

THE



Issue 44.01



BULLETIN

HAPPY
NEW
YEAR

January 2018

Free Copy

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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

POA Launches Quarterly Membership Meetings For Residents South of CR466

POA Board President, Cliff Wiener, recently announced that new, additional, Quarterly Membership Meetings will be held at Eisenhower Recreation Center, starting on January 23.

The POA Board recognizes that a majority of residents now live south of CR466, and growth continues south of CR466A. Wiener said that the meetings at Eisenhower Center are in addition to the regular monthly meetings held at Laurel Manor, and will feature different speakers. He encourages residents to attend one or both meetings.

"It is important that the POA represents all Villages residents, and we are taking steps to make

sure that residents have access to information through meetings and representation on the POA Board," Cliff said.

"Last year we announced that we are expanding the Board to 21 members so we can involve more residents from all parts of The Villages," he said. "I am thrilled that we have had so many applicants in response to our announcement, and we will be adding new Board members in the next couple of months."

He is hoping for the same kind of response to the meetings at Eisenhower and said if attendance is good, the meetings could become monthly in 2019. "There is always so much going on in

The Villages, and our form of local government is unique and somewhat complicated," Cliff said. Membership meetings are intended to give residents a forum to ask questions and raise concerns, and to learn important information about available services and how to get things done within District government.

The quality of life in The Villages is unparalleled and the POA is committed to help keep it that way.

Come to the meeting at Eisenhower where POA Past President, Elaine Dreidame, will talk about the many ways the POA has helped residents in the past, has stayed abreast of growth and other issues, and has challenged the Developer when necessary.

NOTE. See the article below for information

(Continued on page 2)

Elaine Dreidame to Receive POA's First Distinguished Service Award

Longtime Villages resident, past POA Board President and past *Bulletin* Editor, Elaine Dreidame, will be presented with the POA's first **Distinguished Service Award** at the January Membership Meeting at Laurel Manor on January 16. Ms. Dreidame retired from her long tenure on the POA Board of Directors in December, and will stay on as a consultant to the Board.

Elaine served on the POA Board in 2005-2006, and resigned from that position to lead the POA Outsource Legal Action Team, becoming the lead plaintiff in a group of five Village

(Continued on page 2)

Tuesday, January 16, 2018

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

Recycle Right - Getting Back to Basics

**Melissa Baldwin, Community Relations
Representative for Waste Management**

**Followed by Questions & Answers
Audio and Visual in Overflow Room**

Donuts and Coffee for All After the Meeting!

All Residents Welcome - Come and Join Us!

Tuesday, January 23, 2018

**POA GENERAL MEMBERSHIP MEETING
Fourth TUESDAY of the Month - 7PM
EISENHOWER RECREATION CENTER**

Your Eyes, Ears and ADVOCATE on Property Owner Issues Presented by Elaine Dreidame, Past President of the POA of The Villages

**Followed by Questions & Answers
Audio and Visual in Overflow Room**

Donuts and Coffee for All After the Meeting!

All Residents Welcome - Come and Join Us!

New Membership Meeting

(Continued from page 1)

about Elaine Dreidame and her vast knowledge and experience. You won't want to miss her presentation!!

"The POA has existed since 1975 with no ties to the Developer, and we are in a unique position to advocate for residents' rights. It is why we exist," Cliff said. Membership meetings are a great way to meet Board members and other residents. He said representatives from Serving Healthcare Needs of Elderly (SHINE), Seniors vs. Crime, Community Emergency Response Team (CERT), Lightning Matters, and District government will also attend the meetings. If other service organizations are interested in having a table at the meetings, please call the POA at 352-430-8497. Space is limited and not all requests can be accommodated. □



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Distinguished Service

(Continued from page 1)

residents who filed a successful class action lawsuit against the Developer in 2007-08.

Following the settlement of the lawsuit, wherein the resident-elected Amenity Authority Committee (AAC) was established to manage the \$40 Million that was awarded to the Village Community Center Development District (VCCDD) Amenity Fund, she rejoined the POA Board of Directors in 2008.

Elaine has often stated that our amenity facilities and services are the life blood of The Villages, the reason residents choose to live here.

"Elaine's leadership in the lawsuit that brought to light the decline in amenity facilities and services north of CR466 transformed the way maintenance of our amenity facilities is handled," said Cliff Wiener, current POA President, "and ensures that money is set aside so all of our facilities will be maintained to the standards of quality for which the resident-paid amenity fees are intended." He also said, "One could also argue that the AAC served as a model in the resolution expanding the Project Wide Advisory Committee's (PWAC) role in overseeing the amenities purchased by the District south of CR466."

Elaine's legacy as a watchdog for residents embodies the very purpose of the POA. After rejoining the Board in 2008, she served as Vice President from 2009-2010, and was elected President of the POA in 2011, a position she held until December, 2015. In that same period, she also served as Editor of the POA Bulletin, attending countless District meetings and bringing valuable information to residents regarding issues that affected their quality of life. She stepped away from that role in 2016.

(Continued on page 4)



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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. □

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 now, you should have received 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! ☐

Thank You, Jerry Vicenti!

After six years on the POA Board of Directors, Jerry Vicenti did not seek re-election in 2018. In November 2012, Jerry was elected to the Community Development District 7 Board of Supervisors in The Villages, representing the Villages of Hemingway, Duval, Bonita & Hadley. As District 7 Supervisor, he also serves on the Governance Improvement Committee and, in 2017, took on the role as a regular committee member for CDD 7 on the Project Wide Advisory Committee.

Jerry and his wife, Annette, moved to the Village of Hemingway in June of 2008. He joined the POA board in February 2011 and served for many years as Director of Membership.

In his spare time, Jerry is President of The Italian Paisans Club and seven days a week you can see Jerry cycling on the south side of CR466 in The Villages. Jerry has cycled over 7,000 miles a year for the last six years.

Jerry was born and raised in Staten Island, NY. He retired from The Port Authority of NY & NJ after 35 years of service.

Thank you, Jerry, for your years of service to the POA and continued service to the residents of The Villages! ☐

Happy New Year!

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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. If you received a 2018 renewal notice, please find and enter the Member Id number (it's the number under the barcode on the RENEWAL form we mailed out).

"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

NEW ADDR: The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162

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 _____

PHONE _____

EMAIL _____

(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 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

Distinguished Service

(Continued from page 2)

It seems that the time Elaine spent as President of the Board were pivotal years in the life and development of The Villages. Many issues surfaced, for which the POA Board advocated residents' rights and brought important information to residents. Here are just a few:

- Questionable request for contributions from residents for radiation equipment for Moffitt Cancer Center.
- Frequent IRS investigation updates that were not completely reported in the **Daily Sun**.
- Owens Corning shingles warranty issues that led to new roofs being installed on thousands of homes.
- Warranty issues in the use of underground refrigerant lines against manufacturers' recommendations.
- Questionable use of assessable acres as a formula for financing the Project Wide Agreement (still an issue.)

- Failure to fulfill the promise of a resident-elected Amenity Authority Committee (AAC) for residents south of CR466.

The list is lengthy and also includes sinkhole insurance issues, the reinstatement of parades, weak cell phone reception, architectural review issues regarding use of yard signs and house painting, and so much more.

One of Elaine's personal passions has been advocating the use of seat belts in golf carts, and an investigation into the number of traumatic injuries and deaths that have occurred as a result of not wearing seat belts. In March 2012, the POA reported that there had been ten golf cart related fatalities since 2008. The POA has continued to track these sad statistics, and the number at the end of 2017 was 22.

Before coming to The Villages, Elaine had a long and distinguished career in collegiate sports at the University of Dayton. There, for 29 years, she served as assistant professor of physical education, head women's basketball and volleyball coach, and senior associate director of athletics. She also served nationally as the Division I Vice President of the National Collegiate Athletic Association (NCAA), and was a member of the NCAA Council and Executive Committee, the NCAA Joint Policy Board and numerous other NCAA committees. She was inducted into the University of Dayton Athletic Hall of

Fame and the Ohio Association for Intercollegiate Sports for Women Hall of Fame. In 2003, she received the National Association of Collegiate Women Athletic Administrators Lifetime Achievement Award.

Ted Kissel, Director of Athletics at the University of Dayton at the time of her retirement in 2009, said he "most admired Elaine for her tireless efforts in advancing equitable opportunities in athletics."

Elaine obviously brought that tireless effort to The Villages with her. She has been a force to be reckoned with, often putting herself in public roles to advocate for what she believed was right.

We have learned from, and been inspired by, Elaine's spirit. And those who know her, understand that our quality of life in The Villages is better because of her passion and leadership.

Elaine said she is now in the process of becoming certified as a Volunteer Long-Term Care Ombudsman for the State of Florida, so her work as an advocate will continue in another arena.

Please join the POA Board of Directors on January 16 at 7PM at Laurel Manor, as we honor our friend and mentor, Elaine Dreidame. *(And, by the way, Elaine will be the featured speaker at the January 23 Membership Meeting at Eisenhower Recreation Center, where she will talk about what the POA has done and its important role for residents. Stop by and meet her!)* □

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The POA's Top 10 – Working Hard for Villages Residents

#1 – The ONLY property owners group with NO ties to the Developer that represents the rights and interests of Villagers! The POA was established in 1975 as a resident watchdog group. To learn all about the POA, what it has done in the past, and what it is doing now, attend the new Quarterly Membership meeting at Eisenhower Recreation Center at 7PM on January 23.

#2 – The ONLY organization that delivers a monthly publication to the driveway of EVERY Village household – FREE! The *Bulletin* reports on District Government meetings, including happenings of interest in individual residential districts, the Amenity Authority Committee (AAC) and the Project Wide Advisory Committee (PWAC). These are the entities that make decisions about spending YOUR money!

#3 – The ONLY organization that offers monthly membership meetings that provide an open forum for resident questions and concerns, as well as presentations on topics of importance to Villages residents. Representatives from Seniors vs. Crime, Serving Health Insurance Needs of Elders (SHINE), Lightning Matters, Community Emergency Response Team (CERT),

and a representative from District Government are also at every meeting.

#4 – **NEW!** Quarterly membership meetings will be held at Eisenhower Recreation Center, starting on January 23. The POA Board recognizes that a majority of residents now live south of CR466, and growth continues south of CR466A. These new quarterly meetings, if well attended, could become monthly to accommodate our residents and members who live south.

#5 – Also in recognition of the overwhelming growth in households, the POA Board and membership voted to expand the number of members of the Board of Directors to 21. We are pleased to report that there has been a terrific response to the request for applications to the Board!

#6 – The POA monitors the activities of District government, residential Community Development Boards, the Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC). The POA was very involved in representing the residents after the sale of amenity facilities, services and fees south of CR466, and when PWAC was selected as the Advisory Committee to make recommendations to the Sumter Landing Community Development Committee (SLCDD).

#7 – The POA investigates issues related to home construction defects, the latest of which is **cracked lanai ceilings** in homes built after

2008. The POA hired an independent engineer to inspect and recommend solutions for a proper repair. In the past, the POA addressed issues such as defective roof shingles and shoddy installation of vinyl siding.

#8 – E-mail alerts are sent to members when important issues need to be communicated, with monthly notices of meetings and other member information.

#9 – The website, poa4us.org, provides membership information, issues the POA has been involved in over the years, Discount Partners and more. In the first quarter of 2018, a substantial reconstruction of the website, offering a more user-friendly and interactive site, will be completed.

#10 – And now you can pay your dues online and by credit card at membership meetings! The POA joins the 21st century!! □



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APPOINTMENTS RECOMMENDED



POA Board of Directors

Officers and members of the POA Board of Directors were inducted for 2018 at the December Board meeting. They are:

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 Tornante - St. James
Bill Yelverton – Mallory Square

Officer Biographies

PRESIDENT, CLIFF WIENER

Cliff and his wife Sharon are natives of Cleveland Ohio. They moved to the Village of Piedmont in 2002, where he helped organize the Piedmont Social Club and served as its Vice

President for 3 years. Cliff attended Ohio University for 2 years and then transferred to Fenn College (now Cleveland State), and graduated with a degree in Accounting. He then applied for an apprenticeship with Local 38 IBEW and worked for 41 years as an electrician. He worked on many large projects in Cleveland, and was a superintendent for a large contractor for over 15 years before retiring. He was also a State Electrical Inspector for many years.

In retirement, Cliff served as a Guardian ad Litem in Marion County for 5 years; was a District Commander for CERT (Community Emergency Response Teams); is a Certified CPR/AED Instructor teaching many classes throughout the year; was a member of the CIC (Community Improvement Council) for 4 years, the last 2 as vice president; has been a mason for 56 years and is a member of the Villages Masonic Lodge and its treasurer; is a member of Bahia Shrine and is treasurer of The Villages Shrine Club; was on The Villages Architectural Review Committee, and served as its chairman for 3 1/2 years; and has been a member of the Ohio Buckeye Club for 13 years and its treasurer.

In his spare time, he is secretary of a bowling league he started in 2002, and he plays golf 2 or 3 times a week.

VICE-PRESIDENT, JERRY FERLISI

Jerry and his wife, Maureen, acquired their home in the Village of Poinciana in 2005, and upon Jerry's retirement became full time residents in May 2010. He's had a long and distinguished career in Finance. He holds a BS in Accounting from Long Island University. He began his career as an Auditor in Public Accounting (PKF International) and moved into Hospital Finance, where he served as Controller, St John's University, South Shore Division. He held senior positions at Staten Island University Hospital including Controller, VP, and Sr. VP and CFO. He's held similar positions (CFO and Sr. Director) for the NYU Hospital for Joint Diseases. He has served on numerous Finance Committees, including the Hospital Association of NYS (HANYS) and Greater NY Hospital Association (GNYHA). Earlier in his career, he served as Treasurer for the New Springville

(Continued on page 7)

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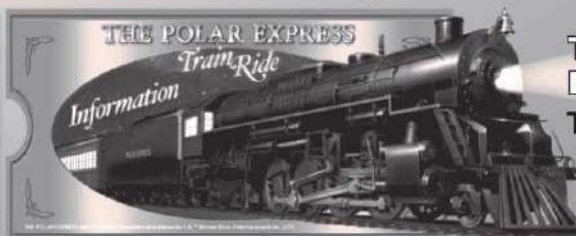


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Board of Directors

(Continued from page 6)

Civic Association, (a not-for-profit civic organization).

In addition to being Vice President of the POA, Jerry has been reelected for a 2nd term as a Supervisor for District 5. He was a member of The Villages CERT (Certified Emergency Response Team). He and his wife are trained responders for their block AED program. Jerry loves to bowl and golf, as well as attending various clubs, and is an avid member of SOSB (Seniors on a Spring Break). He is the proud father of two sons, with 2 daughter-in-laws, and two gorgeous granddaughters -- and has the pictures to prove it.

TREASURER, DONNA KEMPA

Donna and her husband, Tony, live in the Village of Glenbrook. They are originally from a suburb near Buffalo, New York.

Donna is a cum laude graduate from the University of Buffalo, with a BS in Registered Accounting and Finance. She also holds an AAS degree in Computer Programming. She holds certifications in public accountancy (CPA),

fraud investigation and examination (CFE) and information systems auditing (CISA). Following graduation in 2006, Donna was employed by Ernst and Young (Big 4 Public Accounting firm). She left public accounting for a life with less travel and joined a local Blue Cross and Blue Shield health insurance plan as a financial auditor.

She currently works as an offsite Information Technology Consultant for Independent Health, a regional health insurance plan located in Williamsville, NY.

In her spare time, Donna can be seen jogging along Talley Ridge, watching her husband's softball game, playing pickleball, golfing, participating in yoga and yagalates classes, or enjoying the entertainment at the town squares.

SECRETARY, CAROLYN REICHEL

Carolyn lives in the Village of Sunset Pointe. She graduated from Colorado College with a degree in Sociology. After raising a family, she returned to school and became a Registered Nurse. With the demands of nursing, Carolyn continued her education looking for alternatives.

In this process, she became a Registered Record Technician, a Paralegal, a Certified Professional in Health Care Quality, earned a Master's Degree in Legal Studies, and finally settled in as a Nursing Home Administrator for 17 years, before retiring to The Villages twelve years ago.

In retirement Carolyn volunteers as a counselor for SHINE (Serving the Health Insurance Needs of Elders). In her spare time, she enjoys golf, bridge and singles activities. □



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Who Do You Trust?

More people than we should, according to Steve Renico, Region 4 Director for Seniors vs. Crime, who spoke at the November POA Membership Meeting. Seniors vs. Crime has been fighting fraud in Florida since 1989, with the first Villages office opening in 2002. There are forty offices in Florida and now four offices in The Villages.

According to Mr. Renico, the Sumter County office is busier than any other in the State. From January – October 2017, the volunteers have worked on 682 cases. Since opening, volunteers have worked nearly 7,500 hours and recovered \$566,147 for complainants!

Why are Villagers such easy targets? Mr. Renico suggests that The Villages is a "Target Rich Environment." We are victims of our values/generation, where your word is your bond, a handshake seals the deal, people are true to their word, and nothing bad can happen

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here – this is The Villages.... Simply put, and, sad but true, we trust too much. Scammers obviously think we're rich with our nice houses, golf carts and party atmosphere. Mr. Renico says we are too easy to take advantage of because we let our guards down. He advises we should be less trusting and more cynical.

He also said that Florida is a **BUYER BEWARE** state, with few laws to protect individuals and most laws protecting the business. However, there are also strict licensing laws for certain business types – any trade, really, and you should check that a business has the appropriate licenses and insurance before you hire them.

Should you trust the following offers based on the information presented? **NO!** All of these require more investigation or reporting to the authorities.

- The business that advertises its services in *The Daily Sun*. Just because a business advertises in a reputable newspaper doesn't mean it is a reputable business. It is YOUR responsibility to check references, licenses, insurance, and any quality claims.
- How about the handyman who offers to install 2 new wall outlets in your house for half of what an electrician charges? He has done lots of work for your neighbors. Electricians are required to be licensed by the State of Florida. You should ask for the license number and verify through the

Department of Business and Professional Regulation that it is valid and up-to-date.

- The landscaper, weed picker, or pest control guy who will knock off 40% if you sign up now and pay a year in advance. You should NEVER pay in advance and should ALWAYS check with Seniors vs. Crime before signing any contract!
- The air conditioning company that calls and offers to clean every air duct in your home for \$39.95. According to Mr. Renico, air ducts don't need to be cleaned! In fact, in most cases, this company will inevitably "find" mold and try to convince you that it needs to be remediated, often costing hundreds of dollars.
- The tree trimmer or landscaper who advertises that he is "Licensed and Insured?" You will not know for sure unless you ask for a copy of both and verify the licenses and insurance really exist.
- The electrician who drives a plain pickup displaying his company's name. Again, this is a profession that requires licensure by the State of Florida.
- The driveway pavers who did such a nice job for your neighbors? While it feels right to trust someone who did a good job for a neighbor, it doesn't guarantee they will do a good job for you.

(Continued on page 9)

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Who Do You Trust?

(Continued from page 8)

- The house painter who needs 40% down so he can buy your paint? If the painter needs you to give him money, he is likely not a very solvent business. You should NEVER pay in advance, as it is more likely than not that the service will never be completed.
- The guy who comes to your house to test your water for free and then informs you the water is tainted. Water in The Villages is not tainted! It is regularly tested and treated according to water permits and laws. He is just trying to sell you unnecessary treatment products.
- The investment professional who advertised 6.5% return on your investments but you have to hurry because these deals don't come along very often. You've seen his advertising in the newspaper. Again, advertising is not a guarantee, and, moreover, no investment professional can "guarantee" a rate of return.
- A young man named Kevin calls from Microsoft and they have noticed your computer is running slow and may have a virus. For

a quoted fee, he can fix the problem and your computer will run much faster. You need to give him access to your computer and he promises to fix it in less than 30 minutes.



Don't do it! This person is just trying to gain access to your computer and personal information, and trying to get a credit card number from you!

- You get a desperate call from your grandson who's in jail in Mexico and needs bail money of \$3,000 sent to him. He pleads with you not to tell his parents and to keep this a secret between the two of you. He asks you to go to Walmart and get \$1,000 gift

cards and he will call you back for the numbers. After all, he is your grandson. What kind of a grandparent wouldn't help their grandson? Never send money or gift cards in response to a call like this. Find out where your family member is and refuse to cooperate!

Prevention is key and Reporting if you've been scammed is a MUST. Prevention Tips:

- **DO NOT PAY IN ADVANCE!!!!** If you pay before the work is completed/started, it's hard to get it back.
- If a contract is involved, **READ THE CONTRACT!** Get a start date and completion date. Insist on everything you want to be listed in the contract.
- **DO NOT EVER GIVE OUT FINANCIAL/PERSONAL INFORMATION DURING AN UNSOLICITED CALL.** Include e-mails in this as well. You are talking to a stranger – DO NOT give them what they ask for! Better yet, if you don't know who it is, don't answer the phone or respond to the email!
- **ALWAYS BE WARY** of large down payments.

(Continued on page 10)

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Who Do You Trust?

(Continued from page 9)

- **ALWAYS** GET MORE than one bid.
- **ALWAYS** CALL Seniors vs. Crime before signing a contract. Check with us first!
- **ALWAYS** GET references.
- **ALWAYS** GET receipts if subcontractors are involved – avoid a LIEN.
- **DON'T** be fooled by "licensed and insured."

Mr. Renico said that Seniors vs. Crime services are free. All monies recovered come back to you. You can speak to a peer in confidence. They will work hard on your behalf. Recovery is not guaranteed, but their best effort is.

If you need any assistance, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime can be reached at:

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

Questions and Responses

Q1. When a job is complete, can you have the contractor sign a receipt that they have paid any sub-contractors? **R.** Yes, but it may not hold up if a sub-contractor says he hasn't been paid. You should ask for receipts from every sub-contractor as well.

Q2. Is there a "Ladder Law" in Florida (when someone falls off a ladder you have to pay a settlement.) **R.** No.

Q3. Can computer frauds be tracked down and prosecuted? **R.** Unfortunately, there really is no one to call to find them or a mechanism to trace any payment that was made.

Q4. Does Seniors vs. Crime get involved in cases involving doctors? **R.** They usually don't get involved in cases with doctors or attorneys unless it involves a billing issue.

Q5. Is a business required to register as a DBA (Doing Business As.) **R.** Not that Mr. Renico is aware of, Seniors vs. Crime has dealt with one business (a landscaper) that had at least 15 different companies. But you can check for the business registration on the website **Sunbiz.org**, and remember to always call Seniors vs. Crime first!

Q6. How does Seniors vs. Crime get money back for people? **R.** The complainant can sign

an authorization online or at one of their offices, and provide any supporting documentation. Volunteers do all their investigations by phone. □

November Forum Q & R

Phase III 10% Surcharge

Q. Why were residents charged the 10% surcharge before the Phase III Water Conservation Order went into effect, and after it was lifted? **R.** According to District Finance Director, Kenny Blocker, once the Southwest Florida Water Management District (SWFWMD) declared the shortage effective June 5, the rate rule to apply the 10% surcharge was automatically enacted.

The next question was how to fairly and equitably bill all households since there is a staggered system of meter-reading and billing. The decision was made to charge every household the surcharge for a 4-month period, even though each individual bill probably had some days in the Phase III surcharge period over 5 months. The first billing cycle affected was after June 5 so any billing period prior to that was not affected.

Here's an example. A billing period that runs from May 17 - June 22 was NOT billed the surcharge until the billing that started on June 22, so they received the first 17 days with no surcharge. At the same time, when the order expired on October 1, the same household billed from September 17 - October 20 was billed for 20 days of surcharge.

While it was not a perfect system, it does seem as though consideration was given on how to fairly implement the surcharge. And, it would have been impractical and cost-prohibitive to read every meter (approximately 60,000 households) on June 5 and October 1, and send separate billings that only reflected the Phase III period.

Mr. Blocker acknowledged that they have discussed improvements to communication when issues like this arise so that residents can be better informed of how these kinds of charges are being applied.

He also said that while a credit can be requested in certain circumstances relating to a leak or other mechanical issue, there is no appeal process in this case. □

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- 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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Did You Know?

You can request meeting agendas, minutes and other information sent to you via email by signing up on the **DistrictGov.org** website.

Click on Sign Up for e-Notifications toward the bottom of the menu on the left side of the screen. □

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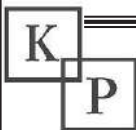
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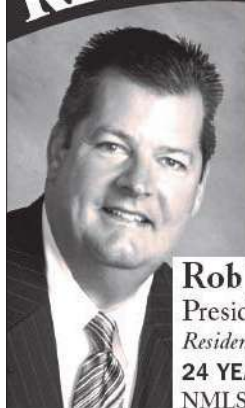
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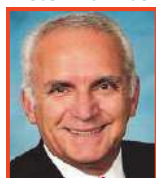
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Golf Cart Safety as We Enter our Busiest Season

Our golf carts are a way of life in The Villages. More of us probably have them than don't. But what do we need to know about them to be sure they are operated safely? Must all golf carts be registered? Do all golf carts need to be insured?

According to the "Your Guide to Drive Florida" brochure, published by the Florida Department of Highway Safety and Motor Vehicles, a golf cart is a motor vehicle that is designed and manufactured for operation on a *golf course* for sporting or recreational purposes and is not capable of exceeding speeds of 20 miles per hour. Conventional golf carts

are NOT classified as low speed vehicles because they have a top speed of less than 20 mph. As such, they are subject only to state and local requirements regarding safety equipment. ***Golf carts are not titled or registered, and are not required to be insured with Personal Injury Protection or Property Damage Liability.***

But, that doesn't mean you shouldn't have insurance. Villagers use their golf carts for a variety of uses other than on a golf course. They share multi-modal paths and even roadways with other, sometimes less experienced, drivers. Accidents happen.

Golf cart owners/renters should discuss coverage with an insurance agent they trust, asking a few basic questions. What coverage do I need to ensure that my medical expenses, those of my passengers, or someone else injured because of an accident with my golf cart are covered? What are the limits of coverage? Will my cart and any property owned by another person that is damaged in an accident with my golf cart be covered? What if I am leasing my golf cart or it is provided by the owner of the home I am renting?

Low speed vehicles are vehicles with top speeds of 20 to 25 mph. Golf carts can be converted to low speed vehicles and vice versa, so the two are often confused. Low speed vehicles have higher Federal safety standards, as well as other requirements. Low speed vehicles must be equipped with headlamps, stop lamps, turn signal lamps, tail lamps, reflex reflectors, parking brakes, rearview mirrors, wind shield, seat belts, and vehicle identification number. Any person operating a low speed vehicle must have, in his or her possession, a valid driver license. And, most importantly, a low speed vehicle must be registered and insured with Personal Injury Protection and Property Damage Liability.

Golf carts and low speed vehicles must follow the same traffic laws as cars. You can be issued a traffic citation just like you would when operating your automobile; these citations carry fines and points on your license.

You're "better safe than sorry." If you don't know if your golf cart can be classified as a Low Speed Vehicle, check with the Department of Motor Vehicles, and with the Florida Department of Highway Safety and Motor Vehicles; contact information located on their website flhsmv.gov.

While the operator of a golf cart does not

have to be a licensed driver, the driver must be over 14 years of age.

If you will be driving your golf cart at night or before sunrise, it must be equipped with headlights, brake lights, turn signals and reflective warning devices on the front and rear side of the vehicle. Headlights should be used 30 minutes before sunset and 30 minutes after sunrise. Headlights should also be used during inclement weather.

Seat Belts Save Lives! The POA has been a long-time advocate of using seat belts whenever travelling in a golf cart. Just as a car and its passengers can't compete when colliding with a train or a semi, neither can a golf cart when colliding with a car, or a passenger whose head collides with the pavement.

We have tracked **22 golf cart fatalities since 2008**, from golf cart accidents when the driver or passenger was not wearing a seat belt. Sadly, just before Christmas, there was another serious accident involving a driver not wearing a seatbelt, even though the cart was equipped with them.

Use Common Sense and Share the Roads and Multi-modal paths Safely this Season!

There will be many inexperienced golf cart drivers in our midst over the next few months. Please take the time to become familiar with the rules of the road. Be extra careful and aware of what is happening around you. Slow down! This is The Villages! We operate on Villages time around here, so be patient and enjoy our wonderful lifestyle!



Sources: districtgov.org/community/GolfCartBrochure.pdf; flhsmv.gov; Photo courtesy of villages-news.com. □

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National Retiree Legislative Network - NRLN

NRLN Preparing to Defend Medicare from Benefit Cuts

The National Retiree Legislative Network (NRLN), with support from the leadership of the NRLN Villages Chapter, is preparing to defend Medicare from expected efforts in the U.S. House of Representatives in 2018 to reduce benefits.

Emboldened by the prospect that tax reform legislation will be passed into law, some House leaders are openly talking about going after "entitlements" to address predictions that tax reform will increase the deficit by more than \$1 trillion over 10 years. What a member of Congress calls "entitlements" in this case are Medicare and Medicaid that millions of Americans depend on for their health care.

"The NRLN will be focused on lobbying to preserving Medicare for America's seniors, age 65 and older," said Bill Kadereit, President of the NRLN, which represents the interests of more than 2 million retirees across the nation. "While Medicaid is also important to millions of older citizens, we believe that state governments and other groups will provide a strong voice in support for protecting Medicaid funding."

The Hill, a newspaper that mainly covers Congress and the Administration, reported on December 6 that a House leader is saying he has been speaking with President Trump, who

is beginning to warm to the idea of slowing the spending growth in entitlements.

A number of times in 2017, NRLN members have emailed letters and signed petitions to President Trump to remind him that he has repeatedly said he would not touch Medicare and Social Security. If necessary, this will happen again in 2018, Kadereit said.

The NRLN's position paper on Medicare states "it is not a welfare program; it is a covenant with the American people that is consistent with the democratic principle of an elected government choosing to provide for its constituency. There is an obligation to meet, not run from, this covenant. We believe that cutting benefits is not appropriate as long as there is genuine and obvious waste to remove from the federal budget."

The 2018 House Budget Resolution states that Medicare alone made improper payments or wrong payments in the amount of \$96 billion in 2016. Fully funding Medicare would require only \$34 billion.

Kadereit said action will be needed from residents in The Villages in 2018 when NRLN Action Alerts are issued, asking retirees to defend Medicare by emailing letters and calling Representatives, and possibly Senators.

Retirees Will Be Asked to Tell Congress to Stop Prescription Drug Price Gouging

Members of the NRLN Villages Chapter will be asked in January to contact their members of Congress to pass bills to stop prescription drug price gouging, according to Ray Pasternak, President, NRLN Villages Chapter.

"The NRLN has been advocating legislation to reduce the cost of prescription drugs, said Pasternak. "In 2017, several bills were introduced in the U.S. House of Representatives and U.S. Senate that the NRLN supports, and, if passed, would result in savings for Americans and in some cases

(Continued on page 17)

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NRLN - Medicare Cuts

(Continued from page 16)

also for Medicare. These bills will automatically carry over into 2018, the second session of the 115th Congress."

He said the NRLN will issue an Action Alert shortly after legislators return to Washington, DC, in January, asking members of the NRLN Villages Chapter and all NRLN members to send letters to their Representatives and Senators telling them it is time to form a consensus on which bills to pass to best address skyrocketing drug costs.

There are 12 bills in House committees and 10 bills in Senate committees that the NRLN supports.

These bills are listed on the NRLN's website at nrln.org/SE.html/congresslegs.html#/bills.

Villages residents can access the NRLN's Florida Report Card to learn whether Representatives and Senators are cosponsors of these bills by going to nrln.org/SE.html/congresslegs.html#/legislators and click on the link to download the document. □

Villages Community Development Districts Customer Service Center

If you have a question about anything in The Villages, or want to report a problem, please call the Customer Service Center at 753-4508.

Seniors vs. Crime

Leading the Fight Against Scams

Scam Update

As we start off 2018, we at Seniors vs. Crime thought it would be a good idea to highlight a few of the current, ongoing scams you may run into this year. Knowledge is power. Knowing how to spot these scams could save you a lot of money!

First off is the "Free Bill Pay Offer". Who wouldn't welcome a free bill payment offer? But unless you're close to someone who's won a real lottery, that's not likely to happen.

Except in the world of scams.

The offer is just the latest variation of a con where victims are tempted into what seems like a great financial deal that they end up paying

dearly for. There are at least two versions of this scam currently making the rounds.

In the first one, victims learn they're supposedly entitled to benefit from a government program that pays all their monthly bills. To avoid a skeptical response, scammers often operate via church communities, passing around flyers or passing out invitations. The church aspect encourages people to believe it must be the real deal. Plus, the documentation looks real, explaining how monthly bills will, in the future, be paid electronically and automatically.

The second variation involves help with medical bills. Victims receive a phoned offer of help paying or reorganizing medical bills. The call is made in the name of a local hospital and seems to be random, targeting everyone in the locality, whether they've had hospital treatment or not.

And when the crooks hit "lucky," they request

(Continued on page 18)

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Scam Update

(Continued from page 17)

confidential banking information, supposedly to set up some sort of payment plan. But sadly, this is just another phishing trick.

But, of course, it's fake -- and the clear signal of that is when would-be applicants are told they must first pay an upfront "processing fee."

To compound the problems, victims are left thinking their bills are being paid and end up owing non-payment or late-payment fees when the crooks fail to deliver.

Ignore these upfront-fee bill pay schemes.

Next is a new way to use eBay for fake sales of merchandise. Phony Craigslist sellers are trying out a new approach to convince victims they're genuine, by requesting payment for their non-existent products in the form of eBay gift certificates.

Posing as honest-to-goodness, but wary sellers, the scammer tells his victims he wants to work through eBay's payment system, to protect both parties. The crook then sends what seems to be an eBay notification to the buyer -- in reality a

fake -- but with a link to eBay where they buy their cards and send details to the phony seller.

You probably can guess the rest. The cards are untraceable and the buyer is left without their purchase and without their money, sometimes running into thousands of dollars.

Lastly, **Obituary ID Theft** is another nasty way of stealing credit card details. It comes from scammers who pour through obituary notices and then contact the partner or other family member of the deceased person. They pose as reps from a credit card company, using the name of one of the two main card issuers - Visa or MasterCard. The "rep" claims they've been contacted by the Social Security Administration about the card holder's recent passing and that they now need to update that account.

The crooks may already have some information about the deceased, including even some card details, but they want to know more, such as the security code from the back of the card.

Once they have all they need, they quickly start to make purchases on the account.

As with all calls supposedly from your credit card company, you should provide no information. Ask for the caller's name by all means, but

don't use any phone number they give you. Instead, call the customer service number off the back of the card and check things out from there.

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

- The Fruitland Park Police Department Annex in the Moyer Recreation Center 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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Our Gardening Column:

Camellias

by Anne Lambrecht,
Fanatical Gardener
Mrsanne04@gmail.com

Most camellias bloom in January. They are originally from eastern and southern Asia, from the Himalayas east to Japan and Indonesia. There are 100-300 described species, and around 3,000 hybrids in a remarkable range of colors, forms, and sizes. The common camellia, (*Camellia japonica*) is Alabama's state flower. *Camellia sinensis* is related to the tea plant. *Camellia japonica* and *Camellia sasanqua* are the ornamental

ones. The *Japonica* is the camellia everyone thinks of when thinking camellia. The *Sasanqua* has smaller flowers but tolerate more sun, more heat, and a wider range of soils. And both are really, really nice!

Camellias were cultivated in the gardens of China and Japan for centuries before they were seen in Europe. With the expansion of the tea trade in the late 18th century, new varieties began to be seen in England, imported through the British East India Company. The hobby went wild from there, as you can imagine.

Exposure and Watering: Camellias grow best in partial shade. I've got mine under a large oak

tree with shade from the afternoon sun. The east or north side of a house is also an ideal spot if you don't have shade trees. As they grow larger and their thick canopy of leaves shades and cools their roots, they gradually will accept more sun. Shade provided in winter reduces cold damage. Water regularly as long as drainage is good. Established older plants can survive, even thrive, on fairly little supplemental water.

Fertilizing: feed with an acid-forming azalea or camellia fertilizer in the spring, after the flowers have dropped. Fertilize again in mid-summer if growth seems sparse and begins to lose its deep green color. Always follow directions on the label. Do not over-fertilize, as plants grown in rich soil need little fertilizer, and never feed plants that are sick or stressed.

Soil: plant in well drained organic material. Because I've got mine under the large oak, I've got years of rotted leaves in the soil. If you have a new yard with lots of sand, clay and who-knows-what, then you will have to supplement your soil with compost, leaves, humus, and manure. Never plant so the trunk base is below the soil line, and never let soil cover the base. Keep roots cool with a 2-inch thick layer of mulch. (No rocks please, and keep away from the base.)

Pruning: sparse pruning right after flowering.

(Continued on page 20)

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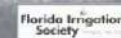
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Photo courtesy of Hunter Industries

Camellias

(Continued from page 19)

Remove dead or weak wood; thin out growth when it is so dense that flowers have no room to open properly. Shorten lower branches to encourage upright growth; cut back top growth to make lanky shrubs bushier. When pruning, cut just above a scar that marks the end of the

previous year's growth (often a slightly thickened, somewhat rough area where bark texture and color change slightly). Making your cuts just above this point usually forces three or four dominant buds into growth.

Camellia problems: scorched or yellowed areas in the center of leaves usually means sunburn.

Burned leaf edges, excessive leaf drop, or corky leaf spots generally means over fertilizing.

Chlorosis (yellow leaves with green veins) results from planting in neutral or alkaline soil. Camellias like acidic soil which is difficult, but not impossible, to achieve here.

Tea scale is a common pest. These look like tiny brown or white specks on the undersides of the leaves. Sooty mold grows on the honeydew they secrete. Infested leaves turn yellow and drop. To treat tea scale, apply horticultural oil, or a systemic insecticide, and always follow label directions.

Two fungal diseases are common. Camellia petal blight causes flowers to turn brown rapidly, then drop. Sanitation is the best control. Pick up and destroy fallen blossoms as well as infected ones still on the plant. Remove and destroy the mulch, too, replacing it with fresh mulch.

Camellia leaf gall causes leaves to become distorted, pale, thick and fleshy. They gradually turn white, then brown, then drop from

the plant. The best control is to pick off and destroy affected leaves before they turn white.

Bud drop is a frequent complaint. This is natural for camellias (many set more buds than they can open) but it could also be caused by overwatering, summer drought, or sudden freezes. The American Camellia Society recommends removing all buds, but one, so that the flower is bigger. The Ocala Camellia Society has a show which usually takes place, in late January, in Ocala.

Camellias grow great in containers! Just make sure there is a good drainage hole.

Flower forms: The American Camellia Society defines six basic flower forms: single, semi-double, anemone form, peony form, rose form double, and formal double. See, this could be a crazy hobby gone wild!

Harry P. Leu Botanical Gardens in Orlando has a huge amount of really nice camellias that are best seen in January, depending on our winter.

Bob Wines Nursery in south Ocala is famous for their extensive camellia selection. My favorite Garden Buddy and I visited on a magical day and were amazed at the vastness of their collection.

Sources: The Southern Living Garden Book, American Camellia Society (Camellia encyclopedia and Camellia Shows all throughout the south.) □

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(Continued on page 22)

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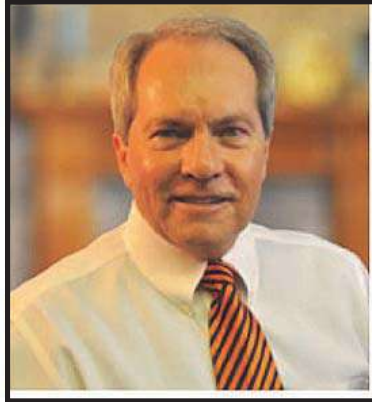
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What To Look For In A Doctor (Part One of a Three-Part Series)



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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.

Continued next month...