

THE



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BULLETIN

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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

Final Report on Cracked Lanai/Garage Ceilings

A year ago, in March 2017, the POA published a *Letter to the Editor* from a resident in Lake Deaton concerning a cracked lanai ceiling in a home that was just 18 months old. The resident reported they tried to work through Home Warranty, but didn't get much satisfaction. The original drywall contractor had gone out of business, and the contractor Home Warranty sent out said that nothing would fix it, and offered to replace the drywall with vinyl for \$1800. The contractor also said that 30 out of 50 homes in Lake Deaton had the same problem.

The POA recognized that this was a potentially widespread issue and asked other residents to contact us. **By July, more than 1,000 homeowners had contacted the POA!**

POA President, Cliff Wiener, and Board member, Bob Rovegno, began contacting residents on the list for more details, and spent several days with retired engineers and contractors visiting approximately 100 homes to see if there was any common thread. They found that most of the homes were built after 2008 and there were some common models that seemed to be affected. They also noted that the affected cracked areas were isolated to non-temperature controlled spaces which were also not insulated.

Engineering Report. Also in July, the POA Board authorized hiring an independent structural engineer – one that had done no work in The Villages and had no ties to the Developer – to inspect a sampling of the homes and provide a report. Biller Reinhart Engineering Group, Inc.,

located in Tampa, was hired and, in addition to reporting that there were no violations of Florida building codes, provided the following report from their inspections:

Structural Description

The subject structures are one-story residences. According to records from the Sumter County Property Appraiser's Office, the houses observed were constructed between 2009 and 2015.

General Observations

Localized areas of the exterior and interior of the residences were visually observed.

Observations made are as follows:

Garage Ceilings

- Garage ceilings appear to be constructed of gypsum boards fastened to the bottom chord of the roof trusses and finished with a knock down texture.

- Ceiling cracks (widths less than 1/16") were generally observed extending across the garage area perpendicular to the span of the roof truss system above the garage.
- Multiple owners reported cracks within the garage ceilings have previously been repaired via various drywall crack repair materials and cracks have reoccurred.

Patio Ceilings

- Patio ceilings appear to be constructed of gypsum boards fastened to the bottom chord of the roof trusses and finished with knock down texture.
- Ceiling cracks (widths less than 1/16") were generally observed extending across the patio area perpendicular to the span of the roof truss system above the patio.

(Continued on page 2)

Residents Flocked to Eisenhower POA Meeting

Approximately 250 residents enthusiastically attended the first-ever POA Membership Meeting held south of CR466 at Eisenhower Recreation Center on January 23, peppering Board President Cliff Wiener with questions about life and issues in The Villages. The majority of the residents indicated they have been Villagers for less than five years, and appreciated the presentation by Past-President Elaine Dreidame, who highlighted the accomplishments of the POA since it began in 1975. Elaine emphasized the importance of the POA's role as a watchdog and advocate for

(Continued on page 4)

Tuesday, March 20, 2018
POA GENERAL MEMBERSHIP MEETING
Third TUESDAY of the Month - 7PM
LAUREL MANOR RECREATION CENTER

How The Villages Stormwater Management System Works

**Presented by Richard Baier,
Assistant District Manager**

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

Donuts and Coffee for All After the Meeting!

All Residents Welcome - Come and Join Us!

Cracked Ceilings

(Continued from page 1)

- c. Multiple owners reported cracks within the patio ceilings have previously been repaired via various drywall crack repair materials and cracks have reoccurred.

Garage and Patio Attic Space

- a. Timber framed roof trusses were observed spaced at approximately 24 inches on center. No insulation was observed above the patio and garage ceiling surfaces.
- b. Gypsum boards appear to have been installed perpendicular to framing members.
- c. Portions of the attic spaces of the garage had been modified to allow for storage.

CONCLUSIONS/RECOMMENDATIONS

The ceiling cracks are located at non-climate controlled areas under uninsulated attic spaces. Biller Reinhart believes that the cracking observed in ceilings of the garages and patios are likely due to expansion and contraction of the gypsum boards due to changes in temperature and moisture/humidity.

Biller Reinhart recommends an initial pilot repair protocol utilizing the following:

1. Remove drywall finish, tape, and joint compound materials along ceiling cracks.
2. Properly prepare the ceiling surface per repair material's published instructions.
3. Apply an extra strength, self-adhered, multi-directional fiberglass mesh tape (i.e., Adfors Fiba Tape Extra Strength Drywall Tape or similar product) along the crack and/or drywall joint. The product used shall be rated for exterior exposure. Application shall be in accordance to the

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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manufacturer's published instructions.

4. Apply ceiling finish. If the repair protocol is ineffective, Biller Reinhart recommends the utilization of drywall expansion joint accessories at ceiling crack locations. Additional accessories can be installed to provide a more uniform aesthetic appearance.

Legal Options. The POA also explored legal options that might be possible, and found that if any sort of "class action" is to be considered, substantial additional and verifiable documentation would be needed to determine if a case could be made against the Developer or Home Warranty. Since there is no code violation and specific details cannot be verified, the POA Board determined this did not seem to be a viable option.

Other Options. After working with Home Warranty, Mr. Wiener and Mr. Rovegno were able to interview four contractors to do the repair work, asking for the following commitments:

1. Treat customers fairly,
2. Stand behind their work, and
3. State a reasonable price range.

None of the four contractors was willing to meet all of these commitments.

POA Conclusions. Even though there were no code violations, the POA believes this is a situation that should not have occurred. Based on the recommended solution by the engineer, there are materials that could have, and should have, been used to ensure the high quality that Village residents expect in their homes. Further, the Home Warranty Department could have been more responsive as these issues came to light. If we received thousands of contacts, then surely, they did too. Was a pattern of poor quality not detected? Doesn't the Developer care whether homes are built to high standards and not just to code?

(Continued on page 4)

POA

Mission Statement

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

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

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

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

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

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

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

The Villages Residents' Bill of Rights

RESIDENTS have RIGHTS to:

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

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POA Membership is a Great Value!

Where can you get an advocate, informative programs, discounts from businesses, and a wealth of information about the community you live in for just \$10 a year?

That's right – the Property Owners' Association of The Villages. The monthly *Bulletin* strives to give you factual information from the perspective of how something might affect the residents and is delivered to every driveway. The Villages is a wonderful place to live and the POA wants to do all it can to help make it even better. That means

sometimes we have to play the "devil's advocate" to really dig deep into decisions that might affect our futures and property values.

We live in what is arguably the most unique community in the country. We pay for, with our maintenance and amenity fees, golf courses and pools, recreation centers, activities galore, beautiful landscapes and preserves, fantastic town squares. And, we have excellent leadership at the District level, with District Manager Janet Tutt at the helm, and an absolute army of excellent depart-

mental leaders and staff.

The POA can help you if you help us by strengthening our membership and getting involved! \$10 a year? You can't beat it! If you haven't sent in your prefilled renewal form, please do it today. If you're reading this and you've never been a member, please use the form below or go online at poa4us.org. Make your check payable to the POA.

See Page 4 for our 2018 MEMBERSHIP MEETING Schedule and Locations info! □

Need to Update Your POA Profile?

The items you can change or update: First Name, Last Name, Village ID #, New Address (include your Old Address), Phone No., New Village, City, State, Zip. Go to the POA website, poa4us.org, and scroll down the left side of the home page till you come to "Membership." As you hover, you will see the second menu and "Profile Update." Click on the link and it will display a form you can fill out and submit. Or, the monthly POA email you get each month (if we have your email address) has a link on the bottom of the page "Unsubscribe/Update Profile." Click the link, fill out the form and submit. If you do not have a computer, you can mail Changes or Update information to: Database, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162. □

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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).

POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

New Address : The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162

PLEASE PRINT ON THIS FORM! OR

Use the ONLINE FORM found at poa4us.org to [PAY ONLINE](#) or by check!

☐ New ☐ Renew How Many Occupants: ____ Member ID (if known) _____

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(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

Cracked Ceilings

(Continued from page 2)

Residents who are looking for a repair that will hold up, and for residents who are constructing a new home:

- Check above your garage and lanai to see if it is insulated. If you are building a home, spend the extra money to have those areas insulated to avoid any future problems. If you are having a repair done, have insulation blown in to ensure a lasting solution.
- Follow the protocol suggested by Biller Reinhart Engineering when you contract to have a repair made, particularly using the recommended fiberglass tape.
- Ask for a quote upfront for the repair, ask for a reasonable warranty of the work, and be sure to check with Seniors vs. Crime before hiring any contractor!
- **If your home is still under warranty, do not let the Home Warranty Department put you off until your 11th month. Once you hit the one year mark, you are out of options with Home Warranty. Report ALL problems as soon as they are detected and be persistent in having them fixed.**

The POA appreciates the patience of residents who have contacted us while we left no stone unturned to find a solution. We wish we had better answers for those affected homeowners and hope you understand the extensive time the POA and several board members spent to help resolve this issue.

The POA hopes the Developer will take this information to his sub-contractors and insist on new standards to improve the quality of construction, as well as, to advise residents building homes how insulation in these areas can prevent problems from occurring. We further urge the Home Warranty Department to offer lasting repair solutions based on these recommendation, and if a problem reoccurs, whether still in warranty or not, to stand behind their products and take care of what is now a known problem! □

THE POA HAS YOUR BACK...

DO YOU HAVE OURS?

Become a member today, see Membership Form on Page 3!

Mark Your Calendars For Eisenhower!



(Continued from page 1)

residents' rights, and the independence it maintains from the Developer.

Recognizing the interest residents south of CR466 have in the POA prompted President Cliff to take immediate action to alternate meetings between Laurel Manor and Eisenhower. Quarterly meetings had been scheduled at Eisenhower for 2018, but Cliff has decided that, starting in May, the meetings will alternate every other month between the two locations. March's meeting will still be held at Laurel Manor and a meeting will be held in each location in April.

Following is the revised meeting schedule. Please note that the meetings at Eisenhower will be on the FOURTH Tuesday of the month, while the Laurel Manor meetings will be held on the THIRD Tuesday. All meetings begin at 7PM. Also note that both the November and December meetings will be at Laurel Manor. In 2019, there will be 6 meetings at Laurel Manor and 6 at Eisenhower.

The POA is excited to offer these expanded opportunities in order to involve people from all areas of The Villages. Cliff also reminds residents that the POA Board is growing, and if interested in a position on the Board, please email him at poa4us@hotmail.com.

2018 Membership Meetings Revised Schedule

March 20	Laurel Manor
April 17	Laurel Manor
April 24	Eisenhower
May 15	Laurel Manor
June 26	Eisenhower
July 17	Laurel Manor
Aug 28	Eisenhower
Sept 18	Laurel Manor
Oct 23	Eisenhower
Nov 20	Laurel Manor
Dec 18	Laurel Manor

□



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LOOK FOR IMPORTANT MEDICARE INFO ON PAGE 5!!

2017 POA Hall of Fame Inductee Myron S. Henry

Dr. Henry served as a professor of Mathematical Sciences at the University of Southern Mississippi (USM) from 1998 through 2008. He was also provost of USM from 1998 to 2001 and then Faculty Senate president during the academic years 2003-2004 and 2006-2007. Henry retired from USM in July of 2008.

Myron moved to The Villages and began his association with the POA in 2009. He made significant contributions from the very beginning of his POA Board Directorship. He designed POA Tee shirts and name tags for Board Members. Myron became responsible for the POA Hall of Fame nomination and induction process, as well as the design of the plaque awarded to deserving members during his tenure of service as a POA Board Member.

Myron took on the task of researching, organizing and memorializing the POA History from 1975 to 1995, which appears presently on the POA website. Activities and events Myron became centrally involved in during his time as a POA Director include advocacy for long-needed side striping on our multi-modal paths, intended to improve resident safety. He applied his artistic talents to the design of POA stationary and utilized his writing skills by authoring a number of articles appearing in the *Bulletin*. During Joe Gorman's Presidency, Myron worked tirelessly to improve the POA's membership numbers and financial status, and also served as "substitute" secretary during absences.

Above and beyond the aforementioned highlights, Myron Henry always demonstrated a kind and thoughtful manner toward his fellow board members, and maintained an unwavering focus upon what was in the best interest of his fellow Village Residents.

Congratulations Myron... YOU ARE A MOST DESERVING POA "HALL OF FAMER"!!

Respectfully submitted... William Yelverton,
POA Board of Directors



**DAYLIGHTS SAVINGS
TIME BEGINS
SUNDAY, MARCH 11**

Medicare Special Enrollment Period Ends March 31!

Betty Cunningham of SHINE (Serving Health Insurance Needs for Elders) reports that the Medicare Special Enrollment Period that comes only once a year runs from January 1 – March 31. This is the time for people who didn't sign up for Medicare when they could/should have to get signed up. You **MUST** sign up for Medicare by March 31, and it will go into effect July 1. **There are penalties if you don't – 10% for each full 12 months that you could have it and didn't!** □



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HELP WANTED

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Once a month for the Village of Fenney.
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Attractive compensation. Starting March 27.
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Meet Our Newest Board Members!

We are pleased to introduce you to our newest Board members. As you will recall, the POA voted last year to expand the number of Board members, and we have received a tremendous response. This is our first round of new inductees, and we expect throughout the year to add more. If interested, please contact POA President, Cliff Wiener, at poa4us@hotmail.com.

Andrew Curtis, Village of Mallory

Andrew Curtis is a local estate planning attorney in Fruitland Park. He relocated to The Villages in 2006 from Miami. He is originally from Long Island, New York. He has graduated from such top universities as Cornell, Michigan, Georgetown and NYU. Prior to attending law school, he worked in both advert-

ising and as a stockbroker. He is married to his wife Eve, and is the proud father of his son Max, who recently graduated from Cambridge University in England. While he classifies himself as a happy resident of The Villages, he got involved in the POA because he believes in its mission of informing Villagers of problems they might otherwise not hear about. He is also an avid cat lover, having found forever homes for 10 cats last year. He has also participated in two Honor Flights.

Theresita "Tita" Dumagsa, Village of Fenney

A brand new resident of the Village of Fenney, originally from Cebu, Philippines, and a resident of Northern Virginia before moving to The Villages in 2016, Theresita "Tita" Dumagsa is a Dietitian by education. She was **Valedictorian** of her high school class, and is a graduate of the University of Santo Tomas (UST) in Manila, Philippines, *Cum Laude*. Shy of a

thesis, Tita completed her Masters graduate studies in Food Services Administration at the Rutgers State University of NJ. Her professional career was as a Food Service Director and Chief Dietitian and a Nutrition College Professor and Training Dietitian in various hospitals and nursing homes in New Jersey and Virginia. Tita was the Editor-in-Chief of her high school and college papers. After retiring from Dietetics, Tita worked with United Airlines as a Human Resources Representative. She currently serves as the President of the United Airlines Retiree Group in The Villages, aka, the Citrus Groupers.

In 2017, Tita received the prestigious **Most Influential Woman in the World** award from the Filipina Women's Network's (Global FWN 100) in the **"Behind the Scenes Leader"** category, which recognizes 100 women of Philippine ancestry in the world who are changing the face of leadership in the global workplace. They have each reached status for outstanding work in their respective fields and are recognized for their achievements and contributions to society, mentorship and legacy, and are a driving force behind the success of a social cause or life issue, a community organization's project or initiative.

Her life's work has been to advocate for those who need a voice to help lift people from poverty in the Philippines through grant proposals she's written that provided for education, livelihood and infrastructure projects, particularly when the deadly and devastating super typhoon Haiyan that killed over 10,000 people hit the Philippines in 2013. Tita is a member of the Fil-AM Club and the Filipino Karaoke Club of The Villages.

Tita sees her involvement with the POA as a means of "giving back" to the community for the blessings she has received since moving to The Villages. It also fulfills her personal philosophy of "In service to others above self for the greater good," which she believes the POA is all about.

Elisabeth Hutton, Village of Dunedin

Elisabeth and her husband Chuck, live in the Village of Dunedin. They moved to The Villages October 2014 from Emerald Isle, North Carolina. In 2016, she served on the planning committee for a residential information meeting about community standards, and Chair of Color Committee that developed a

(Continued on page 7)

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New Board Members

(Continued from page 6)

report of possible color options.

Prior to moving from Emerald Isle, she served as Director-At-Large and Board treasurer of Sound of the Sea Property Board in Emerald Isle. This Board represented one hundred and eleven Unit Owners, and worked with residents to maintain and improve the overall appearance of the complex. She also was President of her Building Board representing 36 unit owners, and led the reconstruction of the building.

Elisabeth holds BS with a major in Nursing from Alfred University, and MS in Nursing and PhD from Virginia Commonwealth University. Prior to retiring, she was a Public Health Nurse Consultant to the Virginia Commissioner of Health, serving as chair of two statewide health teams to improve the health of infants, children and adolescents and their families in Virginia.

Since living full-time in The Villages, she and her husband are members of the Villages Chapter of the Florida Native Plant Society, enjoy Mexican Train and line dancing with friends, and the lifestyle of The Villages.

Cathy Peppers, Village of Tamarind Grove
Cathy and husband, Ralph, moved from Fresno, California to the village of Tamarind Grove in August of 2012. They'd lived in California all their lives, and no one there could understand why they were moving to Florida, including their two grown children.

Over and over they gave the same answer, "The Villages Lifestyle, there's nothing like it anywhere else." Ralph is a Building Contractor. Cathy worked in Human Resources, retiring as VP of HR for "The Fresno Bee". She also worked in similar positions in the manufacturing and retail food industries. She successfully introduced "AED" programs into two of "her" companies. She also served with distinction on the Board of Directors for The Marjaree Mason Center, Fresno's only shelter for domestic violence victims. Their mission is to champion the victims of this scourge, provide safe refuge, legal and monetary assistance, and help them transition to safe and productive lives.

She attained her BA in Economics from California State University at Fullerton, and enjoys computing, home decorating, sewing, needle-

work and reading, especially "The POA Bulletin" for the local news that isn't available elsewhere. Her previous experience with AEDs led her to become one of the coordinators for her neighborhood's successful AED program. She started looking for another positive, meaningful way to serve the Villages residents, and found it in the POA. □

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Amenity Authority Committee (AAC) Meeting Highlights February 7, 2018

Resident Comments

Mr. Jim Stickle, a resident of Greenbriar and a member of the visually impaired group, thanked District Clerk, Jennifer McQueary, for helping him access the meeting agenda on his phone, and requested that the District make all meeting agendas more easily accessible (found) via mobile devices. He said this helps him to see the agenda much better than looking at the screen in the room.

Old Business

- First Baptist Church Property and Fellowship Hall Purchase. District Manager Janet Tutt said that staff has met with the engineering firm regarding drainage and easement issues, and that Attorney Scott Gerken has been meeting with Marion County officials and working on documents. She

said that while it may seem the process is moving slowly, staff and attorneys are being meticulous in the due diligence process. She hopes to bring a purchase contract to the next meeting, with the understanding that there will be some "belts and suspenders" (aka, contingencies) to be addressed.

- Two-Board Fence on El Camino. At the January meeting, AAC members requested a cost to put in a golf cart parking lot so residents can park and walk their dogs to the area in question, instead of driving the carts on the grass. District Property Manager, Sam Wartinbee, said a 10-space parking area would cost approximately \$2,800 and that no permits would be required to construct. Committee members asked if the number of spaces could be increased, and authorized Mr. Wartinbee to use his judgement to put in as many spaces as possible. The parking area would be adjacent to the multi-modal path, so there will be no need for a path to the grassy area. The committee members understand this to be a potential long-term solution and hope that, if residents will cooperate, the two-board fence will not need to be constructed.
 - Tennis Court Lighting Concern. Staff is continuing to evaluate this issue.
 - Mulberry/Springdale Dog Park. District Recreation and Parks Director, John Rohan, advised that a very positive meeting was held with residents regarding maintenance issues and concerns, and stewardship of the area. They heard suggestions and concerns, talked about best practices, standardized practices at all Villages dog parks, and resident cooperation and stewardship.
- Residents also spoke positively about the meeting, and said they had gotten together when they read that the AAC had said they might close the dog park if residents did not uphold their end of responsibilities. They

said the meeting clarified what the expectation of residents is, and what the District will maintain. Mr. Rohan compared resident responsibility in helping maintain the grounds with repairing divots on the golf course or raking in the sand traps. If a dog digs a hole, its owner should fill it with sand and rake it out so the grass can regrow.

Residents do not seem to agree about the construction of a barrier between the large dog and small dog areas. Ms. Tutt stated that staff is not inclined to pursue constructing a barrier, as this is not standard in the other dog parks.

Another stated concern is whether people using the park have resident ID cards and if non-residents are also using the park.

- Power Corridor (Mulberry) Trail Reconstruction. Ms. Tutt reported that when Kimley Horn and Associates (KHA) provided 60% phased plans to all reviewing agencies for input, Duke Energy responded that it would not permit any trail widening beyond 12 feet within their right-of-way, per their 2014 Electric Transmission Right-of-way Requirements for Shared-Use Paths/Trails. This width is described as non-negotiable. Ms. Tutt said that when the trail was constructed, these requirements did not exist, and when they were changed, existing trails were "grandfathered". She said communication from Duke states there is no problem as the trail exists, but any modifications, including adding ribbon curbing, would invoke the new requirements. Staff recommended leaving the trail in its existing condition.

Resident Jim Stickle told the AAC members that he is aware that Orange County has successfully negotiated solutions to these types of situations, and asked the AAC to review his documents and consider a similar approach. AAC Chair-man Carl Bell said

(Continued on page 9)



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AAC Meeting

(Continued from page 8)

that the AAC would not review the documents at this meeting.

Committee member, Lowell Barker, suggested that the "Share the Path" signs be made larger and that reflectors be placed on the large power poles along the path.

Ms. Tutt reported that, to date, \$65,000 has been paid to KHA for the 60% construction plans for a project that will now NOT be completed.

The next regular meeting of the Amenity Authority Committee is March 7 at 9AM at the Savannah Center. Meeting agenda and minutes can be found on **DistrictGov.org** - the District website. 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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This year 39 Village groups and clubs, along with 169 golf carts, will be participating in this yearly event. New to this year's Parade will be the American Legion along with the Wildwood High School Marching Band. All The Villages Irish Clubs will be represented.

Come to enjoy the fun, celebrate the tradition and wear your green. □

AARP Driver Safety Course

AARP Driver Safety now offers a 6 hour "Smart Driver" course for seniors; it is designed for those 50 and older. In The Villages, there are at least 4 classes each month. The classes are either two days, 9AM to 12 noon, or one day* 9AM - 4PM. Fee is \$15 for AARP members, \$20 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration.

- March 06 and March 07, Colony Cottage, Paul Scannell, 399-6414
- March 07*, Harbor Chase, Al Cloutier, 633-2793
- March 13 and March 16, Laurel Manor, Pete Cronas, 753-7249
- March 21* Sumter Grand, Pauline Howell, 205-3880
- March 17 and March 24, Paradise, John Shepard, 399-2344
- March 22 and March 22, Savannah, Don Walker, 430-0610 □



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Project Wide Advisory Committee (PWAC) Meeting Highlights February 12, 2018

Project Wide Fund Resident Concerns

- A Community Development District (CDD) 10 resident, living just off of Morse Boulevard south of CR466A, expressed concern that the area behind his house has become a place where residents gather for a variety of social activities, including flying drones, using the area as a dog park, and enjoying happy hour and sunsets. He said the noise has become so disruptive he is unable to enjoy his lanai and outdoor space, which faces the area. He requested that the PWAC install a fence to restrict access to that strip of land. He also noted that there is a dog park less than a mile away.

PWAC members had lengthy discussion about spending funds to solve a problem that involves restricting access to public land, while balancing the rights of residents to enjoy their quality of life. Another issue raised was whether constructing a fence every time a resident asks for it will degrade the overall aesthetics of The Villages.

Assistant District Manager, Richard Baier confirmed that he and District Property Manager Sam Wartinbee have visited the area several times to verify the facts, have contacted Sumter County Animal Control to control dogs that are off-leash, and have explored a variety of solutions to the issue. Mr. Baier **said, while this issue is specific, there are also general issues to consider.** Other areas have also experienced problems with excessive wear and tear on property because of golf cart and dog traffic. Mr. Baier added they are trying not to create a standard, and that the District has also looked at whether to establish a policy.

Among the solutions that were considered are landscaping or a berm that would create a natural separation, signage, or a temporary (unsightly) fence that would restrict access. Everyone acknowledged that signs are largely unenforceable and the cost of a temporary fence is nearly 75% of a permanent fence. Landscaping would be significantly expensive too, and would require a different maintenance challenge.

Committee members directed staff to come to the March meeting with a cost estimate to construct a permanent 2-board fence from the area in question to the Soaring Eagle, to prevent the group from simply moving down the road. Committee members emphasized that there is also an education component needed.

- A resident from Ashland asked why the cart paths are not marked south of CR466 as they are north of CR466. Chairman Peter Moeller explained that the Multi-Modal Path Discussion Group (MMPDG) discussed the paths and marking "ad nauseum," and that residential districts agreed that reflective markings and striping were not needed everywhere. He said some districts north of CR466 have chosen not to honor that agreement. (NOTE: There was no formal agreement.) Mr. Moeller also stated, though, that they have responded to specific areas that residents have advised them of where markings may be needed for enhanced safety.
- The resident also requested that PWAC reconsider putting baby changing stations in the family recreation centers. Committee members noted they are in the public restrooms at all of the Town Squares, and directed staff to come back to the next meeting with information and costs to install them at recreation centers with family pools.

New Business

Sumter Landing Community Development District (SLCDD) Agreement with Lawrence D. White.

For more than a year, and several times over the last number of years, residents from the Lake Miona Conservation District Area have come to the District with concerns about the overgrowth along the banks of Lake Miona which has, among other concerns, diminished residents' views of the lake and allowed various undesirable wildlife species to develop habitats.

In January, residents again attended the meeting and indicated that if PWAC approved the plan that was put together by Jeff Pardue with Breedlove, Dennis & Associates, and that was presented to and approved by Southwest Florida Water Management District (SWFWMD), the residents were willing to enter into an agreement that they would pay for ongoing maintenance.

The plan that was presented will cost approximately \$104,000, although it has not yet been determined what impact Hurricane Irma might have on the costs.

The District has always maintained that there has never been a violation of the SWFWMD water

(Continued on page 11)

PWAC Meeting

(Continued from page 10)

permit, and that it is under no obligation to implement the plan that was presented. PWAC members have also consistently expressed concerns about setting a precedent since there are a large number of conservation easement agreements throughout The Villages. Residents of the area have said their easement agreement is different and unique.

District staff presented PWAC members with an agreement between the District and Lawrence D. White, one of the residents of Lake Miona, that provides that Mr. White will pay for the entirety of the initial work, that no work will be completed until the District is fully paid, and no portion of the ongoing work will be performed until it too has been funded by Mr. White or his successors and assigns. The District will work with its environmental consultant and will utilize its normal procurement process to obtain quotes for the total cost of the initial work and provide those quotes to Mr. White. The quotes will include the application of herbicide treatments on a bi-monthly basis during the first year and quarterly during the second year.

PWAC members applauded the agreement as establishing a model for resident involvement in the maintenance of their views (which is not the responsibility of the District), while giving the District oversight of the implementation of any plan, permit administration and compliance. Committee members recommended the plan be presented for SLCDD approval.

Sumter Landing Amenities Division Fund

- Aquatic Access Lift. A resident of Sunset Pointe requested an aquatic access lift for the neighborhood/adult pool, citing numerous residents who have difficulty getting into the pool using the steps. District Recreation and Parks Director, John Rohan, said he believes that 32 of the 37 pools located south of CR466 have lifts. PWAC members agreed to recommend SLCDD approval for the requested lift at Sunset Pointe, and asked Mr. Rohan to come back with the total number of pools that do not have lifts for incorporation into the next budget cycle.

The next PWAC meeting will be held **Monday, March 12** 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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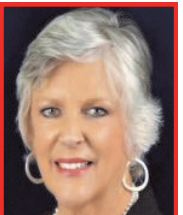
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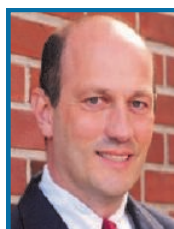
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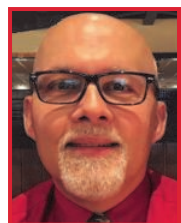
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Reduce. Reuse. Recycle. Guidelines to Help You Recycle Correctly

Melissa Baldwin from Waste Management presented great information about recycling at the January Membership meeting at Laurel Manor. She defined recycling as "turning something old into something new," and said that markets determine what can be recycled based on the demand to turn it into something new.

Ms. Baldwin also said that "Recycle" is the third word in the tagline for a reason, asking consumers to first reduce and reuse as much as possible by doing things such as using their own bags at the grocery store or their own water bottle instead of plastic.

When it comes to recycling, she said they are educating people to "get back to basics", with a focus on aluminum and steel cans, plastic bottles and jugs, and cardboard and newspaper. She added, *"When in doubt, throw it out."*

The most valuable items to recycle are aluminum and cardboard because of the energy savings in making them new. Ms. Baldwin said it costs the recycling companies a lot of money when the wrong things are recycled. "Tanglers" – items such as plastic grocery bags, cords, strings of lights, plastic rings that hold 6-packs, etc., are a huge problem because they cause extensive and

costly damage to the equipment.

This includes shredded paper, which cannot be recycled. Also causing costs to rise are "contaminated" items, such as food boxes and other containers that still have food in/on them.

The Waste Management Materials Recovery Facility (MRF) in Tampa has a very high shipping rate to commodity markets – approximately 90% – while others only ship 40-50%. She encourages people to buy recycled products as that will help the demand-driven markets that use them. For example, plastic bottles can be made into clothing, aluminum cans can be turned into new cans in 60 days, and recycled newspaper can be made into other food boxes.

A sad statistic: 69% of plastic bottles don't get recycled. They are one of the most common sources of marine debris. By 2050, there will be more plastic than fish in the ocean. In the US, we use 2.5 MILLION plastic bottles every hour! What can we do? Reduce. Reuse. Recycle!

What Not to Recycle

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- Tanglers
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- Broken/sharp glass
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- Cloth/Clothing
- Hazardous items
- Shredded paper
- Non-recyclable plastics
- Liquids
- Frozen food containers

(Continued on page 15)

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Recycle Correctly

(Continued from page 14)

There are other places you can take these items for recycling; check with local government for hazardous material collection dates and locations, banks and other businesses for shredded paper, donation centers for clothing and other reusable items, and scrap metal yards for scrap metal.

Residents asked questions about specific items:

- Styrofoam – No.
- Glass – Not encouraged, but will take it. Some communities are starting to eliminate glass from pick up. So far, it is included in The Villages pick-up.
- Pharmaceuticals and pill bottles – No, check with pharmacies.
- Light bulbs – No, hazardous waste.
- Drinking bottles – Yes, rule of thumb is bottles or cartons with narrow necks.
- Batteries – No, hazardous waste. Also check with Point of Purchase and stores like Home Depot and Lowe's for recycling.
- Tires and empty paint cans – No, the answer is always local government.
- Jars with lids – Yes, glass jars can be recycled as long as they are clean. Metal lids can be recycled; the larger the lid, the better.
- Plastic caps – If you have a plastic bottle with a plastic lid, screw the cap onto the bottle and recycle the empty bottle with the lid on it.
- Plastic produce containers – Called "clam

shells" – No.

- Steel/Metal cans with no lids – Yes, keep lid partially attached.
- Milk and other cartons – Yes.
- Mixed packing materials (Cereal box with other plastic bag inside) – Recycle the box. Throw away the plastic bag inside.

Other Resident Questions

Q. How many tons are resaleable and who gets the money? **R.** The Tampa facility ships approximately 90% to markets. Waste Management sells the materials shipped and the money funds their recycling operations. It is not a money maker, but they must cover their costs.

Q. What about the triangle and arrow markings that are supposed to indicate a recyclable material? **R.** The industry uses those markings to identify the category and composition of the product, and has moved away from using them as recycling guidelines. **Q.** Are tours of the Material Recovery Facility available? **R.** Because the facility is not safe for visitors, plant tours are not available, but there is a classroom where presentations are made to a variety of groups.

County Information for Hazardous Waste Drop-Off or Collection.

Lake County: Hazardous Waste Center at 13130 County Landfill Rd., CR561, Tavares.

Some items are accepted at Mobile Unit Events. Please go to the Lake County web site at lakecountyfl.gov for the dates and locations of the Mobile Unit Events.

Marion County: Baseline Landfill - no charge or some items may be taken to the nearest Recycling Center located in Weirsdale at 13535 SE 164th Street, just off Hwy 42. Please check the Marion County website at marioncountyfl.org for acceptable items and operation hours for the Recycling Center and Landfill.

Sumter County: Amnesty Days program for disposing of Household Hazardous Waste. Please contact Sumter County at 793-0240 for more information on the Amnesty Days program schedule or for more information on acceptable items for disposal.

Source: DistrictGov.org □



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Urgent Care & Emergency Room Facilities Handy Pull Out Guide

Urgent Care Facilities In or Near the Villages

441 Urgent Care

Brownwood

4669 E SR44, Suite 1, 352-693-2340, ext. 3
M-F 7AM-5PM, Sat. & Sun. 8AM-5PM
(Open 365 days)

Buffalo Ridge

3602 Wedgewood Lane, 352-350-1526
M-F 8AM-5PM

Colony Plaza

340 Heald Way Suite 208, 352-633-2827
Daily (incl. Sat., Sun. & Holidays) 8AM-8PM

Lake Sumter Landing

910 Old Camp Road Suite 182, 352-350-1525
M-F 7AM-5PM; Weekends 8AM-5PM
(Open 365 days)

Mulberry Plaza

8489 SE 165th Mulberry Lane, 352-268-2464
M-F 7AM-5PM

Summerfield

17820 SE 109th Ave., Suite 108, 352-693-2340
Daily (incl. Sat., Sun. & Holidays) 8AM-8PM

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Sat. 9AM-3:30PM, Closed Sunday

Lake Regional Urgent Care

Hours at ALL Lake Regional Facilities are
M-F 8:30AM-7PM, Sat. & Sun. 8:30AM-5PM

- 910 Old Camp Road #114, 352-259-4322
- 16890 US Hwy 441, Mt. Dora, 352-385-4405
- 8404 US Hwy 441, Leesburg 352-315-8881

Paramount Urgent Care

805 CR466, Lady Lake, 352-674-9218
Daily 8AM – 8PM

Premier Urgent Care

1580 Santa Barbara Blvd., The Villages
352-259-2159
M-F 8AM-6PM, Sat. 9AM-4PM,
Sun. 9AM-3PM

Unova Urgent Care

539 Rolling Acres Rd., 352-973-4070
M-F 9AM-9PM, Sat. 9AM-5PM,
Closed Sunday

Florida Hospital Centra Care

1103 N 14th St., Leesburg, 352-314-2328
M-F 8AM-8PM, Sat. & Sun. 8AM-5PM

After running a list of Urgent Care and Emergency Room locations in the February *Bulletin*, we received considerable feedback advising us of additional facilities and requests for all listings on a page to hang on refrigerators. Here is that list, with basic facility contact information and addresses. We strive to be as accurate as possible, however, locations may change, added or closed. **Call ahead to verify locations and hours. If you have an emergency, call 9-1-1!**

Emergency Rooms in Lake, Sumter & Marion Counties

The Villages Regional Hospital

1451 El Camino Real, 352-751-8863

Leesburg Regional Medical Center

600 E. Dixie Ave., Leesburg, 352-323.5762

Ocala Health/Summerfield ER

14193 S US Hwy 441, Summerfield,
352-245-4440

Florida Hospital Waterman

1000 Waterman Way, (US Hwy 441) Tavares,
352- 253-3333



District Customer Service

352-753-4508

DistrictGov.org

To sign up for e-Notification:

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

We recommend 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. □

CORRECTION: The Villages Regional Hospital - We were advised that the Urgent Care facility located at the hospital CLOSED in July 2017. The Emergency Room, however, has been expanded to a 50-bed unit. *We apologize for this inaccurate information.*




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Tom Heller 874-2167	Bob Payne 748-0455 or 315-694-0925	Alex DeRegnaucourt 603-3777	LD Black 469-500-1210	Kim Aschman 630-270-7584	Paul Jackson 859-322-1953	Guy Shipley 321-356-3755
		 				
Buddy Clark 504-8145	Jaylene Sheldon 805-7653	Dave Head 571-8001	Cory Freilich 770-500-9943	Ivy Wahrenburg 250-5461	Cheryl Simmons 404-272-6113	Mary Larkin 406-5359
 					 	
Carla Boyd 277-6494 Jack Boyd 913-710-5301	Bonnie Manross 446-0107 Jean Kreiger 425-0865	Rob Mack 653-8010	Keith Caulk 431-8539	Deb Woods 352-212-1268 Roland Stults 406-8030	Mary Grant 255-0300 Mercedes Sanchez 533-1244	

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LIGHTNING MATTERS

***Don't be a victim of door-to-door
lightning rod/system sales scams.
Points to consider in assessing
your lightning risk.***

By Len Hathaway and Bob Freeman

Again, this year we have received a report of a lightning rods salesman engaging in door-to-door sales in violation of The Villages no solicitation policy. A year ago, a homeowner was advised that the lightning protection system (LPS), commonly called lightning rods, needed to be "fixed" for \$1,600, (probably the cost of the original installation). The homeowner balked, and the price was quickly dropped to \$500 and the homeowner wisely declined. The salesman's business card had a non-existent address and telephone numbers and was turned over to Seniors vs. Crime.

It appears that this same individual returned again in January to "inspect" the LPS and to "clean the roofs" of homes where he previously installed LPS due to door-to-door solicitation. He called on a homeowner advising that, due to an alleged lightning strike, 80 feet of cable and five connectors at \$25 each needed to be replaced on the LPS for \$1,568. This is nearly \$18 a foot whereas even uninstalled Underwriters Laboratories (UL) listed aluminum cable would

cost about \$2 a foot and copper \$3 a foot. The connectors cost about \$3 each.

The homeowner, on a tight budget, was given multiple "discounts" and eventually agreed to pay \$1,225, but placed the charge on a credit card. A friend then intervened on behalf of the homeowner and quickly recognized that this was a scam, and reported the case to Seniors vs. Crime. The credit charge is now in dispute and hopefully the homeowner will get the money back. The friend also called in a UL listed LPS installer who found that the installed system did not meet National Fire Protection Association-780, ***Standard for the Installation of Lightning Protection Systems***. The entire system would need to be removed and replaced.

Typically, the tactics used in these cases results in great anxiety on the part of the homeowner.

In another recent case, unrelated to scammers, a homeowner with a LPS contracted with a roofing firm for a new roof. The roofer removed the LPS and reportedly said it would be reinstalled.

After the roof was replaced the homeowner called in the LPS installer who found that, not only did the roofer not re-install the system, but apparently disposed of the components.

Fortunately for the homeowner, the roofer agreed to pay for an LPS firm to reinstall the system – a very expensive lesson for the roofer.

When considering your lightning risk living here in the Lightning Capital of the US, which historically leads the nation in deaths, injuries,

(Continued on page 19)

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Door-to-Door Scams

(Continued from page 18)

and property damage, here are some points to consider in your due diligence evaluation.

If you do not have a LPS, and are considering same for the protection of your home, family, and pets, solicit bids from firms that are listed by UL. Verify that their craftsmen are qualified as Master Installer by the Lightning Protection Institute. There are two such firms that advertise in the POA Bulletin:

- A-1 Lightning Protection Services, Inc. (pg 5),
- Triangle Lightning Protection, Inc (pg 11).

These firms do not solicit door-to-door. They also comply with the Florida Statute that requires all utilities to be marked (Call Before You Dig 811) and located before beginning the installation. Upon request, they will have their insurance agent/broker provide you with evidence of general liability and workers compensation insurance.

If you have a LPS that was installed by a door-to-door solicitor or was recommended to you by a friend or neighbor who did, you should have it inspected by one of the firms noted above. The estimated cost is \$100 to \$150 depending on the size of the home.

ding on the size of the home.

If you have a LPS and do not know who installed it, have it inspected by a firm listed above.

If you have a LPS and have added on to your home, including pool cages, a pergola, or have made any roof modifications, such as solar panels, satellite dishes, or roof vents, immediately call in one of the firms noted above. Also call if you have had any extensive excavation or landscaping near your foundation where a cable or ground rod could be damaged.

If you have a LPS and it has not been inspected in the last five years contact your original installer or one of the firms above.

If you plan to re-roof call in your LPS installer to correctly remove and then re-install the LPS. Roofers expertise is providing you with a quality roof and should not be relied on to correctly reinstall the LPS.

Lightning 101

If your club, organization, church, or civic group would benefit from a free community service non-commercial Power Point presentation, *Lightning Tips for Villagers*, that addresses personal lightning safety, lightning protection systems (rods), lightning surges to electronic equipment,

and debunking nine common lightning myths contact Len Hathaway at lhatha@aol.com or Bob Freeman at statlit1@aol.com. □



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Despite popular belief, wealthy people aren't the only folks who may need revocable living trusts.

Attorney Andrew Curtis, Esq. – whose practice concentrates on the areas of trusts, estates and elder law – is very familiar with this common misconception.

"It's a false notion," he said. "For example, I recently had a fellow, whose mother had just died, visit my office. All she owned was a \$100,000 condo, and her will read, 'I leave my condo to my child.' Clear and simple. Well, the child had to go through probate before he could sell the condo, and the legal fee was \$3,000. A revocable living trust may have avoided this."

Below, Curtis has shared many other reasons why a revocable living trust may be advisable for a person of modest means.

A trust might also allow you to "rule from the grave" – after you pass on, your assets may be distributed according to specifications made while you were still alive. This may prevent potentially undesirable scenarios, such as your children leaving their inheritance to people you never knew or cared for, like a daughter-in-law. If you leave your assets to your kids in a lifetime trust, they may each use the money for normal living but, upon their subsequent deaths, the remaining assets will pass to your grandchildren or to the surviving sibling(s) – not to their spouse. Further, the trust may protect against your spouse leaving the money to a new spouse or significant other after you are dead, or to a caregiver.

Trusts are also extremely useful in second marriage situations. If you simply leave your assets to your new spouse, he/she is free to leave them to his/her children, not yours, once you pass away. This scenario may be avoidable with a trust, however, and the assets would ultimately pass to your kids.

Trusts may be used to manage assets inherited by children who aren't good with money. For example, you may provide that the child will only get the income from his/her inheritance, or receive it in monthly installments.

Trusts may also protect your children's inheritance if they go bankrupt, divorce or face a lawsuit. Further, if you have a handicapped child, a "supplemental needs trust" may be utilized to prevent loss of his or her government benefits.

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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. □

Did You Know?

If you need to contact any Sumter County official, rather than paying for the long-distance call to Bushnell, just use the toll-free number 1-866-878-6837 (1-866-8SUMTER) □

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Our Gardening Column:

March Madness

by Anne Lambrecht,
Fanatical Gardener
Mrsanne04@gmail.com

Now is the time for all good men (and women) to come to the aid of their gardens. The last frost date for our area is March 15th – and winter is officially over! The Earth is finally ready to plant, prune and feed.

Confession from Fanatical Gardener: I've been trimming and pruning for a MONTH now!

Now where can you get good, healthy, different, nice plants to replace your frost-damaged plants and sad looking gardens?

HERE'S THE ANSWER: there are TWO University of Florida Master Gardener Plant Festivals coming up in March!

MARCH 10 – 11th Marion County Master Gardeners' Spring Festival, Southeastern Livestock Pavilion, 2232 NE Jacksonville Rd, Ocala. 9:00 – 4:00. Native and tropical plants, trees and shrubs, flowers and herbs, garden décor, water-wise landscaping, demos and live talks. Also, a huge Kid Zone featuring kid's nature and gardening activities. For info, visit marioncountyfl.org/springfestival or call 352-671-8400.

MARCH 24th Sumter County Master Gar-

deners Spring Garden Festival, 8:30 – 2:30, Wildwood Community Center, 6500 Powell Road, Wildwood, FL. Forty+ vendors will provide new plants and yard art! Master Gardeners will be available to help you determine the best options for your yard and answer your questions. A mini Speaker Series will address the benefits of bats, how to support bees and pollinators, turf care, irrigation practices, growing tomatoes and other topics.

I will be going to these festivals. Will my Garden Buddy go, too? □

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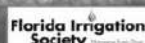


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Seniors vs. Crime

Leading the Fight Against Scams HOW SCAMMERS MAKE YOU PAY

Here at Seniors vs. Crime, one of our most common telephone calls is from residents who describe some offer – usually one that falls into the "Too Good to Be True" category – and they ask, "Is This a Scam?" Whatever the "this" looks like, here's our best answer to that question: Did someone say you can **ONLY** pay by wiring money, putting money on a gift card, or loading money on a cash reload card? If they did, then **YES – THAT IS A SCAM!**

We gathered that information and advice courtesy of Lois C. Greisman, who is the Associate Director, Division of Marketing Practices, at the Federal Trade Commission (FTC).

According to the information the FTC provided, scammers primarily want your money and they want it quickly (before you change your mind), safely (to them), and in an untraceable manner. Their most common methods to

accomplish their goals are to ask you to pay by either a wire transfer, a gift card, or a wire reload card.

If you use a wire transfer, once you wire the scammers the money, it is gone!

Under pressure from the FTC, some wire transfer services are now starting to offer ways to stop a wire transfer or to get your money back. Most depend on the wire transfer not having been cashed yet. It remains to be seen if these will work that well for consumers.

If you are asked to pay with a gift card such as an iTunes card, or a cash reload card such as MoneyPak, Vanilla Reload, or Reload-it, once you give the scammers the registration information, your money is **GONE** and it is **UNTRACEABLE**.

Whether someone tells you to pay to claim a prize, help someone out of trouble, or deal with tax issues from the (so-called) IRS, nobody legitimate is ever going to have you pay by wiring them money, getting iTunes cards, or putting money on a MoneyPak, Vanilla Reload, or Reloadit card. These are sure signs that the offer is a scam.

The FTC came up with a short (about one minute) video that highlights some of the

scam payment scenarios they see – and what you should do about them. To watch this very helpful video, you can visit the following website: <https://www.consumer.ftc.gov/blog/2018/0>.

If you need assistance with understanding any aspects of the various ways scammers trick you into sending them money, 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. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689 4606. □

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Remember, **no one** will watch out for your interests better than **YOU**. When in doubt about a Door-to-Door sales or service, **CALL SENIORS VS. CRIME first!** (10am - 2pm)

Sumter County: (352) 689-4600
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Marion County: (352) 753-7775 (T/Wed)
Wildwood: (352) 750-1914 (Wed)

Discount Partners

Another benefit for POA members is this Discount Partner program. Most venders will ask for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, feel free to tell them about our program. Please say "thanks" to our Discount Partners for participating in this program. You can find our Discount Partners on our website, poa4us.org.

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Captain Chesley "Sully" Sullenberger was an experienced aviator: a former Air Force F-4 'Phantom' pilot who wrestled military aircraft when engine "flame-outs" happened. Years of training prepared this hero to exhibit unnerving skill when the ultimate situation demanded. With his team of co-pilot and crew, Sully ensured that every passenger would walk (not swim) away from death's door.

Certainly the aircraft on that day was well designed and maintained. But that "bird" did not make the difference: rather, it was the combined knowledge of those professionals strapped within that fuselage. Radiation cancer care truly differs from the portrayal of a treatment machine somehow transformed into a life-saving "craft" whose performance and price tag cause spell-bound viewers to expect something magical to happen: it won't!

Put decisions for care where they count. Let's compare "flight crews" and experience. The Robert Boissoneault Oncology Institute (RBOI) has four Villages radiation oncologists whose total expertise approaches 150 years, a nurse practitioner with almost 20 years, three PhD physicists where local competition has none, and 12 physics staff personnel. RBOI continues to hold American College of Radiology accreditation, the most respected recognition awarded a comprehensive cancer center. Since Moffitt's departure, we are now the only radiation facility on The Villages campus with such accreditation... an honor we have attained for over 22 years.

This is your life. Sound medical decisions are only found when you interact with physicians. With that in mind, bring this article to our office, and be scheduled to meet with one of our physicians for a second opinion...without cost.



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