

# THE



Issue 43.10



# BULLETIN

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Champions of Residents' Rights Since 1975

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

## District Well-Prepared for Response to IRMA

### Debris Pick Up Delays Frustrate Residents

**Editor's Note:** On behalf of the POA and residents of The Villages, first, we say, "Thank You" to our District employees for the preparedness and response to damage and issues before and after Hurricane IRMA hit on Sunday, September 10. District staff worked around the clock for days before, during and after IRMA came through The Villages, putting the needs and safety of residents before their own.

In the aftermath, however, frustrations have grown for residents, particularly with how long it is taking to pick up storm debris. Residents in the hard hit areas of the Historic Side have suffered, through flooding and water overflow issues, with many who did not evacuate unable to leave their homes after the storm. Others were without power for days. The POA will follow up with Villages Public Safety and CERT to see that the problems that occurred on the Historic Side are addressed.

We have tried to cover many of these issues in this Bulletin and we encourage residents to sign up for e-notifications (see page 6 for how to sign up) and call the District Customer Service office, 753-4508, to have your questions answered. It is not our intention to sugarcoat or criticize, but to provide information and resources we hope will help all of us recover from the anxiety and frustrations IRMA left behind.

District Manager Janet Tutt and District staff have been swamped, mostly with the due diligence preparing information and addressing FEMA/

Insurance needs to guarantee reimbursement. But she took time during the week of September 19 to respond to the following hurricane-related questions:

**Q.** First, how is everybody doing? You and the District staff have been working around the clock for two weeks now. **R.** Our team is doing great. There is always a challenge when your own staff has damage and no electricity, but no one has skipped a beat. Staff has been invigorated by the support of many residents and our elected officials.

**Q.** Did you feel prepared for the storm's severity? **R.** Yes, we were prepared. We have a plan and we followed the plan. We are all fortunate the severity was not greater, but we would have risen to the occasion if it had been.

**Q.** Besides pumping water from the retention ponds the week before the storm, preparing and securing recreation centers, pools, and equipment, and removing gate arms, what other specific things did the District do to prepare?

**R.** We prepared both internally and externally. For example, our recreation and gate facilities required numerous hours of preparation. Our utility plants have their own CH2MHILL procedures/processes. Villages Public Safety Division (VPSD) prepared, as well, which included everything from equipment checks to additional staffing. Our offices were water proofed to make sure documents and computer equipment/etc., were protected. We worked through agreements/availability of fuel for our emergency and maintenance equipment for after the event. Staging generators and making sure all were working was critical.

Although some actions seemed small, such as ensuring all emergency contact numbers were current, to making sure there was not even a trash bin that could become airborne, work never stopped the week before the hurricane.

Another important preparation before and actions that took place during the event was the moving of Community Watch dispatch to the VPSD Emergency Operations Center (EOC) and setting up staff and logistics at the VPSD EOC for the Customer Service phone number that stayed up and running 24/7 through Sunday at 5PM.

(Continued on page 2)

**Tuesday, October 17, 2017**

**POA GENERAL MEMBERSHIP MEETING**  
Third TUESDAY of the Month - 7PM  
**LAUREL MANOR RECREATION CENTER**

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**Presenter: Betty Cunningham,  
Area Coordinator**

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

## Irma - Before/After

(Continued from page 1)

**Q.** What would/could you have done differently or better to prepare? **R.** I believe our team was prepared for the storm/winds/rain itself to the best of our ability. However, communication seems to be our biggest challenge. Although we did our best to communicate with residents and believe we were aggressive, many residents have indicated they did not know enough. We will revisit what went well and what can be improved upon. I am sure communications will be part of that review. Just off the top of my head, perhaps postal station notifications and other options could be used. And we are open to suggestions from residents as to how to improve communication. We were on WVLG regularly, the *Daily Sun* carried any and all communications we provided and e-notification (see page 6) was consistently providing information. Post storm, we have utilized both POA and VHA mailing lists and perhaps in future we will request our e-notifications be provided via those mailing lists. We pushed as much information out as possible but there are always improvements.

**Q.** What was the biggest surprise? **R.** Having been through numerous hurricanes and weather events while working in this and other government entities, I do not believe there have been any surprises.

**Q.** What has been the biggest challenge in the cleanup efforts? **R.** If by challenge, you mean what is taking the longest, of course it is the amount of rain we received. (See related overview on Page 6.)

**Q.** What areas were hardest hit? **R.** "Hardest Hit" is a difficult descriptor. Of course, I can comment on the infrastructure challenges (water, debris, some minor District building damage, etc.) What is most challenging for our community, however, has been the unfortunate situation resulting from so many residents being without power. The Districts have no purview over the electric utility companies, but truly do understand the complexity and enormity of work that was needed by them after the winds and rain played havoc on their distribution systems.

**Q.** Let's address the issue of using the Recreation Centers as emergency shelters. Many residents felt more should have been opened. Why couldn't they be used and do you think this will be reviewed in the future? **R.** Please note that the Counties are the agencies charged with the responsibility to establish shelters. Except for the decision to open Paradise as a refuge for manufactured home residents, once the evacuation order was issued, our residents in site built homes were best off sheltering in place. While I understand residents believe it is easy to just "set up a shelter," the logistics are complex. I am sure Sumter, Lake and Marion will have after event meetings/analysis/reviews to determine what went well, what did not and how to always improve upon these efforts.

**Q.** How does the District work with emergency management officials? Who is "in charge"? **R.** As I indicated, the Counties are "in charge" of Emergency Management and the EOCs. The District provides its services/actions as it relates to VPSD, the Districts' departments and services. We work in concert with them, however,

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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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## 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. □



## Cracked Lanai Ceiling Update

The POA has just received its report from the structural engineer it hired to examine and provide recommendations regarding the cracked lanai ceilings. The POA Board will discuss it at its October meeting and determine if there is a reasonable plan of action. Everyone who has contacted the POA will be informed of any next steps. □

## Coming Soon!

Beginning November 1, you will also be able to pay your POA dues online! □

## Coming in 2018!

The POA will hold meetings at Eisenhower Recreation Center on the 4<sup>th</sup> Tuesday of January, April, July and October! This is in addition to our regular monthly meetings at Laurel Manor on the 3<sup>rd</sup> Tuesday. □

## Medicare Seminar "UNDERSTANDING MEDICARE"

*Presented by SHINE*  
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October 11, 1 – 3 PM  
Manatee Recreation Center  
1512 Hillsborough Trail, The Villages, 32163.  
No reservation needed. □

## Board of Directors to Increase in Size

In response to the growth occurring in The Villages and with the POA membership, the POA Board of Directors recommended a change to its by-laws to increase the size of the Board from 13 to 21 members. A motion was made and passed at the September Membership Meeting approving the change.

As a result, there will be several openings on the Board for next year. If you are interested, please contact President Cliff Wiener for more information at [president@poa4us.org](mailto:president@poa4us.org) or call 352-250-2073. □

## WHAT CAN THE POA DO FOR YOU?

Founded in 1975, the Property Owners' Association (POA) of The Villages is an independent organization run by resident volunteers elected by the membership. The POA is dedicated to making a great place to live even better by insuring that Residents' Rights are respected and local government is responsive to our needs and interests.

For more than 40 years, the POA has been involved in many issues that have affected residents. The following are just a few; more can be found on the POA's website [poa4us.org](http://poa4us.org).

- Spearheaded the inspection of over 1,500 homes and prodded the home warranty department and various contractors to repair sloppy work and installation of vinyl siding on homes built south of CR466 between 2005-2008.

- Filed a class-action lawsuit against the Developer and the Villages Center Community Development District, alleging a decline in services and facility maintenance north of CR466 that resulted in a \$40 Million settlement. The Amenity Authority Committee, with members elected BY the residents, was created to control the settlement funds and all non-bond related amenity fees.
- Opposed and defeated a proposed Sumter County Hospital Tax, which would have cost residents \$200-\$300 annually.

Numbers Matter. The larger our membership numbers, the easier it is to argue that the majority of Village residents support our advocacy effort. The larger our number, the greater our impact.

So, Help Us Help You – Join the POA Today! □

### POA 2017 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

Please complete each section and return to: The POA, P.O. Box 386, Oxford, FL 34484

**PLEASE PRINT!** or **Use the ONLINE FORM found online at poa4us.org**

☐ New Member    ☐ Renewal    Number of People in Household: \_\_\_\_\_

NAME(S)(1) \_\_\_\_\_  
(SAME LAST NAME)

NAME(S)(2) \_\_\_\_\_  
(DIFFERENT LAST NAME)

ADDRESS \_\_\_\_\_

VILLAGE \_\_\_\_\_ VILLAGES ID# \_\_\_\_\_

CITY/STATE/ZIP CODE \_\_\_\_\_

PHONE \_\_\_\_\_

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#### **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**

## Irma - Before/After

(Continued from page 2)

they are the controlling entity for life, health and welfare during emergencies.

**Q.** What is the current assessment of damage to District property? Number of sink holes? Number of trees lost? Any dollar figure on the damages? **R.** It is premature to speculate. (Information as of Sept 23, 2017.)

**Q.** How are damages paid for? Insurance? Amenity budgets? State/Federal funds? **R.** It depends on what damages, where, and what work is accomplished. All sources listed, plus numbered districts and PWAC, will fund the repairs, replacements, mitigation and debris hauling. We are working diligently through the process of documentation, working with our insurance company and FEMA, to assure any and all costs are reimbursed to the fullest extent.

**Q.** What will the long-term impact of Irma be for The Villages? **R.** Infrastructure and operationally, there should be none. Unfortunately, due to many residents not being impacted, my concern is that their guard will be down should there be another event. We were fortunate there were no tornadoes. However, on a positive note, due to the hurricane, we have had a significant number of new sign ups for the e-notification process which will benefit residents in the future.

**Q.** Are there any changes that will be made as a result? **R.** District staff members have begun, and will continue in the weeks to come, to evaluate what went both right and wrong and will review our processes, as we do for all of our efforts, to make sure the future always improves upon the past.

**Q.** What could residents do to be better prepared and informed of what is happening? **R.** Sign up for e-notification, attend District meetings and call the Customer Service number with any questions or concerns. The challenging aspect of before, during and after weather event communication is that it changes frequently. So, what is known one hour may be different the next. We will be reviewing the entire communication process. However, residents should familiarize themselves with their local county, sign up for their alerts through text, cell, email and home phones. □



## Debris Removal Delays Anger Residents

Golf course closures aside, the most common and greatest source of frustration for residents after IRMA has been the time it is taking to remove debris. District Manager Janet Tutt said that contracts were in place with the FEMA approved hauler prior to the storm hitting, and debris pick-up began September 15. But by September 25, only District 3 and portions of District 4 were reported as completed, leaving residents scratching their heads or, in extreme cases, taking matters into their own hands and taking their yard debris to recreation centers (Colony Cottage) or postal stations. Others are asking their neighbors to be patient.

If you've watched the televised news, you are aware that this is an unprecedented situation affecting ALL of the State of Florida. Haulers who have contracts with local governments, like The Villages, have been sent to other parts of the state with more severe problems.

Residents have been upset about the potential damage that might occur to lawns, "critters" that might take up residence in the debris piles, mosquitoes, and the overall unsightliness of the debris. Among the most common questions is why the District has suspended weekly yard debris service.

In an e-notification on September 25, the District issued the following explanation:

"There have been a number of calls, inquiries and requests for credit for the lack of yard waste pickup by our contracted hauler, CH2MHILL. The company was directed to not pick up yard debris from the storm. While there are numerous valid reasons for doing so, including logistics, the salient point is that the company will be expending additional time and work to follow behind the contracted debris hauler to guarantee all debris has been removed. Once a District has had all residential storm related debris removed, normal yard waste will resume the following Wednesday.

"As information, the Community Development Districts do have a contract with a company to provide vegetative removal after a weather event. It is unfortunate that our contracted company, along with most contracted companies throughout central Florida, have had their subcontractors heading south for work due to monetary reasons. At this moment, the State Attorney General is actually looking into this situation and the potential legal issues involved.

"However, although a number of Crowder-Gulf's (CG) subcontractors have left, CG and the District have been working diligently with the District's contractors to become eligible debris haulers and we now have backfilled a number of the vehicles that left.

"In addition, you are reminded to **NOT** take

(Continued on page 5)

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## Debris

(Continued from page 4)

your vegetative debris to postal and recreation centers due to safety concerns.

"Please note that while your home may not have substantial vegetative debris, that is not the case throughout The Villages. Please bear with us as we work very hard to say goodbye to Irma's remnants and respectfully request your patience during the clean-up."

District Manager Tutt has said she cannot provide any further estimate on when the clean up will conclude, and asked residents for patience as they try to find other solutions to expedite the process.

Also on September 25, the District sent the following administrative e-notification regarding debris.

"Storm related yard debris removal is continuing throughout The Villages community. All storm related yard debris should be placed curbside on residential property, but not in roadways. Please do NOT place debris in plastic bags. It may be unbagged or in paper biodegradable bags.

"Due to the limited amount of debris in Districts 9 and 10, normal yard waste collection will resume Wednesday, September 27<sup>th</sup>. Should there be large amounts of debris/tree limbs/stumps, they will be left and collected by Crowder-Gulf.

"Districts 3 and 4 will resume normal yard

waste collection this Wednesday, September 27<sup>th</sup> as storm debris will be removed from residential properties.

"The collection in VCDD No. 3 is now complete for all residential properties.

"The collection in VCDD No. 4 began on the east side of Buena Vista and residential areas are now substantially complete. Collection is now underway for the portion of VCDD No. 4 on the west side of Buena Vista.

"The collection for VCDD No. 2 will be conducted west to east following the completion of collection in VCDD No. 4.

"The collection in the Lady Lake/Lake County portion of The Villages began September 22nd. Once that area is complete, the contractor will begin work in VCDD No. 1."

Debris pick up south of CR466 will follow after Districts 1-4 and Lady Lake/Lake County are complete and will continue to move south.

"If you have any questions or concerns, please contact the District Customer Service Center at (352) 753-4508. Thank you for your patience and understanding during this unprecedented event in The Villages." □

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## Golf Courses Began to Reopen September 27

The Villages Golf Courses took some major hits from IRMA, from flooding to sink holes to downed trees and tree damage. All courses were closed for more than two weeks, with many reopening between September 27 – October 1.

In the two weeks after the storm, the main focus was to lower the levels of the water storage basins (retention ponds) on the golf courses and throughout the community for the overall safety of residents. This was primarily accomplished by irrigating the golf courses and roadways. The District reported that the golf courses performed exactly as designed and engineered by protecting homes in the community from the large volumes of water received from Hurricane Irma.

Golf Management Solutions (GMS) said that while they were able to open these courses, many areas of the community still have very high water levels and the courses will be needed to continue to lower the basin levels. They will open those courses as soon as the retention pond water levels have returned to normal and the courses are both safe and playable.

Upon re-opening, GMS said the courses will be safe and playable. However, in some cases they have sustained significant damage and are very wet from not only the storm, but the large amount of irrigation they have received in lowering the basins. GMS will continue to work on returning our community's golf courses to their normal conditioning.

**By October 1, the following courses were to have reopened:**

**Executive courses:** Pimlico, Belmont, Churchill Greens, Bogart, Bacall, Redfish Run, Tarpon Boil, Yankee Clipper, Southern Star, Walnut Grove, Briarwood, De La Vista, Chula Vista, Saddlebrook and Hawkes Bay, Volusia, Escambia (8 holes), Sarasota and Okeechobee.

**Championship courses:** Palmer Legends - all 27 holes, Cane Garden - all 27 holes, Lopez Legacy - all 27 holes, Havana - 18 holes (Kenya and Hemingway), Tierra De Sol, Glenview Champions - 13 holes (Stirrup Cup and Tally Ho 1-3 & 9) and Mallory Hill - 18 holes (Amelia and Virginia), Ashley Meadows nine at Lopez Legacy.

In addition, Men's and Ladies Day will resume October 3-4 at the following courses: Saddlebrook, Walnut Grove, Churchill Greens, Volusia, Lopez Legacy, Glenview Champions, De La Vista and Havana.

GMS advises residents to daily check the *Daily Sun*, [GolftheVillages.com](http://GolftheVillages.com), [Districtgov.org](http://Districtgov.org), VNN (Daily Sun Channel 2 TV station) or listen to WVLG for updates on reopening of more golf courses. □



## District Customer Service Department 352-753-4508 [DistrictGov.org](http://DistrictGov.org)

### To sign up for e-notification:

- Go to the District website, scroll to the end of the menu on the left column.
- Click on 'Sign up for e-Notifications'.
- Enter your information and choose the specific notifications you would like to receive.
- You will receive an email asking you to confirm your request. You must reply to this email before you will be added to the notification.

We recommend that you sign up for What's Happening & General Community Info for regular monthly updates, and Message from the District Manager for special and important announcements. Also sign up for Welcome Wednesday. These hand-outs will update you weekly on what's happening throughout The Villages.

Community Watch 24-Hour Phone is 352-753-0550. □

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**We are thankful for our clients, and Welcome New Residents!**



# Hurricane IRMA Event & Response Fact Sheet

*The following was provided by District's Water Resource Engineer, Trey Arnett for the September 20 Welcome Wednesday and is printed with permission.*

## Description of the Event:

- On-site estimates indicate that 12 to 15 inches of rainfall was received in a period of about 12 to 18 hours. Specific areas may have received higher or lower amounts of rainfall. It was an unprecedented rainfall event.
- The design-storm for the water retention system, as required by the water management district, is a 100-year, 24-hour event.
- The 100-year, 24-hour event for this area is 10.0 inches of rainfall. A "100-year event" is an event that has a 1% chance of occurring in any given year.
- This area received something like a 150-year event, which significantly exceeds the design capacity of the storm water retention system.
- Prior to Hurricane Irma, the region had received much higher than average rainfall, so the storm water retention systems, wetlands, and lakes were higher than normal.
- The excess rainfall (amount above average) received from June through August was approximately 11 inches.

## Description of the Event Response:

Storm water retention basins and the surrounding golf courses, where applicable, are designed and constructed to retain storm water runoff from the design-storm (100-year, 24-hour storm). The more defined basin areas will hold runoff from normal rainfall events, and the golf courses are designed to be the floodplain and retain storm water from larger storm events.

- If and when a design-storm is experienced, the basins will rise to a flood level, which includes inundation of the golf courses that will temporarily render the courses unplayable while the flood waters are receding.
- In all but the oldest areas of The Villages, the storm water retention systems responded wonderfully, and very few, if any, areas had impacts to structures from the rising water levels.
- The oldest areas of The Villages that were constructed in the early 1970's were designed to the storm water retention standards that were in place at the time. These standards did

not include retention of runoff from a 100-year, 24-hour storm, so the retention systems in the oldest areas are not as extensive.

- Excess storm water has receded primarily as the result of infiltration. As the water level comes up, water spreads out, so there is greater surface area for infiltration.
- In addition, The Villages has an extensive water management and pumping system. Where available, water is moved from higher areas to areas with available storage, and irrigation systems are used to pull water out of the basins and spray it out on golf courses, roadways and other commercial areas.
- In specific parts of the oldest areas of the community, surface pumps are being utilized to remove flood waters from inundated areas to areas with available storage that also have pump stations that can disperse the excess storm water onto golf courses.
- The vast majority of areas are back to normal. Many areas will be back to normal within a relatively short time, and some older areas may take a longer time period for full recovery. Aggressive efforts will continue to protect residential and commercial properties. □

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# 2017 POA Hall of Fame Nominations

POA Hall of Fame nominations are now being accepted for the 2017 induction year.

A nomination letter should include information on how to contact the nominee, a rationale explaining why the nominee should be inducted into the POA Hall of Fame and the name of and contact information for the nominator. Nominations must be received by the POA Board of Directors by November 1, 2017.

Nominations may be submitted by mail to The Property Owners' Association, Box 386, Oxford, FL 34484, or emailed to POA Board member Bill Yelverton ([wey44@aol.com](mailto:wey44@aol.com)) as email text, or as PDF or Word attachment.

Induction into the POA Hall of Fame is an honor reserved for past or present POA members who have made notable contributions to the POA and to residents of The Villages.

A list of members who have been inducted into POA Hall of Fame appears in every issue of the POA *Bulletin* on page 23. The list may also be reviewed from the online version of the September 2017 *Bulletin* on page 23 (or view online at [poa4us.org/bulletins\\_files/bulletin201709.pdf](http://poa4us.org/bulletins_files/bulletin201709.pdf)).

The POA Board will carefully consider all nominations and collectively decide which nominees are to be formally inducted into the POA Hall of Fame for 2017. The induction ceremony generally occurs at the December POA membership meeting. □

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## Sumter County Reports 8.5 -12.5 Inches of Rain Increased Concern for Growing Mosquito Population

The Florida Department of Agriculture and Consumer Services has provided an update to the previously released schedule as follows:

During Irma, Sumter County received an estimated 8.5 – 12.5 inches of rainfall throughout the county. The subsequent standing flood waters have allowed the adult mosquito populations to flourish. Mosquito-borne diseases transmission is of special concern during this period of flooding and excessive rainfall. During the storm event, Sumter County requested aerial adulticiding sup-

port from the Florida Department of Agriculture and Consumer Services. Prior to aerial mosquito control operations, adult mosquito surveillance had to be completed by way of light traps. Surveillance has been finished and treatment (aerial adulticiding/night spraying) using EPA-approved adulticide was scheduled for Saturday and Sunday night, September 23, 2017, and September 24, 2017. The aerial mosquito control operations will focus on congested residential and recreational areas of the county. Aerial spraying, in conjunction with truck/all terrain vehicle larviciding and ground adulticiding will provide an aggressive effort to reduce adult mosquito populations.

Mosquitoes generally are more prevalent in wooded and swampy areas and tend to be most active during dawn and dusk hours. Use insect repellent before going into high-risk areas or when outside during high-risk times. The most effective protection may be obtained through the use of products containing at least 20-30 percent diethyl toluamide (DEET)\*. Follow the directions carefully and do not over apply.

Extra care should be taken with children under 5, adults over age 55, and those with weakened immune systems due to chronic illness, as these populations are at a greater risk of mosquito-borne diseases. Proper vaccination of horses will protect them from contracting Eastern Equine Encephalitis and West Nile Virus.

Don't forget about your pets; mosquitoes are known to transmit canine/feline heart worms. See your veterinarian and place your pets on a heart worm preventative medication today. If you have any questions, concerns, or requests for mosquito control operations in your area, please do not hesitate to call Sumter County Mosquito Control at 352-689-4400. □

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## Medicare Annual Election Period (AEP) Begins October 15 What You Need to Know

Medicare's Annual Election Period (AEP) is Oct. 15<sup>th</sup> – Dec. 7<sup>th</sup> each year. During this time you need to review your coverage and make changes where needed. If you have a Part D, that needs to be checked every year to make sure all your prescriptions are covered and you have the best plan to meet your needs. If you have Medicare Advantage, you want to verify that your providers will be in the plan the following year. If the providers are not, you can select other providers or change your plan. The choice is yours.

Fortunately, there is an invaluable free consulting resource called Serving Health Insurance Needs of Elders (SHINE), a program administered through CMS's Department of Elder Affairs.

Our local SHINE is a group of 27 volunteers, led by Area Coordinator Betty Cunningham. They hold sessions at the Lake Miona, Eisenhower, and Chula Vista Recreation Centers, along with Langley Health Center. They are currently at each location twice a month, but will be adding days and times when the AEP begins.

Counselors do not make recommendations. Their mission is "to provide free and unbiased health insurance counseling through a dedicated network of volunteers," empowering Florida seniors to make informed health care choices. They learn about your individual circumstances, your medical and prescription drug needs, and your current plan, and offer you up to three options to consider. According to Betty, her sole mission is "to make a positive difference in a person's life." She advises that "one size does not fit all" and it is very important for each person to review their individual circumstances every year. Spouses will likely NOT have the same needs and each should look at their plans individually, especially the Part D Prescription Medication Plan.

Medicare is a federal health insurance for

eligible individuals (no spouse or dependent coverage) -- people over 65, people under 65 with certain disabilities, and people of any age with End Stage Renal Disease (ESRD) or Amyotrophic Lateral Sclerosis (ALS). There are different "Parts" to Medicare:

**Part A (Hospital insurance)** covers inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. Premiums are free for most people with \$1288 deductible per benefit period.

**Part B (Medical insurance)** helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Premiums for 2017 are \$109 - \$134 per month, with \$183 annual deductible, and a 20% coinsurance for most Part B services.

**Part C (Medicare Advantage)** includes all benefits and services covered under Part A. Part B is run by Medicare-approved private insurance companies, usually includes Medicare prescription drug coverage (Part D) as part of the plan, and may include extra benefits and services for an extra cost.

(Continued on page 11)

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## Annual Enrollment

(Continued from page 10)

**Part D (Medicare prescription drug coverage)** helps cover the cost of prescription drugs, is run by Medicare-approved private insurance companies, may help lower your prescription drug costs and help protect against higher costs in the future. (Source, "A Quick Look at Medicare", CMS product No. 11514, rev. Aug. 2015)

Annual Enrollment Period (AEP) is from October 15 – December 7. During this period, you MUST make any desired changes to your Plan(s) or wait until the next year's AEP, except in the cases of "life-changing events", which can include a move to another state.

If you are receiving Social Security, you will automatically be enrolled in Parts A and B at age 65. If you are not receiving Social Security retirement benefits and want Medicare, you must enroll through the Social Security office or [www.socialsecurity.gov](http://www.socialsecurity.gov) 90 days before your birthday month. Otherwise, when you want it, you will have to enroll voluntarily during a Medicare special enrollment period.

**Medicare Supplemental Insurance ("Medigap Insurance")** is designed to fill coverage (payment) gaps in Original Medicare. It is provided by independent health insurance companies, and while costs may vary, coverage is set by Medicare and cannot vary. The most popular plans in Florida, according to Betty, are Plans F and C. (See Medicare Booklet; can be obtained through SHINE). All lettered plans are the same, just sold by different companies for different prices. Some providers accept assignment of Medicare benefits, and some, such as the Mayo Clinic, do not.

**Medicare Advantage (Part C)** does not have a supplement, but may include the Part D prescription plan. A Medicare Advantage Plan covers everything that Original Medicare covers, but Medicare pays directly to Part C (the insurance company) instead of to the individual.

The most common plan types are the HMO or Preferred Provider Organization (PPO). The HMO is a closed network of physicians and a PPO allows a choice of in-network physicians. The Medicare Advantage Plans may not have a monthly premium, but be aware of the annual out-of-pocket limit, and this amount does not include the cost of prescriptions.

**Prescription Drug Coverage (Part D)** is available to all people with Medicare and is provided through standalone Medicare Prescription Drug Plans (PDP) or Medicare Advantage Plans with Prescription Drug Coverage. Financial "extra help" may be available to those who qualify. SHINE can help you identify if you qualify.

Coverage is provided by private insurance companies that are Medicare approved. Part D Plans, according to Betty, are in constant flux. In 2006, she said there were 55 approved drug plans, and today there are only 17. Again, SHINE counselors can take your list of prescriptions and find plans that will best suit your needs. Veterans may not need to take Part D at all; review your circumstances with SHINE.

Be aware of these potential pitfalls:

- Possible increased out-of-pocket expenses due to no Medigap coverage (Medicare Advantage plans are intended for healthy people)
- If you drop an employer supplemental coverage, it is likely you will not be accepted back into the plan; check your employer plan carefully before you drop it!
- If you drop Original Medicare and go into Medicare Advantage, and then go back to Original with Medigap, your Medigap premium may be higher. Florida is an "age of issue" state, meaning your premium is based on your age at the time you take the coverage.

If you feel that your out-of-pocket expenses will not go outside of Medicare Advantage deductibles, you may save money by opting into that plan. However, if your circumstances change, you will have to wait until the AEP to go back to Original Medicare, and may incur significant out-of-pocket expenses.

Be sure to ask yourself these key questions: Does my doctor accept the plan? Are all my drugs covered? Am I covered if I travel outside the area?

For those individuals who are newly eligible for Medicare, a new term "seamless conversion" has surfaced that allows insurers to shift their beneficiaries who are turning 65 to their own Medicare Advantage plan. All that is required is that the health plan obtain Medicare's prior approval and send a letter to the beneficiary explaining the new coverage.

The new coverage takes effect unless the member opts out within 60 days. Newly eligible beneficiaries may receive a lot of mail regarding Medicare choices. They may not realize that this seamless conversion letter is an important choice. SHINE encourages all clients to carefully read any documents coming from their insurance carrier or CMS, as they may greatly affect current and future coverage.

As the AEP approaches, be informed so you can make well-informed decisions about your

(Continued on page 15)



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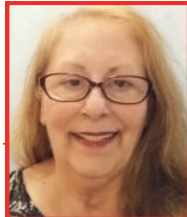
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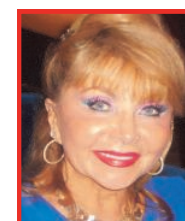
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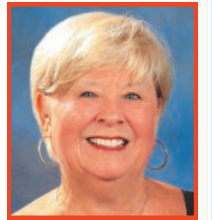
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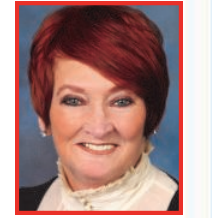
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## Annual Enrollment

(Continued from page 11)

coverages for 2018. SHINE is your best local resource. Location dates are increased during the AEP:

- **Lake Miona Rec Center**  
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Oct 10, 24, 31; Nov 7, 14 & 28; Dec 5 & 12
- **Rohan Rec Center** (Lake Miona was not available.)  
Oct. 17 9 - 11:50AM
- **Eisenhower Rec Center**  
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Oct 4, 18 & 25; Nov 1, 8, 15 & 29; Dec 6
- **Chula Vista Rec Center**  
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Oct 6, 13, 20, 27; Nov 3, 10 & 17; Dec 1
- **Lady Lake Library**  
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Oct 11, 18 & 25; Nov 1, 8, 15 & 29; Dec 6 & 13

You can always do your own research through Medicare's website [www.medicare.gov](http://www.medicare.gov). Other sites that may be helpful are

- SHINE [www.floridashine.org](http://www.floridashine.org),
- Social Security [www.socialsecurity.gov](http://www.socialsecurity.gov) (benefits & options),
- Federal Employee Health Benefits (FEHB) [www.opm.gov/insure/health/medicare](http://www.opm.gov/insure/health/medicare).

For help with prescriptions:

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- [www.rxassist.org](http://www.rxassist.org),
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## Amenity Authority Committee (AAC) Meeting Highlights

September 6, 2017

### New Business

- Budget Approval Recommendations. District Budget Director Barbara Kays reviewed final changes to the Recreation Amenities Division (RAD) budget and the Mulberry Fitness budget, resulting in a recommendation from the Amenity Authority Committee (AAC) to the Village Center Community Development District (VCCDD) to approve the \$42,257,371 RAD and the \$161,463 Fitness Fund Budgets for Fiscal Year 2017/18, which begins October 1, 2017. The VCCDD approved those budgets on September 6, 2017.
- Reconstruction of the Power Corridor Trail. As directed, the District received an engineering cost for the reconstruction of the Power Corridor Trail that includes the necessary survey work to prepare documents and secure land from the Villages of Lake Sumter. The scope of work includes widening the trail and finishing with 6" curbing. Residential CDD4 has approved taking ownership and maintenance responsibilities for the trail once it is

reconstructed per the agreed upon specifications. Committee member, Ann Forrester, expressed concern about approving without knowing the total cost to reconstruct and cited the numerous other multi-modal path projects currently underway or planned. Chairman Carl Bell noted that the engineering work has to be done before project costs can be determined. The AAC approved the Project Order at a cost not to exceed \$205,000.

### Old Business

- Capital Projects Update. District Manager Janet Tutt said nothing on the project list has changed and referenced the RAD Project Work Plan that is included with every agenda packet. She noted that with the exception of the Mulberry Stage Control Panel, every item on the list for the current fiscal year has been completed.
- First Baptist Church Property Purchase. At the request of the Committee last month, Ms. Tutt had further conversations with church officials and learned that the additional acreage that could be available is 8+ acres (not 10) and they asked the District to come back with a package price for the total of 18 acres and the fellowship hall building. Based on the appraised value of the 40-acre parcel on CR42, she went back with a total offer of \$2M instead of the \$1.5M originally offered for just the 10 acres and building.

The next step is that the church leadership will consider the offer (they were to meet on the afternoon of September 6) and decide whether to present it to the full church membership for a vote. Ms. Tutt will advise the AAC when she receives some notification from church officials.

- Church of Christian Faith. The sale of a small parcel to the church is moving forward.
- Spray Nozzles for Water Features. District Property Manager Sam Wartinbee has a work order for the nozzle at the El Santiago water feature, and the Committee approved the same for nozzles at Saddlebrook and Hawkes Bay. The new nozzles will provide a layered spray, which the Committee considers to be more attractive.

### Staff Reports

Ms. Tutt advised the AAC members that e-notification would be used to keep residents informed during the upcoming storm event. She said they are already pumping water from the ponds to the golf courses, and reminded the Committee that the golf courses are designed to provide 100-year storm overflow drainage so the courses will flood instead of homes.

She also stated that the District is not the state-designated government entity for emergency management. Emergency management comes through County government.

The next regular meeting of the Amenity Authority Committee is October 11 at 9AM at Savannah Center. Meeting agenda and minutes can be found on the District website [DistrictGov.org](http://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 August 28, 2017

The Project Wide Advisory Committee (PWAC) held its September meeting on August 28 to conclude its budget review and conduct its September business. Beginning with the FY2017/18 budget year, PWAC responsibilities have expanded to not only the Project Wide Fund, which includes maintenance funding throughout residential Community Development Districts (CDDs) 5-11, but also the Sumter Landing Amenities Division (SLAD) budget as a result of the purchase of amenities in CDDs 6-11 last year. PWAC reviews the budgets and makes its recommendations to the Sumter Landing Community Development District (SLCDD) Board of Supervisors for final approval.

Remember that agreements exist between SLCDD and the Developer to provide services and management of facilities that are Developer-owned – now only CDD 12 – for which the Developer pays the District.

### New Business

- FY 2017/18 Project Wide Fund Approval Recommendation. – Staff reviewed the final recommended Project Wide Fund Budget and advised the use of Working Capital had

increased from \$355,000 to \$483,140 due to increased cost in landscape contracts and capital projects. Staff responded to the Committee's inquiries pertaining to I/T management and cost allocation. PWAC recommended approval of the Project Wide Fund budget to the SLCDD Board.

- FY 2017/18 SLAD Budget Review and Recommendation. Staff provided a line item review of the Sumter Landing Amenities Division Budget, the cost allocation methodologies and provided a historical overview of the Recreation News. The biggest change in allocations is in property management and landscaping due to the increased areas, and rooftop allocations are now 37% for VCDD residential CDDs 1-4 (22,158 homes) and 63% SLCDD residential CDDs 5-11 (37,380). Among the largest increases were Printing & Binding - \$183,000, primarily for Recreation News, Golf Management Services for 2 new courses at Fenney, and Property Management and Electricity. Because of the amenity purchase last year, the overall FY 2016/17 SLAD budget was amended and the FY 2017/18 is the first full year of SLAD revenues and expenses. PWAC recommended approval of the Sumter Landing Amenities Division budget to the SLCDD Board.

### Old Business

- Lake Miona Conservation Easement Long Term Management Plan Status. The District

is awaiting response from the Southwest Florida Water Management District (SWFWMD).

- Morse Boulevard Embankment Project Status. The District is awaiting approved permit from the Army Corps of Engineers.
- Bridgeport at Lake Sumter Entry Status. Staff anticipates completion of the re-designed entryway in two (2) to three (3) weeks.

**NOTE:** The next PWAC meeting will be held **Monday, October 16** at 9AM due to the Columbus Day holiday. PWAC's regularly scheduled monthly meetings will be on the second Monday at 9AM at the District office in Lake Sumter Landing. PWAC will address Project Wide Fund agenda items first, followed by Sumter Landing Amenity Division agenda items after that. For meeting agendas and minutes, please visit **DistrictGov.org**, select 'Committees' from the top navigation bar, and 'Project Wide Advisory Committee' from the drop-down menu. □

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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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## Let the Parades Begin!



Fun and entertainment will be had at these ethnic festivals:

- October 3 - Italian Parade
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Parades are held at the Spanish Springs Town Square and begin at 3PM.

Please contact Sally Canna, for further information ([thevillagesparades@gmail.com](mailto:thevillagesparades@gmail.com)). □

## September Membership Forum

**Q.** Why wasn't the POA involved in helping the people on the Historic Side, who had such severe flooding? **R.** The POA is not an emergency response organization. As individuals, we can take care of our families and neighbors, but should let organizations like the Community Emergency Response Team (CERT), who are trained and called in by the governing entity, in this case County government, respond to and go door-to-door to assist, which CERT members did.

**Q.** When are they going to reopen the golf courses? **R.** They will reopen when it is safe to do so. An announcement was made on Friday, September 22, regarding the status of courses and which ones will be open. Check [DistrictGov.org](http://DistrictGov.org) and [GolftheVillages.com](http://GolftheVillages.com) for updates.

**Q.** Is anyone lobbying SWFWMD (Southwest Florida Water Management District) to lift the Phase III Water Conservation order, that led to the 10% surcharge? **R.** Only SWFWMD will make that decision. At Welcome

Wednesday on September 20, District Manager Janet Tutt said SWFWMD will meet on Friday, September 29, to consider whether to extend the order. She said the District has been given an indication that they will not extend the order so the water utility will be able to remove the 10% surcharge.

**Q.** Who is responsible for the strategic planning of The Villages, specifically the needs at The Villages Regional Hospital as we continue to grow? **R.** In the State of Florida, the Agency for Health Care Administration (AHCA) oversees health care planning. Watch for a more in-depth answer as we delve deeper into health care needs planning here in The Villages. □

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## National Retiree Legislative Network

## NRLN Advocates Retirement Issues During Fall Fly-In to Washington

Hurricane Irma prevented Ray Pasternak, President, Villages Chapter, of the National Retiree Legislative Network (NRLN) from flying to Washington, DC, on September 12, to advocate retirement issues during the NRLN's Annual Fall Fly-In. However, his NRLN colleagues had more than 60 appointments with Representatives, Senators and members of their staffs.

Pasternak will reschedule his meetings with members of the Florida Congressional delegation.

During the appointments on Capitol Hill, leaders of the NRLN, Chapters and Associations lobbied for passage of legislation that would preserve Medicare and Social Security and protect retirees' earned pensions and benefits in corporate mergers, acquisitions, spin-offs and bankruptcies.

Also, they urged passage of bills that would legalize importation of safe, lower cost prescription drugs from Canada; allow Medicare to negotiate prescription drug prices, and prohibit tactics that delay or prevent cheaper generic drugs from becoming available.

## Social Security and Medicare Are At Risk

Introduced to lawmakers and their staff members was the NRLN's "Grand Bargain" proposal that would use the opportunity of Congress' efforts on tax reform legislation to preserve Medicare and Social Security for the next 75 years. The proposal would provide the 3.47 percent payroll tax funding increase (0.5% for individuals) beginning in 2017 that Trustees for Medicare and Social Security say is needed to pay for the programs' benefits to be provided for current and future generations.

In the Capitol Hill meetings it was pointed out that Trustees stated in their July 2017 report that by 2034, the Social Security Trust Fund reserve is expected to be completely depleted. After this point, the incoming tax revenue will only be enough to cover about three-fourths of promised benefits. Medicare's coverage for Part B, physician and outpatient costs, and Part D, prescription drugs, are funded through enrollee premiums and general government revenues, which each year are set high enough to cover costs. However, Medicare's Part A, hospital insurance, is under financial stress. The trust fund providing Part A revenue is sufficient to cover its costs through 2028. At that point, payroll taxes and other revenue would only be enough to pay 87 percent of Part A benefits.

## Speaker Ryan's Effort to Privatize Medicare

Fly-in attendees voiced opposition to House Speaker Paul Ryan's "premium support" proposal

to privatize Medicare that is in the House Budget Resolution for FY 2018. Speaker Ryan's plan would deeply cut Medicare funding while forcing future retirees, now 55 or younger, to face a baffling set of more expensive health care choices that offer coverage that is inferior to what seniors in traditional Medicare get now.

Despite Speaker Ryan's claims that today's Medicare participants would not be affected, Medicare costs per person in the current system covering the older group of beneficiaries would rise more rapidly than they do now.

**AND FINALLY, MEDICARE ADVANTAGE PLANS, LIKE VILLAGES HEALTH HMO PLANS, WOULD BE REPLACED WITH OPEN MARKET CHOICES 5 YEARS AFTER IMPLEMENTATION.** NRLN Fly-In attendees opposed the "premium support" plan in every Capitol Hill meeting.

## Protecting What Retirees Earned

Current bankruptcy laws don't offer fair treatment for retirees facing loss of their pension and other benefits comparable to those afforded to secured creditors. Many lose over 30% of their pensions.

Fly-in attendees advocated that it is important to retirees for Congress to act on the NRLN's proposed bankruptcy law amendments. In addition, legislative changes were proposed to protect retirees from pension losses during corporate mergers, acquisitions and spin-offs.

The high cost of prescription drugs is causing hardships for millions of Americans, especially retirees on fixed incomes. Fly-In attendees urged Congress to form a consensus and pass bills in House and Senate Committees that would best address skyrocketing drug costs.

## NRLN's Constant Efforts to Influence Congress

The NRLN has a staff that is on Capitol Hill every week and works with coalitions in an effort to influence members of Congress to take action beneficial to retirees. The NRLN does not make political contributions, sponsor junkets and doesn't wine and dine members of Congress or their staffs. To learn more about the NRLN's legislative agenda and to receive NRLN emails, go to [www.nrln.org](http://www.nrln.org). □

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## Our Gardening Column:

## Your Garden In October

by Anne Lambrecht,  
Fanatical Gardener  
Mrsanne04@gmail.com

October is a great time for gardening! Hopefully our daily rains have ceased and the weeds have slowed down their crazy growing spurts. The butterflies and flying creatures are everywhere, but more on these guys later...

So, what can a gardener do in October?

Plant trees and shrubs: most trees and shrubs do well when planted in the early fall. This gives them a chance to establish their root system before the cool weather slows them down and before fast spring growth and summer heat. If your plant has not been doing well in the spot where you put it, now is the time to move it to another spot in the yard. Maybe it needs more sun or more shade.

Go ahead and trim leggy and dense growth from shrubs. I agree it's great therapy, but do stop once the cooler weather comes in late December and January.

Remove spent summer annuals that have completed their life cycle to prepare beds for the cool season varieties. Before planting these cool season annuals *-when it's cooler-* organic material should be added to the soil to aid in healthy growth so they are strong when the winter comes.

If you are inclined to try some veggies, now is the time to plant broccoli and cabbage seedlings, carrots, cauliflower, collards and kohlrabi seedlings, onions, radish, spinach and turnips. These are all considered "cool weather crops" because they do well and mature during the cooler months. Once planted, use time-release fertilizer such as Osmocote or Dynamite. One shot will last you all throughout the winter.

Think spring and plant wildflowers! You can buy the mixes anywhere. And do prepare your beds as carefully as with any other planting bed.

Divide daylilies, rain lilies, amaryllis and other bulbs and share them with friends or put them in new beds. I used to suggest digging up your caladium bulbs but no more: they are always shriveled up from giving their all to the plant, they don't over winter well and those that do don't yield with such vibrancy when

replanted in the spring. It is better to buy fresh, robust bulbs each year. Here's my source for caladium bulbs: [happinessfarms.com](http://happinessfarms.com). They won't ship until March. And please, leave some for me.

Houseplants: if your houseplants spent the summer outside, begin to prepare them for moving back indoors. Scout for lizards, bugs, mushrooms, etc., that you want to remain outside. Begin to reduce watering. When repotting, clean the pots with bleach solution (1 cup bleach to 1 gallon water). This will kill any fungus or bacteria that could infect your other houseplants.

Check your irrigation system: test cycle to check operation and adjustment of your system. Check for heads being blocked by dirt or foliage. Because we had turned off our system during the summer, many of our sprinkler heads were completely covered up by grass.

Don't forget to mulch. It'll make the yard look nice over the winter. If possible, use organic mulches such as pine needles, pine bark nuggets or Melaleuca. I switched over to mini pine bark nuggets: they're cheaper than pine needles and the place looks nice.

At this time of year, when the shadows are long, and the humidity is low, and you just love being outside, I think about pumpkins and chrysanthemums. Your chrysanthemums will do well out in your garden as long as you keep them from the slugs. They can disappear

in one night if you're not careful! Once you've enjoyed them, you can buzz cut the top third to half off and plant in a well composted hole, protected from the scorching sun, water and fertilize well and cross your fingers that it survives. Real pumpkins as ornaments do not do well in our daily heat and can smell really bad when they rot.

Have you noticed a riot of dancing color in the garden? I've got hundreds of butterflies decorating my world like confetti. One reason is that I do NOT use pesticides of any kind, and two, I have planted "larval" plants like a purple passion vine. Larval plants are what the caterpillars like to eat. The Gulf Fritillaries (orange) and the Zebra Longwing (State Butterfly) found my passion vine and laid their eggs all over it. Then the larvae grew and ate the entire vine all up (it'll come back in the spring). If you have plants that the caterpillars like to eat and then plants that the adults like, they will hang around. They tell their friends.

Remember there are four seasons in Florida: Summer, Hurricane Season, Love Bug Season and Snowbird Season. □



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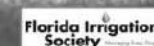


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## Seniors vs. Crime

### Leading the Fight Against Scams Scammers Don't Really Give Refunds

The Federal Trade Commission (FTC) has been cracking down on deceptive tech support operations that call or send pop-ups to make people think their computers are infected with viruses or are visiting child porn sites.

Scammers ask for access to computers, and then charge people hundreds of dollars for unnecessary repairs and virus protection software. In Operation Tech Trap, the FTC and its partners announced 16 actions against deceptive operations, and the FTC temporarily halted the operations of several defendants.

You would think that with their tech support scam operations halted, and with some of the companies being forced to close, things would quiet down. Instead, our crafty scam artists saw an "opportunity" for a new scam – a "refund" scam.

Bridget Small, an FTC Consumer Education Specialist, wrote about a woman who lost money to one of the defendants in the FTC tech support cases. This scam victim got a call from someone who claimed to be with a company the FTC sued. It was a lie. In reality, the company has closed. The caller claimed the company wanted to give her a refund. He asked her to give him access to her computer, fill out paperwork and buy a prepaid debit card or gift card.

She knew that didn't sound right. Why should she have a pay anything to get her refund? So she didn't cooperate with the scam artist. Instead she contacted the FTC right away to report this new scam.

According to Ms. Small, the FTC is grateful for her report, and they want to share this warning with all consumers: If you lost money to a tech support scam or other fraud, you might get a call from someone claiming they want to make amends by giving you a refund, or help you recover your money – but only if you give them personal information or some money.

Those calls are scams! Scam artists don't really give out refunds. This is a scam to get more money out of you, or to get to your personal information, or both.

Don't give out personal or financial information to anyone who calls you, and never give them access to your computer. If you receive one of these scam calls, report it to the FTC online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov).

When it comes to fraud, vigilance is your number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.

Remember, no one will watch out for your interests better than you. If you need assistance with understanding any aspects of these

refund scams, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge.

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
- 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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**CHS Hair Salon** - Young Park, Stylist - \$3 off services for **new clients** with POA Membership card. 352-201-9032 (call or text). Located at the Save A Lot Shopping Center, 320 Shopping Center Drive, Wildwood.

**Cozco Handcrafts** - 1121 Main St., Spanish Springs, 352-430-0386. 10% off non-sale items.

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

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

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**Exercise2gether** - 10% Off Services for POA Members, please present POA membership card. 352-801-1633.

**EyeSite of The Villages** - Dr. Paul E Collins - Grand Traverse "Publix" Plaza, adjacent to Brownwood. 20% Off a Complete Pair of Prescription Eyewear, Frames & Lenses (excluding Oakley & Tifosi). 352-674-3937, [eyesite-thevillages.com](http://eyesite-thevillages.com)

**Firehouse Subs** - Free Cookie with sandwich purchase, please present POA membership card. 13757 US-441, Lady Lake (Near Lowes), 352-430-3870.

**Flags & Flag Poles** - 211 S. Hwy 27/441 next to Tire Round-up, Lady Lake. 352-751-1876. \$5 off installation of new flag pole for POA members. Discount on cash or check orders only.

**Friar Income Tax Preparation Service** - Barney Madden, Notary Public - 10% POA Discount. 1544 Hillcrest Drive. Villages resident. 352-751-4435.

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

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

**Haagen Dazs** - 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.

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

**Johnny Rockets** - 976 Old Mill Run, Lk Sumter Landing, 352-259-0051. 10% POA Discount with membership card.

**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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**Lopez Professional Landscaping** - 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, 352-430-3610. 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 w/ POA card.

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

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

**\* Professional Hair Cutters Barber Shop** - Men's, Women's and Kid's cuts, \$1 off new customers, with POA Membership Card. 352-748-5600 Located at the Save A Lot Shopping Center, 322 Shopping Center Drive, Wildwood.

**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](mailto:anderson-ellis@hotmail.com)

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

**S@feScript Pharmacy** - We prepare custom compounding medications. \$25 Gift Card available on any 3 or more transferred prescriptions. 352-748-9900, located at the Save a Lot Shopping Center, 342 Shopping Center Drive, Wildwood.

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

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(Continued on page 23)



## Discount Partners

(Continued from page 22)

**Villages Apparel** - 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. \$2 POA Discount off regular price of Silver or Gold wash.

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



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

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

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

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

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