fees, and they would be brought into the AAC's purview.
- A Melville Loop resident asked what happens to the suggestions that are submitted to the CIC boxes at the postal stations? Many people never hear anything back. The Community Improvement Council (CIC) is a Resident Lifestyle Group, meaning it is a resident volunteer group, and is not managed by the District. District Recreation Director, John Rohan, said the forms are picked up weekly by Council volunteers and people who submit them should hear back within 30 days. Mr. Rohan and the Council review the forms and disseminate them to the appropriate department. If there is a problem, the Council should be advised. (See related article on Page 17.)

#### **Old Business**

• Rio Grande Properties. When the Villages of Lake Sumter (the Developer) offered to sell property in the Rio Grande area to the District for expanded recreation facilities, the AAC requested that District staff consider other non-developer owned properties as well. Many of these properties have had a variety of

complicated ownership issues so District Counsel recommended they ask the associated local unit of government, in this case, Lake County, to initiate a "Quick Take" process to acquire the desired properties. After many months, Lake County indicated it would acquire the property, but they wanted to keep it as part of the Lake County park system, which is not what the District had requested. District Manager Janet Tutt said another option would be to ask for Florida Statute, Chapter 190 to be amended to allow the District to acquire the property through Quick Take. However, she said they would have to provide public purpose and a need for additional recreation, which she does not believe they can do. Staff recommendation is that they not pursue the Quick Take through Lake County. AAC members directed staff to explore what other non-developer owned properties in the Rio Grande area are available without utilizing Quick Take.

- Christian Church of Faith. The survey should be complete by the June meeting and staff will have a fixed price sales offer for the AAC to consider.
- Mulberry Lane Sidewalk. This project was expected to be completed by Memorial Day.

#### **Capital Projects**

- Committee member John Wilcox asked for consideration that a chairlift be added to the Saddlebrook Pool. AAC members approved the additional expenditure of \$9,000.
- AAC members approved \$90,000 for reconstruction of the El Camino multi-modal path, across from Freedom Pointe.
- AAC members approved \$17,000 to construct a 2-board fence around a park-like area across from the hospital, defined as an overflow wetland area, that residents have used as an unofficial dog park. Openings will be left for pedestrian and dog traffic, but the fence will not allow golf carts to access the property. Because of the extreme dry conditions, the area has become unsightly and a maintenance problem.

#### **2017-18 Budget Presentation**

Budget Director Barbara Kays presented the detailed line item budget for the AAC's consideration and questions. A 3-hour work session was held in March to discuss budget priorities. Ms. Kays explained that the overall budget reflects a potential 1% Consumer Price Index (CPI) increase in amenity fees, and reminded the committee that

it may be adjusted before the final budget approval if the CPI moves.

On the expense side, Ms. Kays said legal services have decreased approximately \$100,000 and landscape expenses have decreased \$450,000 because of replacement programs that were a part of last year's carryforward.

All of the District management accounts show a 10% increase as a placeholder only. They will be adjusted to rooftop actuals prior to the final budget. Ms. Kays said that publication costs for *Recreation News* have increased and capital hardware/software has significantly decreased due to the completion of equipment replacements.

Ms. Kays told the committee that the reserve balances for Working Capital and Repair and Replacement are in "great shape" with \$11 million and \$13.7 million, respectively.

The Mulberry Fitness Fund provides actual revenue and expense budgets showing \$95,000 in Working Capital and \$25,000 in Reserves.

At the June meeting, the AAC will be asked for a recommendation for the VCCDD to approve the budget.

Committee member John Wilcox questioned what appears to be a \$500,000 increase in the Community Watch budget. He said it appears that the residents north of CR466 are paying significantly more than their share, and wondered in what other budget areas they might be overpaying. Ms. Kays reminded the committee that the final allocations based on actual rooftops have not yet been made. In addition, the budget reflects an approximate \$300,000 deduction for the one-time license plate recognition expense and the 10% placeholder increase.

The next meeting of the AAC will be held on June 7 at 9AM at Savannah Center. Minutes and agendas are online at **districtgov.org**, click on Amenity Authority Committee on the left column menu.



#### **Project Wide Advisory Committee** (PWAC)

**Meeting Highlights** May 1, 2017

#### **Consent Agenda**

PWAC member, Don Wiley, stated concerns regarding the proposed Colony Boulevard stoplight maintenance and repair contract, noting he sees a lot of things that are not in the best interest of the District. Staff will give the contract more scrutiny and come back with additional information.

#### **New Business**

FY 17-18 budget packet - Hard copies were provided to committee members and Budget Director Barbara Kays highlighted variances from the current year budget. She reported that Revenues show increases in Sumter County District 10 road contracts (\$30,000) and more than \$600, 000 from shared revenues with the addition of residential CDD12 to PWAC allocations.

Expense areas that are showing large increases include landscaping (\$169,555), as well as other expected "catch up" landscaping that has not been completed this year due to the drought conditions. District Property Manager

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Sam Wartinbee said that virtually all districts are running 30-40% below normal irrigation usage and landscapes and plants are stressed as a result. "Other" maintenance is projected to increase by 26% (more than \$670,000) because of the addition of CDD12.

There is a 10% placeholder increase for management fees, which will be adjusted prior to the final budget approval in September.

Capital expenses vary from year-to-year, and 2017-18 has a significant number of additional projects, the largest of which is improvements to Colony Boulevard, which is owned by CDD7.

Committee members asked questions about how much the Morse Boulevard bridge island revetment project will cost and whether there is a plan yet for the Lake Miona Conservation area project. Mr. Wartinbee said that those project scopes are not complete, so the costs are not yet projected in the budget.

Chairman Peter Moeller expressed concern regarding the level of reserves. District Manager Tutt suggested this will require policy discussion (which does not have to occur during budget discussions) at the individual residential CDD board level as they have previously expressed that they don't want PWAC to hold on to an "excessive" amount in reserves.

The total proposed operating budget for PWAC is \$11,693,270 for 2017-18. Total capital spending is projected to be \$316,624.

Cost allocations for the 2017-18 budget. based on assessable acres for each district that is a party to PWAC are:

Lake Sumter Landing	0.87%
Brownwood	1.81%
CDD5	15.22%
CDD6	16.89%
CDD7	10.76%
CDD8	12.09%
CDD9	13.53%
CDD10	17.46%
CDD11	5.86%
CDD12	5.51%

#### **Old Business**

Lifetime

• Amendment to the Resolution establishing the Project Wide Advisory Committee. PWAC members indicated their support for the SLCDD approval of the amended resolution. Ms. Tutt stated that the 2017-18 amenities

(Continued on page 14)

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# **PWAC Meeting**

(Continued from page 11)

proposed budget will go directly to SLCDD on June 1 for approval. Staff will present a structural framework for discussion only and PWAC can discuss and take it anywhere they choose.

- Committee members requested a list of amenity facilities, long-term capital improvement plan for each, when built, what were they assessed at, etc. Chairman Moeller suggested that sometime in the next few months, there be a "reasonable" presentation of "what have we gotten ourselves into" with some knowledge of the facilities and PWAC's new role in overseeing their proper maintenance.
- Morse Bridge Revetment Project.
- Mr. Wartinbee said once they get permit status from the Southwest Florida Water Management District (SWFWMD), they will develop the project scope and project timeframes. Tests on Fenney lime rock that could potentially be used for the project should be back in 2 weeks, and they can determine what cost savings, if any.
- Lake Miona Water Conservation District Update. There is a draft management plan from Jeff Pardue of Kimley-Horn & Associates. They are waiting for SWFWMD input before final project costs are developed. Mr. Wartinbee cautioned that this is one of many areas that will need to be addressed, and Ms. Tutt said each will have its own needs and plan.

The next PWAC meeting will be held on June 5, 2017 at 9AM at the District Office, 984 Old Mill Run in Lake Sumter Landing.



#### May Forum Q&R

- Q. Who paid the judgement from the Lifelong Learning Lawsuit? R. The lawsuit was against The Villages Charter School, not the District or any Resident Lifestyle Group, so the residents of The Villages bear no expense.
- Q. Does the POA know anything about the reported increase in the *Recreation News*? R. Only preliminary budgets have been presented for approval. They must be approved by June 15, per Florida law. Only "placeholder" increases have been used, so final costs have not yet been presented. According to Budget Director Barbara Kays and District Manager Janet Tutt, more detailed information will be presented to the Amenity Authority Committee and other boards prior to final budget adjustments, which will be made in August.
- Q. Why are the dying fronds not being pruned from the palm trees? R. The POA looked into this a few years ago and were informed by an arborist that this is the healthiest way to maintain some of the palm trees on which you see brown fronds. If there is any damage to personal property, such as a car or windows, you can contact the District office or your own insurance company to make a claim.

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#### LETTERS

Letter to the POA:

## What is the Job of the Gate Attendants?

I often use the Santo Domingo (Cazares) and Santiago Village (Enrique) entry gates near my home. The guards are sometimes friendly and welcoming. But other times, they just ignore people entering. At times, they even appear to be reading or are simply not in sight at all.

Two weeks ago, when my grandson was visiting, he came through the Enrique gate and indicated the guards opened the visitor gate, but never appeared. In fact, he told me he didn't understand how ignoring incoming traffic did anything to increase safety for people living here, or how it would help anyone needing directions or information. He remarked the guards were a waste of Villager tax dollars because, so often, they seem to do nothing.

Isn't part of their job to greet people coming into The Villages? Are they paid with amenity fees? Can you clarify what their job is supposed to be? Thank you.

M. Tackett

POA Response: You are correct. The first line of the "Essential Duties and Responsibilities" of the Gate Attendant Job Description reads "Acknowledges by standing to greet all residents & guests with a physical (i.e., hand wave) and/or verbal greeting and a friendly smile as they enter gate area." And yes, Community Watch, the department under which the gate attendants work, is paid for with Amenity Fees. Complaints or concerns about gate attendants can be directed to Jeffrey Holland, Operations Manager for Community Watch at 352-750-8218 or Jeffrey.Holland@districtgov.org.







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#### LETTERS

Letter to the POA:

# Making Purchase Without Giving Name

Identity theft and much more is so common these days, I am very careful not to give out my personal information unless absolutely necessary. Why do I have to give The Villages my name and address before I can make a small cash purchase??

Last week, I went into The Villages Golf Cart store in Lake Sumter Landing and wanted to purchase a part for my golf cart. The part was less than \$20 and I was going to pay cash. The first words out of the lady in the parts department was, "I need your name and address." I said, "Why? I just want to get this part

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©2015 Each office is independently owned and operated. Prices and services may vary. E.O.E. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated. and pay cash, I don't see why you need that information." She argued with me for a couple minutes and finally took me to the cashier where they did take my money without my personal information.

Unfortunately, the following week I needed another part, so this time I went to the La Plaza Grande store. The girl in the parts department said she would not sell me the parts without my name and address because she said it was POLICY

I ask you, why should I have to work so hard to keep my Personal Information PERSONAL? I hope all residents will Keep Saying NO.

HONDO, a resident over 10 years and love my home and The Villages.

**POA Response:** We called The Villages Golf Cart store in Lake Sumter and were told the reason for the policy is that it is the only way to process a refund or exchange, or to correct any error that has been made. The store manager said they would not refuse a sale to a customer, but that the sale would be "final" if there is no contact information associated with the transaction.

We also reached out to Seniors vs. Crime, who said that there is no law that says a company cannot require contact information to make a sale. So, while it may not be a wise policy, it is not illegal. Residents must use their own judgement in these circumstances.

#### **DID YOU KNOW?**

#### Postal Facilities Bulletin Board Postings Require Approval

Based on the District's established guidelines, information placed in the bulletin boards is restricted to events and activities for The Village and community, not for commercial interests.

Residents wishing to place information in the bulletin boards can accomplish this in one of the following ways:

- Visit the Customer Service Center at 984
  Old Mill Run to drop off a copy of the item
  you are requesting to be placed in the bulletin board.
- $\bullet \quad \hbox{Email to } \textbf{customerservice} \textcircled{a} \textbf{districtgov.org}$
- Place the item in the Utility/Amenity/District Correspondence box located at each postal facility.

For each request that is made, please include your name, contact information, post & removal date (not to exceed 2 weeks) and the postal facility or facilities where you would like your item.

A copy of the guidelines can be obtained by visiting the Customer Service Center located at 984 Old Mill Run or on the District's website, **districtgov.org**, select "Customer Service" under the "Departments" tab and select "Postal Facilities Bulletin Board."

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#### **DID YOU KNOW?**

#### The Community Improvement Council (CIC) Is A Volunteer, Resident-Run Organization

The Community Improvement Council (CIC) is a voluntary organization of permanent Villages residents. CIC members work with residents, the Developer, the VCCDD, the Director of Recreation, and various local government agencies to find solutions to issues that are submitted to the CIC for consideration by any Villages resident.

The motto of the CIC is "We promote and protect our clean, fun-filled, friendly and safe lifestyle, by being responsive to residents of The Villages."

Any Villages resident may submit a suggestion to improve our community by completing a CIC Suggestion Form on the website, **villagescic.org**, or by picking up a form at any Villages Postal Station or Regional Recreation Center

Authorized CIC members regularly collect and review every suggestion submitted to determine its feasibility and the appropriate action to be taken. Any issues that are not considered to be routine are presented to the council to determine the proper course of action required to resolve the issue. Anonymous suggestions will not be reviewed.

## 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

CIC members then follow-up with the resident to let them know the issue has been resolved, or to obtain additional information, if necessary.

Each year, the CIC selects new members to serve a three-year term on the Council. Notices of openings appear in *The Villages Daily Sun* and are announced on the District's website. Candidates must be residents who have lived full-time in The Villages for at least one year as of the date they assume membership on the CIC.

The current president of the CIC, Frank McCarthy, can be reached at 352-259-3032 or **Frankmccarthy1@aol.com**.



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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#### **FLAG DAY - JUNE 14**



In the United States, Flag Day is celebrated on June 14. It commemorates the adoption of the flag of the United States, which happened on June 14,

1777, by resolution of the Second Continental Congress. The United States Army also celebrates the U.S. Army Birthdays on this date; Congress adopted "the American continental army" after reaching a consensus position in the Committee of the Whole on June 14, 1775.

The week of June 14 (June 11–17, 2017) is designated as "National Flag Week." During National Flag Week, the president will issue a proclamation urging U.S. citizens to fly the American flag for the duration of that week. The flag should also be displayed on all government buildings.

"You're a Grand Old Flag" is an American patriotic march. The song, a spirited march written by George M. Cohan, is a tribute to the American flag. In addition to obvious references to the flag, it incorporates snippets of other popular songs, including one of his own. Cohan wrote it in 1906 for George Washington, Jr., his stage musical.

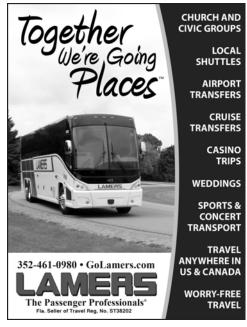
The song was first publicly performed on February 6, the play's opening night, at Herald Square Theater in New York City. "You're a Grand Old Flag" quickly became the first song from a musical to sell over a million copies of sheet music. The title and first lyric comes from

someone Cohan once met; the Library of Congress website notes:

The original lyric for this perennial George M. Cohan favorite came, as Cohan later explained, from an encounter he had with a Civil War veteran who fought at Gettysburg. The two men found themselves next to each other and Cohan noticed the vet held a carefully folded but ragged old flag. The man reportedly then turned to Cohan and said, "She's a grand old rag." Cohan thought it was a great line and originally named his tune "You're a Grand Old Rag." So many groups and individuals objected to calling the flag a "rag," however, that he "gave 'em what they wanted" and switched words, renaming the song "You're a Grand Old Flag." - Library of Congress

In the play itself, the scene with the Civil War soldier was replicated. The soldier's comment was the lead-in to this song. Thus, the first version of the chorus began, "You're a grand old rag / You're a high-flying flag". Despite Cohan's efforts to pull that version, some artists such as Billy Murray had recorded it under its original title, "The Grand Old Rag", in advance of the play's opening, and copies under that title still circulate among collectors. Cohan's second attempt at writing the chorus began, "You're a grand old flag/Though you're torn to a rag." The final version, with its redundant rhyme, goes back to "You're a grand old flag/You're a high-flying flag." Source: Wikipedia





**Our Gardening Column:** 

#### **Specimen Trees**

by Anne Lambrecht, Enthusiastic Gardener mrsanne04@gmail.com

A specimen tree is an unusual or impressive tree grown as a focus of interest in a garden. Here are two great little specimen trees.

Now, remember dear readers, nothing we plant is without maintenance, right?



Chaste tree (Vitex agnus-castus)--Vitex, chasteberry, Abraham's balm, lilac chaste tree, or Monk's Pepper, is a native of the Mediterranean region. It is such a beautiful blue blooming tree, with upright panicles of bluelavender fragrant flowers (some come in pink and white), and handsome leaves shaped like a hand. After it flowers, there are little berries that look like peppercorns. It grows in full sun or partial shade and prefers loose, welldrained soil that is moist or on the dry side, not wet, but will tolerate drained clay or sandy soils. The tree often suffers from dieback in organic, mucky, or other soil which is kept too moist. Chaste trees are extremely attractive to bees, butterflies and humming-birds. Some bumblebees will spend the night on the flowers. Be aware of this if you freak out about bees. It has no serious pests.

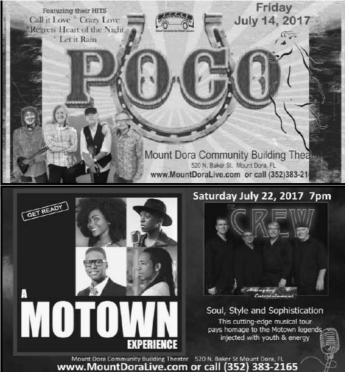
In ancient times the chaste tree was believed to be an anaphrodisiac, a substance that quells or blunts the libido, hence the name chaste tree. That's why the tree is also called Monk's Pepper (use your imagination). Native Americans used it to help relieve the symptoms of PMS.

Chaste Trees need regular pruning to produce an attractive multi-trunked tree. Prune in winter. Clean out the entire center of the tree, removing all side branches from the main 4 to 5 trunks. Also remove messy, twiggy growth that tends to crowd the ends of the branches. As an option, cut the entire plant to the ground in winter. It will sprout in spring and bloom in summer, although later than chaste trees not pruned so severely. You can also force a second bloom in summer by removing the first flush of blooms as soon as they fade, kind of like a crape myrtle. I have three chaste trees and I thought that the oldest one was getting too big, so I had my lawn guy completely cut it down, right to the ground. When I started bemoaning its removal this spring, I discovered that it's coming back!

Fringe Trees (Chionanthus spp.) - Old Man's Beard, Grancy Graybeard, are outstanding, small, deciduous ornamental trees.

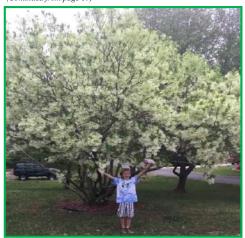
Two species are available: the native white fringe tree (Chionanthus virginicus) and the Chinese fringe tree (*Chionanthus retusus*.) The botanical name translates as snow flower, an (Continued on page 20)





#### **Specimen Trees**

(Continued from page 19)



excellent description of the fluffy, white flowers that cover fringe trees in bloom (and much nicer than an old man's beard). White fringe tree is native throughout the southeastern United States. Chinese fringe tree is native to eastern

Asia. These trees require some winter chill.

Large, 4 to 8 inch long loose clusters of lightly fragrant white flowers cover the white fringe tree in spring, for about two weeks, just as the leaves begin to emerge. Flowers start opening here in Florida in March. My daughter in North Carolina has one that blooms for my grandson's birthday in mid-April. It's his favorite climbing tree.

Fringe trees are dioecious - male and female flowers are on separate plants, although occasionally trees may have both kinds of flowers present on the same plant. Male flowers are showier due to longer petals. If both plants are present, females produce clusters of small, dark, olive like fruit that is favored by birds. However, both male and female trees are striking in bloom. Broad leaves turn bright to deep yellow in fall. Give good drainage. Minimal pruning is needed.

Fringe trees are rarely available labeled as male or female, so unless they are purchased in bloom or with fruit present, it is impossible to know which one you are getting.

Fortunately, both are beautiful.

Although fringe trees are adaptable and will grow in most soil types, they prefer moist,

even wet, deep, well-drained, acidic soils.

They grow well in full sun to partial shade, sheltered from wind. Leaf appearance is best in some shade, but flowering is heaviest in full sun. The ideal compromise would be sun through most of the day, but shade during hot afternoon hours. It grows very slowly, usually 6 to 10 inches per year. Fringe trees have low maintenance needs once established.

Due to a naturally strong branch structure, fringe trees rarely need pruning. Pruning while young may be desirable if a single stem tree form is preferred. Fringe tree is one of the last to leaf out in spring. There is only one flush of growth each year.

As fringe trees do not transplant well, take care to choose an appropriate permanent location and use proper planting methods.

Insect pests and diseases are rarely serious problems for fringe trees.

Chaste: <a href="http://edis.ifas.ufl.edu/st664">http://edis.ifas.ufl.edu/st664</a>
Fringe: <a href="http://edis.ifas.ufl.edu/st161">http://edis.ifas.ufl.edu/st161</a>



Atlantic Hurricane Season Begins June 1



# Seniors vs. Crime Leading the Fight Against Scams

# Leading the Fight Against Scams "Free" Trial Golf Ball Scam

If there is any place in America that a "Free Trial Offer" for golf balls would get our attention, The Villages has to be at the top of that list. The Federal Trade Commission (FTC) issued a warning about just such an offer recently. If you're a golfer, you may want to be on the lookout for this one!

According to an FTC lawsuit against the sellers - which went by names like Golf Online Academy and Kitchen Advance - the so-called free trials really were "negative option" offers. That means you'd have to cancel before the trial period ended - or be automatically enrolled to get regular shipments at regular prices and sometimes inflated shipping charges.

The FTC says finding the terms of the websites' offers - like how long the trial period lasted and how to cancel - was as tricky as finding a golf ball in waist-high weeds. In many cases, the websites even described the offers as a "Free Gift!" rather than a trial offer. And, the FTC says, people also got a runaround when they tried to return the products, cancel the shipments or services, and/or to get refunds.

"Free" golf balls got our attention! Other "free" offers enroll you in clubs or subscriptions.

For example, a company might offer you an introductory package of free books, CDs, magazines or movies, weight loss products, or beauty products. If you sign up, you may be agreeing to enroll in a club that will send you more products and bill you until you cancel, or to a subscription that's automatically renewed each year.

#### How can you avoid these "free" trial traps?

- Research the company online. See what other people are saying about the company's free trials and its service. Complaints from other customers can tip you off to "catches" that might come with the trial.
- Find the terms and conditions for the offer. That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.
- Look for who's behind the offer. Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- Watch out for pre-checked boxes. If you sign up for a free trial online, look for already-checked boxes. That checkmark may give the company the green light to continue the offer past the free trial, or sign you up for more products only this time you have to pay.
- Mark your calendar. Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order," you may be on the hook for more

products.

- Look for info on how you can cancel future shipments or services. If you don't want them, do you have to pay? Do you have a limited time to respond?
- Read your credit and debit card statements. That way you'll know right away if you're being charged for something you didn't order.

No one will watch out for your interests better than <u>YOU</u>. If you've been wrongly charged for a free trial, report it to the FTC at **https://www.ftc.gov/**.

If you need assistance with understanding any aspects of these "free" offer scams, 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 – (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
- 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 - 9:00 a 11:00; (352) 689-4606.

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#### Discount Partners

The Discount Partners program is a continuing benefit for POA members. The full list of our vendors, below, is also found on www.poa4us.org. Scroll down to Discount Partners, in the menu list on the left side of the page, for the offers. Then, show your valid POA membership card to the Discount Partner to receive the discount. Please say "thanks" to our Discount Partners for participating in this program. "\*" indicates New.  $\square$ 

24 Hr. Cart Club, Inc - 3 months FREE with sign up. Valid on initial sign-up only. Present POA membership card. 352-330-1911.

<u>Audrey Ann Originals</u> - Embroidery, Screen Printing, Logos for clubs & businesses. 352-259-0131. 10% POA Discount; must present membership card.

Battery Boys - Electric & Gas batteries. We also sell & repair battery chargers. Free gift with purchase to POA members. 352-643-1241.

<u>Cozco Handcrafts</u> - 1121 Main St., Sp Sprgs, 352-430-0386. 10% off non-sale items.

<u>Decorating Den in The Villages</u> - Creating beautiful rooms since 1969. 10% POA discount - Must mention this ad. 352-787-4413.

<u>Edible Arrangements</u> - Southern Trace Shopping Center, 352-391-1334. \$3 off order greater than \$25.

Entry Point by Perry Decorative Glass - La Plaza Grande, 352-751-0883. 10% off any non-sale items (cannot be combined with any other offer). Present POA membership card.

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# Irrigation Maintenance & Repair \$35

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EyeSite of The Villages - Dr. Paul E Collins - Grand Traverse "Publix" Plaza Adjacent to Brownwood. 20% off of a Complete Pair of Prescription Eyewear, Frames & Lenses (excluding Oakley & Tifosi) 674-3937, eyesite -thevillages.com

Flags & Flag Poles - 211 S. Hwy. 27/441 next to Tire Round-up, Lady Lake. 751-1876. \$5 off installation of new flag pole for POA members. Discount on cash or check orders only.

<u>Friar Income Tax Preparation Service</u> - Barney Madden, Notary Public - 10% POA Discount. 1544 Hillcrest Dr. Villages resident. 352-751-4435.

Golf Clubs & Bag Lock - Gator Jaws, \$30 each or 10% POA disc off on 2 or more, 352-750-0488.

\* <u>Grab Bars and More</u> - Ryan Hilmer, owner, offers a 5% discount on grab bar installation when POA ad is mentioned. 352-630-9256.

Grandma's Sewing & Crafts - Cushion, pillow and chair seat recovering, personalized gifts & custom embroidery. Email myshopping14@comcast.net or 352-350-7124. 10% POA Discount.

<u>Haagen Dazs</u> - 1001 Lake Shore Dr, Lake Sumter Landing, 352-751-0261. 10% POA Discount.

Honey Baked Ham Company & Cafe - Best Buy Shopping Center 352-259-3900. Buy one sandwich or boxed lunch - Get 2nd 50% off (equal or lesser value). Present POA membership card.

<u>I. Stern & Co.</u> - 10% off Hi Quality Golf Clothing, 3405 W College Road, Suite 113, Ocala. 352-307-4878.

<u>Johnny Rockets</u> - 976 Old Mill Run, Lk Sumter Landing, 259-0051. 10% POA Discount.



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13665 SE US Hwy 441 Summerfield, FL 34491 Kiley & Sons Plumbing - 219 S Old Dixie Hwy, Lady Lake, 352-753-5301. 10% POA discounted labor on a SERVICE Call. Valid on a minimum 1 hr of service for POA members. Visit our Showroom.

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L. Rae Jewelry Appraisal Services - Certified Gemologist, Villages resident, Appointment only, 10% POA Discount, 430-2991.

<u>Lopez Professional Landscaping</u> - Reasonable Prices, references upon request, 10% Discount to POA members. 352-484-8098.

Minami Granite Designs Inc. - 1806 N.E. 2nd Ave, Ocala FL. Free stainless steel sink w/kitchen counter do-over. 352-671-9800.

MOE'S Southwest Grill - Rolling Acres Plaza, 430-3610. BOGO free every Saturday w/purchase of two medium drinks! Not valid w/any other offer. One offer per POA family.

Ollie's Frozen Custard - In the Spanish Plaines Plaza, across from Lowe's Building Supply on Hwy 441. 10% Discount with POA card.

<u>Panda Express</u> - 869 N Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% POA Discount, not valid with coupons or specials.

<u>Plaza Jewelers</u> - 16770 S. Hwy. 441, Baylee Plaza, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$4.

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#### **Discount Partners**

(Continued from page 22)

Realtor Commission Discount - Premier Realty agent is offering a commission discount for new home listings to POA members. Call Susie Ellis for details at 352-661-9440 or anderson-ellis@hotmail.com

Routed Lamp Post Signs - Denny Farrisowner. 419-705-5272 Market nights 5 - 9 PM Spanish Springs Mon & Wed., Sumter Landing Tues. & Thurs. 10% Discount to POA members.

<u>S & N Lawn Care And Maintenance</u> - Free Estimates. No Contracts. 10% Discount to POA members. 352-445-8137 or 209-8288.

Sparr Building & Farm Supply - At Hwy 44 & Signature Dr, Wildwood. 352-330-1718. 10% Discount on Pool Supplies & Benjamin Moore Paints, excludes Aura & sale items.

<u>Tip Top Tree Experts</u> - All tree work, landscaping, paving, pressure wash, and home repairs. 10% POA Discount. 352-516-8820.

<u>Travel Depot</u> - At least 5% Discount off cruise prices booked. Visit us at **cruise-clubs.org** to request a quote.

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- Lake County Resident & Home Improvement for 25 years. Call 352-978-3556. 15%
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<u>Ultimate Handyman Services</u> - Drywall, trim/crowns, paint/remodel. Insured. 10% POA Discount. John Sainiak, 352-516-2976.

<u>Villages Apparel</u> - Southern Trace Shopping Center, 352-750-1600. 10% POA Discount off custom screen printing, minimum order 25 shirts.

Villages Car Wash and Lube - Bichara Blvd, La Plaza Grande Center, 352-753-1306. \$1 POA Discount off regular price of silver or gold wash.

Wholesale Computer Components - Terrace Shoppes Spruce Creek, Summerfield, across from WalMart, 352-245-1500. \$15 POA Discount on any computer repair.



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# What To Look For In A Doctor (Part Three of a Three-Part Series)



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

Beyond the credentials, the third essential that physician/health care providers should possess is the ability to actually listen to the patient. Let the patient talk! The average time a patient speaks before being interrupted is approximately 20 seconds. It is true that "business-driven efficient medicine" has no time to waste. And yet, the greatest physicians in the history of medicine have advocated simple communication. In addition, watch the patient move...sense physical discomfort, emotional stress...examine meticulously...be aware. The result is a correct diagnosis in 90% of cases...before the first test is ever performed. It may even reveal which patients want the tests performed in the first place. So, who is really wasting time?

I view a doctor's office as a refuge. It is a place where patients come to be protected...to feel safe with their future health care. Leaving with a pile of computerized forms for tests and prescriptions are visual proof of contact, but has a "human bond" been formed?

Doctors who agree with this 3-part series are those who already embrace these essentials. It is not something that is taught. But if desired, it is something the patient must seek. After all, it is your life.