

THE



Issue 43.11

BULLETIN



Happy Thanksgiving

November 2017

Free Copy

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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

IRMA Continues To Dominate Conversations

Nearly two months after Hurricane Irma swept through The Villages and the entire State of Florida, she continued to be the main topic of conversation at District meetings, yard parties, golf courses and restaurants. Many common themes have emerged, and District Manager Janet Tutt is now asking for resident input to ensure that improvements to the District's emergency plan can be made. (See page 8.)

Debris Pick-Up. The greatest frustration for residents and the District was misunderstandings about debris pick-up, which led to unlawful dumping at postal stations and recreation centers by residents or unscrupulous private haulers.

Ms. Tutt has said one of her biggest regrets was setting an unrealistic expectation by communicating what the FEMA-approved hauler, CrowderGulf, said would be a 3-week clean-up.

NOTE: FEMA is not the hauler. The District had a FEMA approved contractor (CrowderGulf) in place prior to the storm, meaning they met FEMA guidelines and the District could submit the expenses to FEMA for reimbursement. This is also the reason that the District's regular contractor could not pick up debris, although District Property Manager Sam Wartinbee was able to get more local equipment certified so the number of crews could be increased, and also secured crews from North Carolina for 10 days.

Mr. Wartinbee has repeatedly reported that, at the start of day one of clean-up, there were 5 debris crews, and at the end of the day there was one; all had left for "greener" (\$\$) pastures in South Florida. It was an uphill battle getting subcontractors to stay in the area when other communities (Miami-Dade County, specifically) were offering as much as \$20 per cubic yard more in tipping fees to the subs. The Florida Attorney General is looking into possible unlawful practices by Miami-Dade County for "reverse" price gouging. District Manager Tutt made the decision to pay \$2 more per cubic yard in tipping fees in order to keep subcon-

tractors in The Villages, which she hopes can be recovered in the Federal Emergency Management Agency (FEMA) reimbursement.

Combined with the unprecedented damage coverage throughout the entire State of Florida – no one recalls a hurricane or emergency event that struck the whole state – and the varying degrees of damage throughout the 44 square miles of The Villages – a 3-week clean-up became 6-weeks. Still, most residents are thankful that damage was not worse and that clean-up is not taking the months that are predicted in other parts of the State.

Some residents have wondered why they are not entitled to a refund for their regular weekly yard waste pick up, and why it was

(Continued on page 2)

Community Watch Provides "Blanket" of Safety & Security

Nehemiah Wolfe may have just joined the Villages Public Safety Division as Chief of Community Watch in May, but he is no stranger in The Villages. Chief Wolfe, a Florida native, was a Lieutenant with the Sumter County Sheriff's Department for 30 years, serving 14 of those as the first District Commander for The Villages.

He describes Community Watch as a "blanket" of safety and security, keeping a watchful eye on Villagers' streets and homes 24 hours a day, 7 days a week. He recalled a time when Community Watch was called after something happened; now they are the "go-to" department when residents

(Continued on page 4)

Tuesday, November 21, 2017
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month - 7PM
LAUREL MANOR RECREATION CENTER

Who Do You Trust?

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Irma Dominates

(Continued from page 1)

suspended until the storm debris was picked up. Ms. Tutt has explained that she made the decision to halt regular pick-up because, logistically, it could not have been done, with some yards having big trees and large piles, while others only had bags. She acknowledged the frustration and inconvenience for residents, but felt it would have created more confusion if both services were crisscrossing each other.

With respect to a credit, Ms. Tutt said that the District's regular hauler, CH2MHILL has continued to fulfill – even exceeded – its contractual obligations, as it has gone behind the debris hauler. Some have thought the Developer was making money by not having the regular service pick-up, but remember, except in Community Development District 12, the Developer no longer has any financial connections with services or amenities in residential areas.

Water Retention Ponds and Drainage. The District's Water Resource Engineer, Trey Arnett, told the Project Wide Advisory Committee (PWAC) that during June-August, rainfall was already 11 inches above average. A 100-year rain is 10" in a 24-hour period, and rains from Irma well exceeded that in inches and amount of time it fell. Mr. Arnett explained that the primary basin is not the full extent of the system, and it was a development decision to have it tie into the golf courses so they would flood, instead of roads and homes. While the storm exceeded the water drainage system's capacities, it still functioned as it should.

The older systems, like the one on the Historic side, were designed in the 1970's when

stormwater regulations were much different, requiring capacities for only 10 or 25 year events. Even so, the system around Lake Paradise performed better than expected and did not flood any homes they are aware of, although roads and tunnels were flooded.

The District is putting a team together to review and prioritize what can be done in that geographic area, with a goal of neither "over" or "under" reacting, but taking a cautious and appropriate approach.

Communication. Another all-around frustration was distributing and receiving communication. Multiple strategies were used, from e-Notifications for residents who are signed up, and email distribution to POA and VHA members.

The **Villages Daily Sun**, WVLP, and The Villages local TV station, carried 24-hour updates.

The Customer Service Center operated 24/7 from the Emergency Operations Center from Saturday before the hurricane until the Tuesday after. But keeping 115,000+ people informed is a mammoth task, and one that Ms. Tutt said they will be looking to improve in the future. **NOTE:** See page 17 for instructions on how to sign up for e-Notifications from the District. You can choose what communications you want to receive. Also look at the Alert system information for the County you live in and sign up for those communications.

Residents also wanted a way to know what areas and people needed help, such as on the Historic side. They would have gladly made meals, provided transportation or other services had they known.

Be sure to look at Page 8 for information on providing feedback to the District. You have until NOVEMBER 9!! □

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. □



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November 1st Starts Early Signup/Renewal of Membership for 2018 and Beyond

To those of you who have been loyal members this past year, and for many years, we say "THANK YOU." By the middle of November, you should receive your pre-filled form to renew your membership for 2018 and beyond. **To renew**, check over the form and make any necessary corrections. If you want to pay by check, check the box for the year(s) you want to renew and/or any donation. Include the total where indicated. Make the check payable to the "POA" and send the check, along with the form. For your convenience, our address is included on the form.

If you have a multi-year membership that includes 2018, you will not receive a renewal notice.

For only \$10 a year you're getting one of the most valuable information and advocacy resources available to you!

POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2018 membership year will be conducted at the November POA membership meeting on November 21. The swearing-in will be conducted at the December POA membership meeting, and the one-year terms will commence on January 1, 2018.

POA SLATE OF CANDIDATES for 2018 Officer and Board positions are as follows:

OFFICERS

- President - Cliff Wiener - Piedmont
- Vice President - Jerry Ferlisi - Poinciana
- Treasurer - Donna Kempa - Glenbrook
- Secretary - Carolyn Reichel - Sunset Pointe

DIRECTORS

- Susan Ball – Buttonwood
- Ken Copp – Duval
- Bob Rovegno – Lake Deaton
- Bill Schikora – Santo Domingo
- Sal Torname - St. James
- Bill Yelverton - Mallory

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information.

Board to Increase Its Membership

In response to continuing growth in The Villages and with the POA membership, the Board of Directors and membership recently voted to change its by-laws to increase the size of the Board from 13 to 21 members. As a result, there will be several openings on the Board for next year.

Please contact President Cliff Wiener at president@poa4us.com, or call 352-430-8497, if you are interested in joining the Board.

*****NEW! PAY ONLINE FEATURE ON POA4US.ORG!*****

We are pleased to announce that the POA can now accept payments online!

Go to poa4us.org, click 'Membership' in the left column menu and select 'Membership Form / Pay Online Form.' Then, click the 'Pay Online' box under the heading and fill in the form. New for version of the online form, if you received a 2018 renewal notice, please find and enter the Member Id number (it's the number under the barcode on the form).

"NEW" members do not have to wait until January to sign up for 2018. You can use the form below and mail your check or follow the instructions above to pay online.

POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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

PLEASE PRINT ON THIS FORM! OR

Use the ONLINE FORM found online at poa4us.org to PAY ONLINE or by check!

New Renew **How Many Occupants:** ___ **Member ID (if known)** _____

NAME(S)(1) _____
(SAME LAST NAME)

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

ADDRESS _____

VILLAGE _____ **VILLAGES ID#** _____

CITY/STATE/ZIP CODE _____

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(We respect your privacy. Your email address is for POA Official use ONLY)

MEMBERSHIP

DUES (Please Select One):

- One year - 2018 - \$10 per/household
- Two years - 2018/2019 - \$20 per/household
- Three years - 2018/2019/2020 - \$30 per/household

ADDITIONAL CONTRIBUTION IF DESIRED: \$ _____

TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check. Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings. **Please mail my Membership Card to me.**

THANK YOU FOR YOUR SUPPORT OF THE POA

Community Watch

(Continued from page 1)

see something amiss.

Chief Wolfe also reminds and encourages residents to call 911 for any emergency.

With more than 500 cameras keeping a watchful eye on every vehicle that passes through the gates – approximately 145,000 per day! – and patrols traveling the streets of every neighborhood on average 2-3 times a day, Chief Wolfe believes The Villages is among the safest communities of its size and population.

Chief Wolfe describes Community Watch as a godsend for law enforcement.

There are 104 gate complexes, 22 are staffed, and 13 are staffed 24/7. The patrol vehicles travel 95,000+ miles each month through The Villages neighborhoods. There are 12 neighborhood regions, with 2 supervisors per shift, one each north and south of CR466.

Chief Wolfe said while the department does not have law enforcement powers, it serves the following functions:

- Crime deterrent – see & report; observe & report to law enforcement
- Public safety response – assist at incidents, provide traffic control, etc.
- Customer service response – answer questions, provide assistance
- Assist other departments – report damage to district property management, check recreation centers
- Patrol town squares (at the expense of the commercial districts).

Among calls they get from residents are for abandoned vehicles, disabled golf carts, open

garage doors, house checks, dead animals (500 last year!), directions and phone numbers.

Chief Wolfe said deed restrictions prohibit soliciting in The Villages. Lt. Siemers confirmed previously that there is no current law regarding soliciting. Community Watch will respond, visit the home and get information to pass along to Community Standards. He did remind residents that any time someone is on your property that you don't want there, it can be considered trespassing, which is illegal, and law enforcement can be called.

Community Watch also offers a variety of services to homeowners and residents including the house check program, the resident out-of-area program and Adult Watch to call a resident at certain specified times to check on them.

One significant change that Chief Wolfe has made since joining the department is staffing of the dispatch function with full-time instead of mostly part-time employees. Chief Wolfe noted there had been a 54% turnover rate in the dispatch area, which led to increased expense and constantly training new employees.

Chief Wolfe also commented on Hurricane IRMA, noting that there were 7 dispatchers on duty who stayed at the center from the Saturday before the storm to the Tuesday after. A Florida native, Chief Wolfe said this storm was one of the worst he has ever seen, requiring days of planning and preparation. He

noted how fortunate we are that there was no loss of life.

Contact Community Watch 24 hours a day, 7 days a week, at 352-753-0550 or visit the website, DistrictGov.org.

Questions and Responses

Q. What determines having gates staffed? It seems that they don't really do much. **R.** Having gates staffed adds another layer of security and traffic control, especially during season. **NOTE:** Having gates, staffed or not, does not make The Villages a "gated community". The streets, with the exception of villa roads and the roads in District 4, are turned over to the governing county and are public streets.

Q. Has there been any success in having people pay for hitting the gates? **R.** The minimum a person will pay for hitting a gate is \$250 and the District goes aggressively after these drivers. It is a little harder to locate a golf cart that may have damaged a gate, but cars are easy to identify on the cameras.

Q. How safe is it here in The Villages? **R.** Chief Wolfe describes The Villages as having virtually "no crime", although there are occasional altercations and other issues.

Q. Why does Community Watch call until midnight about open garage doors? Can't it be earlier? **R.** Some people do not get home from evening activities until late, so calls are made until midnight. □

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Who Provides Shelter in a Storm?

It is typical to contact your closest unit of government – in The Villages that is the District – but Florida statute puts County government "in charge" of emergency planning functions. That's not to say that other units, such as the District, don't have emergency plans; they do, but the counties are required to have an Emer-

gency Management Department and Director "in command" when the situation arises.

According to David Casto, the Sumter County Emergency Management Director, declaring an emergency can happen at several levels, and, in simple terms, it authorizes certain processes and access to resources. It doesn't mean "Go"; it means "Be Prepared," Casto said.

What other governmental entities or offices are involved?

President of the United States. In response to a request by a state's Governor, the President

authorizes the deployment of federal resources through the Federal Emergency Management Agency (FEMA) and the National Guard.

Governor declares a "State of Emergency." This means the entire state, or designated areas, are in imminent danger and resources may be deployed. Governor Rick Scott declared the State of Emergency for all 67 Florida counties on September 4 as Hurricane Irma approached. This ensured that "local governments had ample time, resources and flexibility to get prepared for this dangerous storm and were not hindered, delayed or prevented from taking all necessary actions to keep communities safe," according to the press release issued by the Governor's office. He also suspended tolls throughout the state to facilitate evacuations, had the Florida National Guard in place, and asked schools to close so they could be used as shelters if needed.

Many credit Governor Scott for his proactive and non-stop cautions about the approaching hurricane that led to citizens becoming aware and prepared.

County Board of Commissioners. Sumter County Commissioners also declared an emergency on September 6, which opened up local resources, allowing realignment of resources and personnel, and allowing schools to suspend normal operations.

Casto said that when emergencies are declared, individuals need to determine what it means to them. Each government entity that is involved will provide instructions and guidance to help citizens determine what their actions need to be. Mr. Casto advises four steps:

- Know what the hazards and impacts are. In the case of a hurricane, hazards and impacts include wind and water.
- Have a Plan.
- Get a Kit.
- Stay Informed.

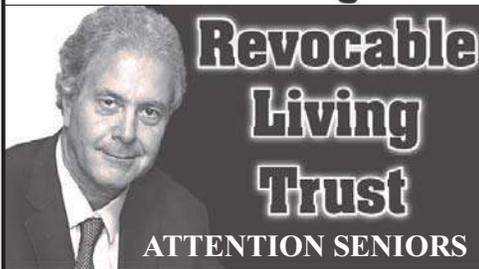
Sumter County uses the "white pages" and E-911 records to notify people who have land lines, and AlertSumter to push notifications out to those who have signed up. For people with cell phones, the only way to get county notifications is to sign up for the Alert system.

All three counties in the Villages – Sumter, Lake, and Marion – have Alert sign up systems. (NOTE: See page 17 for Alert information.)

Mr. Casto uses an Emergency Management Partners Group to facilitate processes as a threat approaches. It involves hundreds of people from partner agencies in law enforcement, cities/towns/

(Continued on page 7)

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Shelter in a Storm

(Continued from page 6)

districts, department of health, emergency responders and many others.

When the threat is imminent, he convenes the group for meetings, and at that time much is delegated to an executive county group to make decisions as the emergency progresses. This group addresses issues such as whether to call for evacuations, and, whether they are mandatory or voluntary, and whether to open shelters. The group also makes policy decisions after the storm has passed, such as whether there will be curfews or identifying areas people should stay out of.

According to Mr. Casto, Sumter County fared better than its neighbors, although there were approximately 34 families that were displaced from their homes, and some that will not be able to return. Flooding was an issue along the Withlacoochee River, and people who did not evacuate had to be rescued.

He also said that The Villages was in a better position than most communities because of the availability of personnel and resources at the District level and in the community – Villages Public Safety, District Departments, CERT and Community Watch were all available 24/7.

The Sumter County Citizens Information Center received thousands of calls, most of them related to shelter locations, and many specific to shelter locations in The Villages and for people with special needs. Their advice to people in any homes that were not manufactured or mobile homes, or along a river, was to "shelter in place."

Mr. Casto pointed out that there are NO "shelters" in The Villages, and further explained that shelters are not for everyone. The purpose of a shelter, he said, is to help citizens get out of harm's way, to get to a safe place. These are technically known as "evacuation centers" and

he is quick to point out they are not intended for comfort and being there will never be a pleasant experience.

Any building used for this purpose must also have an engineering analysis to ensure it is wind safe. He said they also opened "refuge" buildings for people who might be stranded on roadways, but said this is not normal and is not in the plan. But, they were very concerned for people who were still trying to get to a safe place so they opened the Lake Panasofkee Recreation Center and the Library at Lake Sumter College.

Once the danger has passed, and people have determined if they can return home or go elsewhere, the county can begin consolidating centers and equip them with more comfort items such as cots and better food. Staffing and resources are an issue for any shelter that is open, needing shelter managers, law enforcement, animal services personnel, medical personnel and supplies, food and sanitation items.

Mr. Casto called evacuation centers "life preservers" and shelters "life boats."

Overall, he thought the plan and processes fell into place throughout the event, and is thankful, as we all are, that it wasn't worse. One of the major issues they faced was access to fuel and whether they would be able to keep emergency vehicles on the road. The constant search for fuel detracted from other needs. He

said power loss was also a significant issue, and affected many of the county's own employees.

Mr. Casto said it is important that people realize that his job and that of other government officials is to plan for everyone. He emphasized that each individual/ family is responsible for their own plan and that everybody has to do their part.

A good reminder and lesson for us all.

Editor's Note. David Casto has been in emergency management in Florida for 21 years, the last 6 years with Sumter County. Each county in The Villages – Lake, Sumter and Marion – has an Emergency Management Department and Director. □

Eeek!

If you are seeing more of these furry



Rats!

creatures than usual, don't be alarmed.

District staff report that even the rats were affected by Hurricane Irma, with their usual hiding places in the brush in the retention ponds flooded out. As water levels recede, these little guys should go back "home." You may also see them more at construction sites or in debris piles. If you think there is a problem, call District Customer Service at 352-753-4508. □

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Residents Have Opportunity to Weigh in on IRMA

A Message from the District Manager

On behalf of the Districts' elected officials and staff, I would like to say thank you to the residents of The Villages for your preparation and actions before, during and after Hurricane Irma.

Although there was substantial debris, an extensive amount of water, and some infrastructure damage, fortunately, there were no reports of injuries.

As you are aware, the District performed numerous preparatory actions ranging from lowering pond levels to taking wind screens down at recreation facilities – and everything in between. Securing infrastructure was a critical part of our efforts leading up to Irma's arrival. Unfortunately, Irma's arrival resulted in lost power, debris, downed trees, building damage, pond flooding, and many other situations that affected the Districts' normal operations and functions and we continue to deal with a number of lingering challenges.

However, there is an end in sight and soon all that will be left is the necessary paperwork associated with insurance claims and FEMA. As is our practice, no event or activity takes place without staff reviewing all that transpired with the intent to always improve upon our efforts and actions.

To this end, staff is in the process of compiling after action items for discussion and improvements to our current emergency plan (understanding, of course, no two situations are

the same).

As part of our efforts, we would like to hear from anyone who would like to share their thoughts and input. Previous phone calls and emails will be considered in our discussions.

Please note the Community Development Districts have a limited purview and our functions pertain to debris, sanitation services, water retention, property management, landscaping, golf, recreation, gates, utilities (water and wastewater), Customer Service, Community Watch and Villages Public Safety.

Should we receive input on any areas outside of our responsibility (shelters, electric utilities, Emergency Management, etc.) we will direct your comments to the appropriate entity.

Comments/input you have may be directed to any of the following contacts:

- Email: CustomerService@DistrictGov.org or Janet.Tutt@DistrictGov.org
- Call: Customer Service at 352-753-4508 or District Administration at 352-751-3939
- Mail: District Administration, 984 Old Mill Run, The Villages, FL 32162 or place suggestions in the Utility/Amenity/District Correspondence box located at each postal facility (no postage required!)

Please provide your comments by Thursday, November 9, 2017. Your input will also allow us to identify any additional public information efforts that may be needed to clarify situations, improve responsiveness and meet the expectations of our residents to the extent possible.

Thank you in advance for your support.
Janet Tutt

**BULLETIN DELIVERY
HELP WANTED - See Page 15**



of The Villages Prepared to Respond

The Community Emergency Response Team (CERT) of The Villages is an all-volunteer, local organization – one of a larger national network of CERTs – that trains citizens to provide initial assistance to their families, neighbors, and community during medical emergencies and disasters until professional emergency personnel arrive. Additionally, CERT members provide various forms of assistance to the community during post disaster recovery efforts.

According to David Bussone, Commander of CERT of The Villages, there are 225 trained CERT members and another 35 signed up for the 5-week Fall Basic Training course. CERT is accredited nationally by the Federal Emergency Management Agency (FEMA), and sponsored locally by the Villages Public Safety Division (VPSD) – required by federal CERT guidelines, covering every area served by that Division.

CERT has no "budget" to speak of, and relies solely on donations and grants.

CERT provides a Basic Training Course twice a year, consisting of thirty hours of instruction split over 5 weeks into ten class sessions. Upon completion of the classroom and hands-on instruction, each person attends a Disaster Drill before graduating. At that time, assignment is made to a CERT team within the volunteers' Village area. The course is funded by the Department of Homeland Security and is developed by FEMA.

After graduation there are opportunities to attend classes and drills held monthly at various locations in The Villages. These sessions include emergency responder subject matter from various government agencies and emergency aid organizations, as well as material based on skills and experience that other members have. CERT requires each member to attend at least 8 hours of continuing education each year to remain certified.

One area that CERT of The Villages requires for certification, which is not required nationally, is mandatory CPR/AED (Automated External Defibrillators) training.

Bussone cited statistics that indicate a person

(Continued on page 9)

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CERT in The Villages

(Continued from page 8)

anywhere else in the US only has a 5 percent chance of getting help when in need of CPR/AED, but in The Villages that chance is a whopping 40%!!

In addition to its Basic Training Course, CERT also offers CPR/AED classes every month at Colony Cottage, and Bussone recommends every organization have its members attend and be trained.

Bussone also said that CERT members look for opportunities to be regularly involved in the community to keep their skills sharp. They work at every major event at the town squares and at other events throughout The Villages.

IRMA Preparedness and Response. As Hurricane Irma was approaching, Bussone said CERT took several steps to ensure they were ready to respond:

- Made sure supplies and equipment were reachable and available for all 3 designated areas – north, central and south;
- Determined how many CERT members were in the area to assist, and determined there were 98 people;
- Spent time with VPSD officials;
- Internal communications regarding resources and locations.

It is important to note that when a State of Emergency is declared, the local command authority, by Florida statute, lies with the County Department of Emergency Management (see Page 6 article, "Shelters"). Each level of government has its area of responsibility, and as it is sponsored by the VPSD, CERT can and will ONLY respond when they are called on

by, or with, VPSD's authority to do so.

Bussone said CERT received four calls for help before and after Irma came through:

- Requested to help staff The Villages Charter School Shelter. CERT got the call at 10:30 AM Friday, and along with the Florida National Guard and Sumter County Sheriff's Department, had 12 CERT members at the shelter until Monday morning. There were approximately 180 people at the shelter, not only residents, but also motorists who had been stranded on the road.
- Paradise Recreation Center. Early Saturday afternoon, CERT got the call to help at the Paradise Recreation Center which was opened by the District for residents from the Historic Side who were under mandatory evacuations. Six CERT members volunteered, but only three were needed. There were approximately 150 people sheltering at Paradise, where the power went out at around 1AM.
- Sunday morning, VPSD asked for 10-12 teams of two to conduct "windshield surveys", meaning driving through assigned areas to look for material damage such as downed trees and power lines.
- Saturday, September 16, Commander Bussone received a call from a CERT member who requested assistance from CERT to conduct a door-to-door survey on five streets. Bussone said they set up Paradise as a headquarters and had four medical team members there to administer first aid and for members to rest and rehydrate. After each street, CERT members were required to come back to rest and get rehydrated. Four people received medical treatment.

Like all agencies that have been involved in an emergency of this kind, Commander Bussone said they have a review process. A Captains and Commanders group has already met to assess, and the general membership will do the same thing at their next meeting. Bussone has already provided feedback to The Villages Fire Department.

When asked if this was the biggest event that CERT of The Villages has been involved, Commander Bussone said he understood that it was bigger during the 2007 tornado when there was a call out for "all hands on deck." This time, of 98 available members, 76 were called out for the situations detailed above.

We are certainly fortunate to have CERT of The Villages and neighbors who have taken the time to be certified, as well as to go through the CPR/AED training. Whether in an area-wide emergency like Irma or an individual in a restaurant or on the golf course, CERT members save lives. The POA says "thank you" for helping our community.

For information on training schedules and other valuable information, visit the CERT website at certofthevillages.org. □

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Medicare Annual Election Period (AEP) Underway

**Deadline December 7th
Review Your Coverages Now**

Betty Cunningham, Area Coordinator for Serving Health Insurance Needs of Elders (SHINE), told POA members at the October Membership meeting that they need to be reviewing their Medicare coverages NOW as the Annual Election Period (AEP) closes on December 7.

SHINE provides free and unbiased health insurance counseling through a dedicated net-

work 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. While SHINE volunteers do not make recommendations, they will offer you up to three options to consider.

Betty said not all costs are known yet, but must be in place by January 1. She said that, last year, they didn't get some of the costs – such as Part B premiums and deductibles, or the cost of Day 1 of hospital stay, and the cost of Days 21-80 skilled nursing care – until the end of October. They do know that there are only 21 Part D plans with premiums ranging from \$17.70-\$169.40 per month and deductibles of \$405. She said they also know that the distribution of new Medicare Beneficiary ID's will begin in April 2018, and will go through April 2019. They will be delivered by region, but have not announced what regions will get them first. The new IDs will be printed on paper, not card stock, and will be issued (not mailed) for deceased persons in order to cut down on fraud.

Betty emphasized that with any hospitalization, you should know whether you are being admitted, or if are under observation, because this can make a big difference in your coverages, particularly if you have to go to a rehab facility afterwards. She said the hospital should give you the Medicare Outpatient Observation Notice (MOON), and you should be sure you ask for it, or have someone get it for you.

Betty will keep the POA informed of costs and ID card delivery as it becomes available, and we will publish updates in *The Bulletin*.

For more details about the Annual Enrollment Period, plans and other helpful information, see the article on page 10 of the October *Bulletin*. You can find this online at poa4us.org, select Bulletin links from the left column menu.

Questions and Responses

Q. Is there a maximum on Medicare coverage? **R.** No, unlike some employer plans, there is no cap on Medicare coverage.

Q. How forthcoming are drug companies with respect to costs? **R.** They had to have their costs in the computers, but prices can, and do, change on a regular basis. You should always check your prices.

Q. If in the hospital, can you bring your own medications so you are not charged for them? **R.** If you are admitted to the hospital, no you can't. If you are there under observation, you can bring your own from home.

Q. Can you appeal if you were listed as "under observation?" **R.** Yes, you can appeal, but it doesn't guarantee the status will be changed.

Q. Is there an annual wellness "checklist" that doctors must use when billing for it? **R.** No, Medicare doesn't have a checklist but your insurance company might. You can check your policy to see if your doctor is adhering to the insurance company's standards.

Q. Can you insist at the hospital that you be given a brand medication instead of generic? **R.** Yes, you can, and to make it easier, you should have documentation from your doctor.

Q. Why does The Villages Health System require the United Medicare Advantage Plan? **R.** It is their choice as to what insurance they will take and there is nothing illegal about it. Medicare says they can write any plan they want to.

(Continued on page 11)

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Medicare

(Continued from page 10)

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- **Eisenhower Rec Center**
Wednesdays 9 - 11:50AM
Nov 1, 8, 15 & 29; Dec 6
- **Chula Vista Rec Center**
Fridays 3 - 5:50PM
Nov 3, 10 & 17; Dec 1
- **Lady Lake Library**
Wednesdays 2 - 4PM
Nov 1, 8, 15 & 29; Dec 6 & 13

You can always do your own research through Medicare's website www.medicare.gov.

Other sites that may be helpful are

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

For help with prescriptions:

- www.needymeds.org,
- www.rxassist.org,
- www.pparx.org,
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Short Term Rental, Jan-Mar 2018
Patio Villa, Village of Rio Ponderosa - pet friendly
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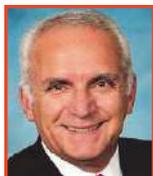
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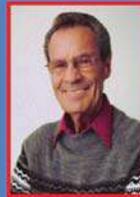
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Amenity Authority Committee (AAC) Meeting Highlights

October 11, 2017

Old Business

- **First Baptist Church Property and Building Purchase.** On October 15 (after the AAC met), the Church membership voted to accept the District's offer to purchase 18 acres and the Fellowship Hall building for a total price of \$2 Million. Ms. Tutt will be meeting with Church officials prior to the next AAC meeting to discuss necessary steps to complete the purchase.
- **Capital Projects Update.** The Power Corridor Trail in CDD4 has been added to the list of projects. Kimley-Horn Associates (KHA) is in the process of preparing surveys and will complete bid documents so that the AAC will have costs to complete the project. Once they have the actual estimated construction costs, the AAC will determine whether/when to approve that expenditure. Only the engineering expenses (not to exceed \$205,000) have been approved to date.
- A total of \$2,436,097 in project costs have been added to the FY2017/18 budget.

- Completion for Hacienda Trail reconstruction is projected to be mid-December, as two weeks were lost due to Hurricane Irma.

Information Items

- **Recreation Amenities Division Budget (RAD).** Chairman Carl Bell asked about the \$155 cap on the Amenity Deferral Rate, how many households are at the cap, and at what point will an increase be considered. Ms. Tutt stated that the rate is based upon the capital project needs and is reviewed annually. She said there is no "magical" year to do an increase.

The next meeting of the Amenity Authority Committee is November 8 at 9AM at the Savannah Center. Meeting agenda and minutes can be found on 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

October 16, 2017

NOTE: Effective October 1, 2017, the Project Wide Advisory Committee (PWAC) began its additional responsibilities to address Sumter Landing Amenity Division topics, for recommendation to the Sumter Landing Community Development District (SLCDD). PWAC continues its original role to provide input, explore issues and provide advice and recommendations to the SLCDD related to the maintenance of Project Wide improvements.

The committee now meets on the second Monday of each month at 8:30 AM at the District office in Lake Sumter Landing. Agendas and minutes will be posted as they always have been on DistrictGov.org. The Committee is working through the logistics of how best to structure the meeting agenda efficiently and to meet the needs of residents.

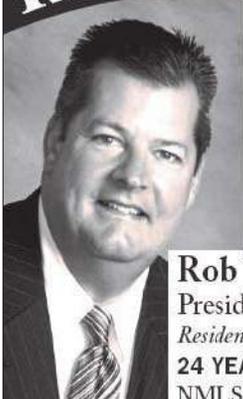
The November meeting agenda will address Project Wide improvements first, followed immediately by Sumter Landing Amenity topics. Unlike

(Continued on page 17)

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PWAC Meeting

(Continued from page 16)

the October meeting, there will be NO break between agenda "sections". The PWAC chair has the discretion to move agenda items to accommodate residents or for other reasons.

Project Wide Fund:

New Business

- Stormwater System Capacity. Project Wide committee members considered the written request from a District 8 resident to increase the capacity of the rainwater collection and retention system. The Committee determined that current capacities are adequate, and do not recommend any changes.

Old Business

- Lake Miona Conservation Easement Long-term Management Plan. Residents have reviewed the proposed plan and are putting together their recommendations for further discussion. This is expected to be on the November agenda.
- Morse Boulevard Embankment Project. District Property Manager Sam Wartinbee reported that the permit has been received from the Army Corps of Engineers. He also noted there has been no noticeable additional erosion from the storm, although pointed out the water is still high and the embankment is not fully visible. Mr. Wartinbee said they will begin pumping Lake Sumter to lower the water levels, but advised this will take time.

Kimley-Horne Associates (KHA) is currently preparing bid documents. Committee members will review final documents before the project goes out for bids. It is likely that costs may be impacted because conditions have been changed due to Hurricane Irma.

- Bridgepoint at Lake Sumter Entry Gate. The entry sign wall has been lowered so line of site between cars and golf cars is no longer an issue. Work continues on electrical and gate apparatus.

Sumter Landing Amenities Division Fund:

- Resident Request. A resident from the Village of Mission Hills requested that something be done about a crepe myrtle tree, planted at a postal station behind her home, be removed or trimmed so that it does not shed onto her sidewalk and into her drain. Mr. Wartinbee explained that

crepe myrtles must be planted "in threes" and they are not trimmed unless branches are crossing into each other. He reminded the resident and the Committee that Florida has a vertical property line law so any property owner can trim as much as they want to on their vertical line. The resident stated she has done this but it does not help. Committee members acknowledged the frustration, but said unfortunately this is a situation that occurs to differing degrees nearly everywhere, and there is really no solution.

The next PWAC meeting will be held **Monday, November 13** at 8:30 AM, at the District office in Lake Sumter Landing. 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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- 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 selecting *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. □



Sumter County - 352.689.4400

sumtercountyfl.gov/718/

Emergency-Management

Lake County - 352.343.9420

AlertLake.com

Marion County - 352.732.8181

AlertMarion.com

Coming in 2018!

To accommodate our residents south of CR466A, the POA will hold quarterly membership meetings at Eisenhower Recreation Center on the 4th Tuesday of January, April, July and October! This is in addition to our regular monthly meetings at Laurel Manor on the 3rd Tuesday, and will feature different speakers.

Meetings will start at 7PM. Dates for 2018 are: January 22, April 23, July 23, October 22. □

October Membership Forum

Q. The lakes/ponds don't seem to be as pretty as they used to be. Is this "Mother Nature" or what we now have to live with? **R.** The water levels are high everywhere because of the rainy summer and Hurricane Irma. It will take time for levels to go down and the appearances to return to their usual aesthetics.

Q. What are the ages of the homes that have had the cracked lanai ceilings? **R.** They are mostly south of CR466A, built between 2008 and after.

Q. My insurance company dropped the sink-hole coverage in my policy and said it was too late to reinstate it. Are there other companies in The Villages where it can be obtained? **R.** It is not uncommon for companies to drop certain coverages at renewal; you have to really review your policies for changes. If a coverage is dropped, you can try to have it reinstated or will have to shop around. As for specific companies, the POA will follow up with an article on coverages.

Q. Is storm debris being ground up for mulch? **R.** Debris collected in The Villages is being burned

for cost reasons, however, Lake County has information on its website that they are offering mulch from debris. Check lakecountyfl.gov for more information.

Q. Why is the dead growth on the palm trees not removed? **R.** Arborists insist that palm trees with "petticoats" should not be trimmed or it will affect the health of the tree. Palm fronds should also not be trimmed unless they are dead or it will also hurt the tree. The Villages does not routinely trim palm trees as there are literally thousands of them and it is cost prohibitive to trim at \$30 a tree.

Q. What is the odor in Volusia/Morse Boulevard area? **R.** There are no issues with stormwater in that area so it is likely due to the construction dump in that area. Contact the Sumter County Administrator, Bradley Arnold, at 352-689-4400.

Q. Will we be "better prepared" to help residents in need during an emergency, such as the residents on the Historic side after Hurricane Irma? Many people did not know there was a problem or would have helped. **R.** Communication was one of the biggest issues during the storm and there will be a review process that the POA has asked to be a part of. (See related article on page 8.)

Cracked Ceiling Update

The POA Board of Directors has received and reviewed the report from the independent structural engineer who looked at homes that had been affected in August. The engineer found no wrongdoing or building code violations, although there is certainly evidence of shoddy workmanship. The POA has an attorney looking into whether residents may have any legal recourse, as well as looking for solutions so residents can have the ceiling repairs made and not have to have them done again. We will keep residents posted as we make progress in these areas.

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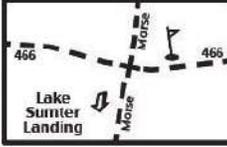
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Equifax Data Breach

According to Seena Gressin, an Attorney with the Division of Consumer Education of the Federal Trade Commission (FTC), if you have a credit report, there's a good chance that you're one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax, one of the nation's three major credit reporting agencies. The other two major credit reporting agencies are Experian and TransUnion.

Here are the facts, according to Equifax. The breach lasted from mid-May through July, 2017 – very recent! The hackers accessed names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole about 209,000 credit card numbers and dispute documents with personal identifying information for about 182,000 people. And they grabbed personal information of people in the UK and Canada too.

There are steps to take to help protect your information from being misused. As a first step, visit www.equifaxsecurity2017.com.

Find out if your information was exposed. Click on the "Potential Impact" tab and enter your last name and the last six digits of your Social Security number. Your Social Security number is sensitive information, so make sure you're on a secure computer and an encrypted network connection any time you enter it. The site will tell you if you've been affected by the breach.

Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. The site will give you a date when you can come back to enroll. Write down the date and come back to the site and click "Enroll" on that date. You have until November 21, 2017, to enroll.

You also can access frequently asked questions at the site.

Here are some other steps to take to help protect yourself after a data breach:

- **Check your credit reports** from Equifax, Experian, and TransUnion - for free - by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.
- **Consider placing a credit freeze on your**

files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.

- **Monitor your existing credit card and bank accounts closely** for charges you don't recognize.
- **Consider placing a fraud alert on your credit files** if you decide against a credit freeze. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- **File your taxes early** - as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. To learn more about what you can do for yourself and your loved ones after a data breach, visit Identitytheft.gov/databreach.

If you need assistance with understanding any aspects of the ramifications of this data breach, 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

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- 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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Our Gardening Column:

Chrysanthemum, the November Birth Flower

by Anne Lambrecht,
Fanatical Gardener
Mrsanne04@gmail.com

Chrysanthemum comes from Greek word 'chrys' meaning golden (color of the original flowers), and 'antheon', meaning flower. This name was given by Carolus Linnaeus, a Swedish naturalist, also known as the old father of modern taxonomy. They are some of the most popular flowers in the world, next only to the rose. Many gardeners call them "mums".

Dating back to 15th century B.C., chrysanthemum mythology is full of stories and symbolism, including optimism, fidelity, joy and long life. They're the November birth flower, the 13th wedding anniversary flower and the official flower of the city of Chicago. A "Festival of Happiness" celebrating the flower is held each year in Japan. A symbol of the sun, the Japanese consider the orderly unfolding of the petals to represent perfection. Confucius once suggested they be used as an object of meditation. It is said that a single petal of this celebrated flower placed at the bottom of a wine glass encourages a long and healthy life. Cheers, gardeners!

The flowers bloom in various forms, and can be daisy-like, decorative, pompons or buttons.

They last a long, long time which is why florists use them so often. Blooms come in a huge variety of shapes and sizes and in a wide range of colors. In addition to the traditional yellow, other popular colors are white, purple, and red.

Each flower head is actually a cluster of many flowers, composed of a central group of a short disk of flowers surrounded by rings of longer ray flowers. They are classified by nine categories according to the type and arrangement of disk and ray flowers: Incurved, Reflexed, Intermediate, Late Flowering Anemones, Singles, Pompons, Sprays, Spiders/Spoons/Quills, Charms and Cascades. The 'reflexed' Chrysanthemum consists of ray flowers that curve downward into an umbrella shape; the 'quill' has tubular ray flowers that radiate from the center of the head. Read more about the Cascade category later in this article.

Some Interesting Chrysanthemums Facts:

- Originally grown in the Eurasian region (Garden of Eden?)
- Belongs to the Asteraceae (compositae) family, one of the largest families of flowering plants with over 1,000 genera and about 20,000 species.
- Brought to Japan by Buddhists in AD 400.
- Japanese emperors so loved the flower that they sat upon Chrysanthemum thrones.
- Featured on the Imperial Crest of Japan.

Growing Chrysanthemums

Growing chrysanthemums is an easy task as long as you keep a few things in mind. Plant them in well-drained, evenly moist soil. They do

not like standing water and will quickly rot if left too wet. In heavy, dry soil, such as hard clay or sand, mums benefit from added compost to loosen the soil. Being heavy feeders it is a good idea to give them supplemental fertilizer throughout the growing season, especially if growing in pots for which they are well suited.

For best results, plant in full sun. Although some mums are part shade tolerant, overall mums will fare better in a full sun environment, especially this time of year when our sun is diminished. If they are "root bound," cut off the balled section at the end and loosen up the root system before you plant. Check for diseases or insect/pests, the worst of which are slugs. Faded blooms should be removed regularly to help prolong flowering.

Near Mobile, Alabama is the wonderful horticultural gem, Bellingrath Gardens, and every year in November, they display their Cascading Chrysanthemums.

This year marks the 54th Annual Fall Chrysanthemum Display, the nation's largest. Hundreds of colorful, four-foot long cascades of chrysanthemums are displayed on bridges and balconies, in baskets and containers through the gardens. Guests can enjoy the columns of mums and thousands of mums in the flower beds in the fall colors of yellow, red, bronze, lavender and white. The Great Lawn's dramatic border is a feast for the eyes. It takes more than nine months to grow a single crop.



My Mom and I went to Bellingrath and it was truly spectacular. Each 4' cascade is one plant! I wanted to bring some home (I get plant just really bad). Can you imagine lining your entryway with a couple of cascades? I couldn't even get their secret. But the eye candy was worth the trip none-the-less. □



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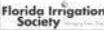





Photo courtesy of Hunter Industries

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

Audrey Ann Originals - 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.

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

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

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

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.

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

* **Expedia Cruise Ship Centers** - 305 Colony Blvd. Free membership & fancy lanyard into their travel reward program. Present POA membership card. (800) 843-5183 or 352-269-0618.

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

Firehouse Subs - Free Cookie with sandwich purchase, please present POA member card. 13757 US-441 Near Lowes, 352-430-3870.

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

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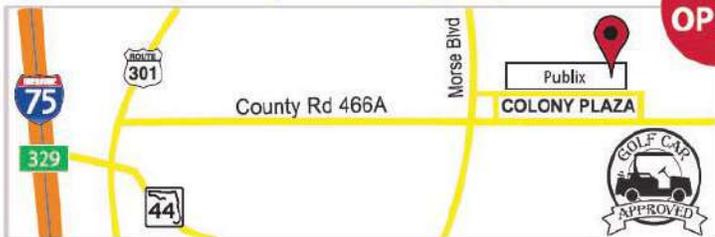
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Sparr Building & Farm Supply - At Hwy 44 & Signature Dr., Wildwood. 352-330-1718. 10% Discount on Pool Supplies & Benjamin Moore Paints, excludes Aura & sale items.

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(Continued on page 23)

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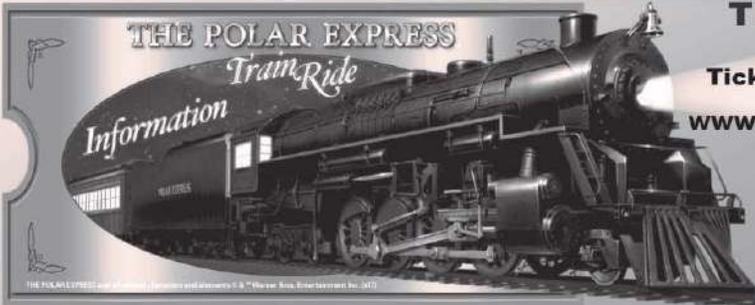
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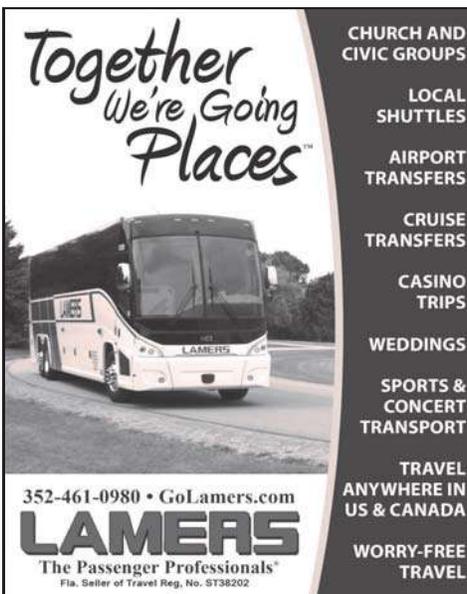
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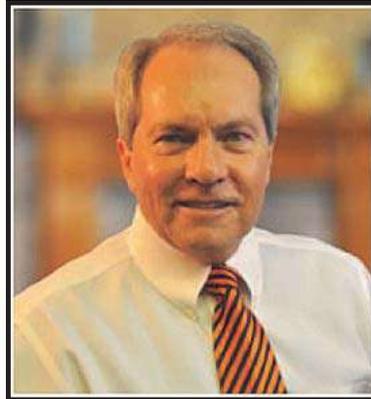
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Beyond the credentials, the second essential that physician/health care providers should possess is the ability to realize that "you don't know...what you don't know." Goodness...why is that so hard ?

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

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

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

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

To be continued...