

THE



BULLETIN



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Champions of Residents' Rights Since 1975

The POA Website - poa4us.org

District Explains Complex Storm Water Management System To Residents in Workshop and at POA Membership Meeting

Hurricane Irma raised many questions about storm drainage and water supplies, and District Government responded by holding two resident workshops to explain our complex storm water management system. Assistant District Manager, Richard Baier, also presented the information to POA members at the March membership meeting.

Mr. Baier said that Storm Water Management is relevant to The Villages for these reasons:

- Environmental stewardship
- Interrelationship with potable water
- Permitting
- Relationship to aesthetic standards

He also said that we are fortunate that much forethought went into the development

of this resource, valued as a commodity. The presentation focused in three areas: 1) Storm Water Resources, 2) Uses, and 3) System Design.

Mr. Baier said that 6.5 million gallons of storm water are repurposed daily for irrigation, fire suppression and other purposes.

Trey Arnett of Arnett Engineering, the District's environmental engineering consulting firm, conducted the bulk of the presentation in the workshops. He said that a lot goes into the design, permitting, management and operation of the system, and said that residents should expect the same level of quality from the storm water management system as they see in their amenities, transportation systems,

and public safety in The Villages.

Most of the systems within The Villages are Closed Basin Drainage, which means that they don't drain into rivers and lakes. Anything that happens within the watershed will affect that basin, and changes in the basin will affect adequate storage.

The conveyance system removes runoff from property and streets through a system of inlets and pipes. The current design is based on a 25-year storm, or a 25% chance of 7.0 inches of rain in a 25-year period. The historic area in Lake County had a 10-year conveyance system as there were no water management standards or permit requirements at the time it was built in the 1970s.

The sole purpose of storage (different from the conveyance system) is to protect properties from flooding. Engineering will look at designing the basins for a 100-year storm, or a 1% chance in any year of 10 inches of rain in a 24-hour period. Although unlikely, this type of storm could occur more often. On the historic side in Lake and Marion counties, the storage was designed for a 25-year storm that produces 11.9 inches of rain over a 96-hour period.

Mr. Arnett pointed out that the golf courses were intentionally made a part of the storage design, and that if they had not been, the basins would have been much larger, adding cost to both the design and operation. In a typical storm with just a couple inches of rain, the basins will retain that water. In a storm like Hurricane Irma, the rainwater will spill over into the golf courses.

Hurricane Irma

Measurement of the storm was not exact because the rain came so quickly and intensely, but it is believed that 12-15 inches of rain fell in an 18-hour period, which significantly exceeded the design for those systems. On top of that, more than 30 inches fell between June

Tuesday, April 17, 2018

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

**The Villages Regional Hospital:
Update on Improvements to Better
Serve the Residents of the Villages**
*Presented by Michael Pittman, Vice President,
and Nancy Williams, Director of Nursing*

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, April 24, 2018

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

**Understanding Deed Compliance
and Architectural Review Process**
*Presented by Diane Tucker, VCCDD Adminis-
trative Operations Director & Candice Dennis,
Manager, Community Standards*

Followed by Questions & Answers
Audio and Visual in Overflow Room

Donuts and Coffee for All After the Meeting!

All Residents Welcome - Come and Join Us!

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Storm Water

(Continued from page 1)

and August. Mr. Arnett said that in the 21 years he has been in The Villages, there has never been an event of this kind, and said that the storm water management system performed incredibly well. As far as the District is aware, no water got inside of any homes, although it may have gotten into the porch areas. There were just a few areas where water did back up out of the inlets into the streets in Districts 4, 9 and 10.

Basins came over the banks and affected plant material, so the District will have to consider where plant materials are replanted and what new plants will go in those areas. From a permitting standpoint, the conditions will dictate what can be done. Prior to June, we were in an extremely low level of rainfall. All those factors must be taken into consideration.

Storm Water as an Alternative Supply

From a permitting standpoint, Mr. Arnett said that when designing a system, water use cannot adversely affect the environment when it comes to springs, wetlands, and other natural areas. The permit sets the amount of water that can be withdrawn from the ground (wells), and requires using the lowest quality water source first. This means that storm water is used first, then reclaimed (waste) water, and then groundwater (from the aquifers). Considering what could be done to use that alternative supply was a huge consideration when developing the system in The Villages. So, primarily south of CR466, storm water is used for irrigation and fire protection, which reduces the demand for groundwater to reduce adverse environmental impacts.

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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North of CR466, storm water is used as an irrigation source mainly for golf courses and roadways. Residential and commercial properties receive irrigation water from the potable water supply, so the irrigation water is the same as the drinking water. Why is it different? When you go from the older to newer areas, newer innovations and better standards are developed over time. It would be extremely expensive to rebuild the entire system north of CR466 to these newer innovations.

Commonly Asked Questions

Why does irrigation water sometimes smell? The Lower Floridan aquifer/water supply is deep into the ground and has been in the ground for much longer, picking up other substances that are not in the Upper Floridan. One of the biggest culprits is hydrogen sulfide, so when the irrigation demands are high and supplies are low, the water that is pumped out of the ground is coming from those deeper areas of the Lower Floridan.

What if you want to irrigate a vegetable garden? Use the potable water that comes out of the faucet heads on the sides of your house. The non-potable water is only connected to the irrigation system.

Why are there times when irrigation systems are running while it's raining? When the water basins are extremely full, running the irrigation along the roads and on golf courses can help the system recover by disposing of excess storm water.

Types of Water Basins

Residents often wonder why some water basins look different than others; why some always seem to maintain their water level while others go dry. There are 14 different types of basins that are designed for different functions in different scenarios. There is a series of maps available on the District's website DistrictGov.org that shows the locations of the different water basins

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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. □

Recent Scam Alerts

New Medicare ID Cards

Scammers may call about your new Medicare card to trick you into sharing your personal information - like your current Medicare number. Remember, **Medicare will never call you uninvited or ask for your personal or private information** to get your new Medicare Number and card. There are very limited situations in which Medicare can call you.

Here are 2 tips to avoid Medicare scams:

1. **Guard your Medicare Number and card.** Only give your Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf.
2. **Hang up on fraudsters.** If someone asks for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227).

Apple iCloud

Seniors vs. Crime recently advised that one of its Wildwood office volunteers received a very official-sounding call saying "This is Apple calling to tell you that your iCloud account may have been breached. Please press '1' for an Apple representative or call us back at (call back number left)."

He pressed "1" and a foreign-sounding man said, "This is Apple Support..." and he went on for a minute. Mark asked him to give some information to verify that he was actually from Apple, and why the number he was calling from showed an area code of 352 (Central Florida). The man spewed a few invectives and hung up.

Obviously, he was NOT from Apple. Since the encounter, Mark has received 6 calls, all coming from different numbers and, if you do not pick up, they leave the "Apple message."
DO NOT FALL FOR THIS SCAM!!!

IRS Calling

No they're not! The IRS will never call to tell you that you owe them money or that they are going to have you arrested today! Be especially mindful of any suspicious IRS calls as we get close to Tax Day. No matter if the Caller ID says anything related to the IRS or government, do not give any personal identifying information. In fact, do not even answer the call! □

POA Membership is a Great Value!

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

That's right, with your POA membership.

The POA is the *original* Property Owners' Association, advocating for property owners since 1975.

We all pay for, with our maintenance and amenity fees, golf courses and pools, recreation centers, activities galore, beautiful landscapes and preserves, and have fantastic town squares with nightly entertainment, restaurants and shopping.

We don't take our quality of life lightly, and the POA is committed to do all that it can to make sure our lifestyle continues, and to address

issues when they arise.

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 pre-filled renewal form, please do it today or go online to renew. If you've never been a member, you can use the form below and mail a check or go online at **poa4us.org** and sign up and pay online.

See Page 4 for our 2018 MEMBERSHIP MEETING schedule and locations! □

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POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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Three years - 2018/2019/2020 - \$30 per/household

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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

Storm Water

(Continued from page 2)

and how they are connected.

A common question is whether water can be moved around, and while it generally can be moved in an area within basins that are connected to a pump system, it cannot be moved from district to district or from north of CR466 to areas south.

Mr. Arnett highlighted three different types of the 14 basins. A Type 1 Storm Water Basin supplies the water conservation areas with storm water runoff and Lower Floridan groundwater for fire protection and irrigation. The water must always be available so groundwater is always being added and never really goes below a certain level. Golf Course basins are isolated. They are going to use the "hierarchy" of water source described earlier in this article.

A Type 5 is a more traditional type of basin that just responds to rainwater. No other water is added and none is removed. The levels will go up when it rains and go down when it is dry.

A typical wet retention basin is maintained for storage with a liner that provides for aesthetics or storage to offset groundwater demand.

Storm Water System Operation and Management

Mr. Arnett said these operations are very complex, through a system of irrigation transfer pump stations and gravity pipes, with

control valves that help manage the movement of water. The point is, what can be done to maximize the use of the alternative source, with groundwater use managed within the permit requirements? Aesthetics are considered when possible.

There are many interconnected systems to allow the use of more storm water.

Storm Water Basin Maintenance

Water quality is the responsibility of the District's Property Management Division, to treat nuisance plants or algae, within the constraints of what is allowed. Outside of the basin banks, the responsibility is determined by who owns the property, i.e., is it a private golf course, a commercial or residential property. The federal government expressly prohibit discharging or dumping anything untreated into the water.

After the workshop presentations, residents went into breakout groups to look at maps specific to their locations and ask questions. A video of the entire presentation, along with maps, is available on the District's website DistrictGov.org.

After his presentation to the POA membership, Mr. Baier answered the following questions:

Q. What is the difference between a pond and a basin? **R.** Typically, a pond is more natural, while a basin is engineered.

Q. Why has the water stayed so high across Morse by the post office? **R.** That area is a wet-

land with a slow discharge, similar to Evans Prairie on the south side of The Villages.

Q. Do alligators and other wildlife go through the drainage pipes? **R.** The movement of wildlife is mainly dictated by the size of the animal and size of the pipe! There are no active efforts to remove alligators or other wildlife, however, if a resident has a concern they can contact Property Management to investigate.

Q. What is the quality of runoff? Are filters used? **R.** Filters have been investigated but there are problems with maintenance and clogging issues.

Q. Is there any connection between increased population and sinkholes? **R.** Mr. Baier is not aware of any scientific study that correlates population growth with sinkholes. □

2018 Membership Meetings Revised Schedule

There will be two POA membership meetings in April. After that meetings will alternate months between Laurel Manor and Eisenhower Recreation Centers. Following is the revised schedule:

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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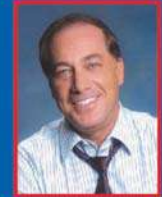
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Who Makes the Rules for Our Water Usage?

Southwest Florida Water Management District

Last year, as we all recall, we went from a Phase III Water Conservation order to a rainy season that produced more than 30 inches of rain, followed immediately by Hurricane Irma, which dumped another 12-15 inches. This left Villagers wondering who makes the rules and why we had to pay a 10% water usage surcharge as we watched the rain fall by the bucket.

Ross Morton, Ombudsman for the Southwest Florida Water Management District (SWFWMD), attempted to help Villagers understand the role of SWFWMD in issuing water use permits. He explained that his role is unique when, in 1994,



the public was upset with the way water management was being handled, so the Florida legislature created an ombudsman position. He must be neutral and independent and is not an arbitrator. He is there to make sure the public gets a fair process. He provides information, and makes sure all sides are heard.

Mr. Morton said that water districts are unique

to the State of Florida and started as water control districts prior to becoming management districts. There are five water management districts in Florida; most of The Villages is part of SWFWMD, while the areas on the historic side in Lake and Marion counties are part of the St. John Water District. They don't determine what is appropriate for an area, such as a development like The Villages. They are public corporations that receive money from taxes (you will see an assessment of around \$30 on your tax bill).

Water management districts are responsible for flood control, water supply, water quality and natural water systems. The water quality/quantity rule came into play in 1984; since that time, the districts have issued 65,000 permits. Rules were put in place, not to stop development, but to ensure that certain standards are met, including water quality, and that pre-and post-discharge rates are met during storm events. Water cannot leave faster than it did before construction occurred.

Water use permits regulate how much water is pulled out of the ground and how it impacts other users. The water district doesn't control the quality of the water that comes out of your tap; that is the job of the Florida Department of Environmental Protection and is often delegated to local government. There are three criteria: impact on existing users, is it reasonable and beneficial, is it in the public interest? There is a voluminous book that defines those administrative criteria in detail. All permits are reviewed by a hydrologist, engineer, attorney, senior and management staff before they are approved.

Percentage of water usage by category in SWFWMD's 16 counties:
 Public Supply 51
 Agriculture 32
 Landscape/Recreation 6
 Industrial Commercial 5
 Domestic Self Supply 3
 Mining/Dewatering 2.

Questions & Responses:

Q. How many different water utilities in The Villages does SWFWMD deal with? **R.** The Villages has one large water use permit with other sub-permits. When The Villages came in to develop, they had to get a surplus water permit (for roads, etc.), as well as a water use permit. They had to meet the three criteria. They had to show modeling and that there were certain percentages of efficiencies when water is applied. The water use permit is the contract/

(Continued on page 7)

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SWFWMD

(Continued from page 6)

license with the State to use a certain amount of water.

Q. SWFWMD issued the water conservation order last year and the local water utility implemented a surcharge on the potable and recycled water. If the user goes over the cap that is allowed, is there a monetary penalty? **R.** Mr. Morton got a lot of calls when the surcharge was imposed. The Water Management District likes to see a rate structure that discourages use of water after a certain point. Ultimately the District's main concern is that the permittee (The Villages) doesn't exceed its allocated quantities. Part of The Villages permit is groundwater, part is storm water, and part is reclaimed. The permit is set up to reduce consumption through its rate structure when a water shortage is declared.

Q. How is the tax that the District receives determined? **R.** The SWFWMD District Board, appointed by the Governor, determines the rate.

Q. How many permits have been denied by SWFWMD? **R.** The District doesn't deny a lot of permits because an applicant who is going to be denied usually withdraws the application. Not issuing denials doesn't mean that projects are not being reviewed or will be considered "unpermissible."

Q. After the restrictions were put in place, we had a hurricane and The Villages had holding ponds that were full, golf courses were flooded, sprinklers were going... was this mismanagement when there's a lot of groundwater or is this normal? **R.** The Villages has put a lot of effort and resources into their water management, and they try to apply for funding to improve conservation. The simple fact is, when it doesn't rain, there's going to be a problem. People don't realize that the State of Florida is not going to run out of water; it may cost a lot of money. We now have the technology to do desalinization and can pump it out of there. It's a matter of how much it will cost to get it to your lawn or potable water. There are a lot of misperceptions. Sometimes reclaimed water is exempt from surcharges.

Q. While the restriction was in place, Nestle was issued a permit to pump water for bottling. How does that jibe with a restriction? **R.** Florida has a large number of aquifers. When that bottling plant puts its pump in the ground, they must meet the criteria that it doesn't impact the adjacent user, doesn't affect the lakes and ponds, homes with wells, etc. By comparison, a use

permit for a single home on a well is allowed 100,000 gallons per day. The point is that numbers can sound high, but upon review, the determination was made that it would not have an adverse impact on adjacent users. The rules that allowed The Villages to pull water out to supply residents are the same that allowed the bottling plant to pump water because they each met the state standards.

Q. The Villages is now at least three times as large as when the permit was first issued. **R.** Yes, The Villages uses groundwater, reclaimed and storm water. The rules push them to use the lowest quality water first. (See Storm Water Management article on Page 1.) If the amount of water is changed, they do have to modify the permit and go through the review process.

Q. Aren't the aquifers being depleted with the tremendous growth? **R.** There are springs that are feeding the aquifers and recharging that water. There is a sustainable water supply and the amount that is being permitted is looked at to make sure it doesn't become unsustainable.

Q. Water use permit guidelines and criteria that must be met are "loose." If someone objects to a water use permit, it almost immediately goes legal. The person or group of individuals are going to lose because they don't have the resources to fight the number of lawyers at SWFWMD and the applicant. **R.** Florida developed a water use criteria that, if met, you can get a permit. But, the water under the ground is a state resource, it is not private.

When a water use permit is issued, it has to be reviewed and monitored on a regular basis. All of the data is available online for any ground-water well, any lake, etc. There is a specific process that has to be followed for all permit applications. There is no discretion on how that works.

Q. With all the talk about conservation, why doesn't the Developer use newer water conservation heaters instead of letting residents let the water run to get hot. **R.** There are programs that an applicant can use to help pay for upgrades. (It was noted that the newer homes do have the newer water heaters.)

Q. How does it benefit the State, the environment, individuals when a water bottling company doesn't pay for water. **R.** The State doesn't charge anyone for the water they pump. Individuals pay for their own water pipes and wells when they are on a well, the Developer doesn't pay the state. They are licensed to get a permit to get the water. They require users to meet certain standards and they are reviewed. (NOTE: Residents are paying for the delivery and maintenance of their water system.)

Contact information for Mr. Morton:
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2379 Broad Street, Brooksville, FL 34604-6899. Mobile/Office Phone (352) 796-7211, (863) 534-1448, (813) 985-7481, & (941) 377-3722, Ext. 6500.

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Sinkholes in District 4 Draw Resident Concerns

A standing room only crowd of residents attended District 4 Supervisor, Don Deakin's, Q & A session on March 4 and many attended the Community Development District (CDD) 4 Board of Supervisors meeting on March 9 seeking answers to concerns about the sinkholes that opened up in the Village of Calumet Grove. Sinkholes are not an unusual occurrence in the State of Florida, and not in The Villages, either. They have been known to develop on golf courses and in residential areas.

Few answers are available as to why sinkholes occur that satisfy residents' nervousness when they hit close to home.

Residents noted the sinkholes seemed to be in line with the storm water drain and asked whether a drainage pipe that was being replaced was the cause of the sinkhole. Others were concerned about insurance coverages and whether they can do anything to prevent future sinkholes.

Richard Baier, Assistant District Manager, gave a brief overview of why sinkholes occur and an update on the status of the Calumet Grove sinkholes at the CDD4 meeting.

"The entire state of Florida sits on top of several thousand feet of limestone. Limestone is a rock that can form with natural void spaces called porosity. In limestone where the void spaces are connected, the rock is permeable. Porous and permeable limestone makes great aquifers and provide millions of gallons of fresh drinking water for residents and agriculture. The most significant factor in the development of sinkholes is the dissolution of the limestone underlying Florida by naturally acidic groundwater.

"In Florida one may see depressions, cover-subsidence depressions or cover-collapse depressions. The first two types will show very little topographical disturbance to the naked eye, while the third is the type which shows an abrupt change in topography and is most associated with the thought of depressions, voids, and/or sinkholes.

"Although depressions in Florida sometimes occur in sets, most are isolated events. The bedrock underlying the state is honeycombed with cavities of varying size, most of which

will not collapse in our lifetimes. A quick inspection of your property for any sinking or soft areas might be prudent. Unless the depression is very large, there's likely to be little reason for concern." (Source: FDEC Geological Survey.)

Mr. Baier reported that soil borings had been completed and testing is underway. In addition, fill has been used to provide temporary stability (since that time, cement has also been poured into the depressions), pipe repair/replacement had begun, and a temporary storm water pump and backup plan have been put into place. He said the District has spent between \$125,000-\$170,000 of a total projected cost of \$225,000-\$500,000.

The Florida Department of Financial Services gives important homeowner advice about insurance coverage in a brochure called "SINKHOLES and CATASTROPHIC Ground Cover Collapse," available online at MyFloridaCFP.com. Search "Sinkholes" for this brochure and a variety of helpful information.

The brochure says that Florida law only requires insurance companies to cover "catastrophic ground cover collapse." All insurance companies licensed in Florida must "offer" sinkhole coverage, however, it usually is an endorsement to an existing policy and costs additional premium.

Florida law defines "sinkhole" as "a land form created by subsidence of soil, sediment or rock as underlying strata are dissolved by groundwater. A sinkhole may form by collapse into subterranean voids created by dissolution (the dissolving) of limestone or dolostone or by the subsidence as these strata are dissolved."

The Florida Department of Financial Services offers homeowners the following advice:

If You Are Buying a Home

- Call an insurance agent to determine whether the home is insurable.
- Check with your city or county officials about recent sinkhole activity in the area.
- If you want to purchase sinkhole coverage, be sure to tell your insurance agent and make sure the coverage is included in your policy or a rider.
- Hire a home inspector who can help you identify signs of potential sinkhole activity, like cracks in the foundation or walls.
- Consider sinkhole testing. While infrequent, an insurance company may require you to

(Continued on page 9)

Sinkholes

(Continued from page 8)

have this testing done prior to granting you coverage, under certain circumstances. 4-point inspections normally required by your lender do not address the potential for sinkholes on your property.

If You Have a Sinkhole Claim

Here are some immediate steps you should take if a sinkhole has opened on your property, or if a portion of your home has shifted or sunk due to ground cover collapse:

- Provide for the personal safety of your family. Evacuate, if necessary.
- Secure or remove your valuable possessions, if you can do so safely.
- Notify your insurance company or insurance agent immediately.
- Notify your city or county building inspection department.
- Mark the sinkhole or property with fencing, rope or tape to warn others of the danger. You could be held liable if someone is injured on your property.
- If you have sinkhole coverage, your insurance company will probably perform geological testing that will establish the cause of the damage. If the testing confirms that a sinkhole was the cause, your insurance policy should pay for the testing and repairs, less any applicable deductibles.
- If your insurance company denies your sinkhole claim or you disagree on whether damage was caused by a sinkhole or the method of repair, by law, you are entitled to participate in the Florida Department of Financial Services' Neutral Evaluation Program.
- The Neutral Evaluation program provides a professional engineer or geologist to serve as an objective third party to determine the existence of sinkhole activity and the method of repair and remediation.

Update on Sinkhole Situation in CDD4:

There were several sinkholes within the area behind the Calumet Postal Station, including Nancy Lopez Championship Golf Course, in the retention pond and next to the golf cart path. Four homes with seven residents were directly affected where additional sinkholes occurred. Other residents living in the neighborhood were also affected indirectly.

First Responders were called. Marion County officials **RED** tagged two homes, ("Unsafe-Do Not Enter or Occupy"); and **YELLOW** tagged two adjacent homes, ("Unsafe – Do Not Occupy"). Those tags are still visible on the four homes.

Representatives from Marion County, The Villages, District 4, the Developer, the homeowners' insurance companies, and local neighbors are working cooperatively together to assist the seven residents, stabilize the area, and remediate the issues as quickly as possible.

"This has been a very scary and stressful event for these seven residents. They are our neighbors and friends. I sympathize with them and their circumstances. We need to do all we can to help them get through this," said Deakin. □

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In Case You Missed It...News Highlights from March Meetings

Fence Recommended along Morse Boulevard, south of Hillsborough

After a Hillsborough resident approached the Project Wide Advisory Committee (PWAC) in February with concerns about residents congregating in an open area behind his house for happy hour and to play with their dogs, PWAC members received an estimate from District Property Manager, Sam Wartinbee, to install an approximate 520 foot and an additional 135 feet to extend it to the Soaring Eagle fields. The Committee recommended the expenditure to the Sumter Landing Community Development District for approval. Mr. Wartinbee advised that the fence will be completed when a new fence contractor is selected.

AAC Supports Mulberry Dog Park

The Amenity Authority Committee (AAC) went on record at its March meeting to remove the contingency on the Mulberry Dog Park that would allow the AAC to close the park if residents did not hold up their end of the stewardship agreement for the park. District Recreation and Parks Director, John Rohan, held a productive meeting with residents to clarify accountabilities for the District's Recreation and Property Management departments, and to explain what is expected of the residents. AAC members wanted residents to know that they consider the Mulberry Dog Park an amenity just as other dog parks in The Villages are. Concerns were raised in a previous meeting about lack of stewardship by the residents, and AAC members were reminded that the Mulberry Park had been acquired under different financial conditions than the newer dog parks.

Duval Residents Concerned About Removal of Pond "Island"

"Islands" or "vegetation mats" have been removed in eight of more than 200 ponds, according to District Property Manager, Sam Wartinbee, and residents from the Allendale Villas came to the Project Wide Advisory Committee (PWAC) to present their concerns and a petition signed by 82 residents. The mats were installed in 2012 on a trial basis, and residents believe they were performing as expected and have helped reduce the amount of chemicals needed in the pond. Mr. Wartinbee confirmed that the chemical treatments have been reduced by 15%-23%, although the costs for the treatments remains the same with or without the mats. There were three mats in this particular pond, costing \$12,000 per year. At issue are the cost vs. benefits, the aesthetics of the islands, and the use of less chemicals. PWAC members asked for more detailed data with respect to chemicals and actual performance of the islands. It was noted that the Developer has put in these vegetation mats in ponds at some of the championship golf courses, and has chosen to leave them in place.

Developer Saves Historic Trees

Last year, the Town of Lady Lake approved and issued permits for the removal of historic hundred-year-old oak trees on property the Developer had purchased to put site built homes on original manufactured home sites on Debra Drive in Orange Blossom. The Developer was able to site the new homes in order to save the trees. Thumbs up for finding a solution!

FY2018-2019 Budget Workshops Set

Barbara Kays, the District's Budget Director, presented the FY 2018-2019 Budget schedule to the Community Development District's Boards of Supervisors, the Amenity Authority Committee (AAC), and the Project Wide Advisory Committee (PWAC). Each group has set a preliminary budget workshop, with the AAC scheduled on April 4 at 1:30PM and PWAC on April 9 after its regularly scheduled meeting at 8:30AM. Both meetings will be held at the District office large conference room. The full budget schedule can be found on the District's website **DistrictGov.org**, click on 'Departments' at the top and select 'Budget'. Select 'Budget Calendar' from the menu on the left.

Multi-Modal Path Discussion Group (MMPDG) to Meet

The MMPDG will meet on April 5 at 9AM at Savannah Center. The agenda includes a presentation on a proposed directional signage strategy on the Multi-Modal Paths.

Sumter County Announces Fire Service Changes

At a workshop on March 20, Sumter County Administrator, Bradley Arnold, announced changes in Sumter County fire coverage to better service the new areas of The Villages. Beginning in July, Station 33, located south of the turnpike on US301, will be turned over to The Villages. The County also plans to accelerate the construction of a new fire station. In related news, District Manager Janet Tutt advised the Project Wide Advisory Committee that she will be bringing plans for an expansion to the Emergency Operations Center on South Morse Boulevard. □

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February/March Membership Forum Q&R

Q. Why can't *The Bulletin* be delivered as part of *The Villages Daily Sun*? **R.** The VHA is the Developer's "Voice" and delivered in the newspaper. Unfortunately, the POA can't even get an article printed in the *Sun*.

Q. What is going on with the lake off of El Camino and La Hembra? **R.** District 2 Supervisor Bill Schikora said it is a sinkhole issue for the

third time. There is a clay liner that is being repaired.

Q. Why are the orange "Sidewalk Closed" signs still up along US441 after so many months?

R. They are not finished installing the cross-walk signaling.

Q. At one time, there was talk of self-insurance for sinkholes. Did that ever go anywhere? **R.** That was discussed about 5 years ago, but was not done. The District's Assistant Manager, Richard Baier, said there is a post that The Villages Insurance is providing information about sinkhole coverage. □

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Developer Announces Amenities, Multi-Modal Paths, Tunnels & Bridges

Several more pieces of the massive puzzle south of CR44, where Fenney and Southern Oaks are being developed, were announced by the Developer last month. The Villages will literally be "on the map" with a golf cart bridge across the Florida Turnpike featuring "The Villages" trademark on each side. This golf cart bridge, that will transport residents from one side of the development safely across the turnpike to the other side, will connect with two other bridges that will cross CR44. A network of tunnels will also connect residents to golf courses and other amenities.

A series of new amenities – including recreation facilities, golf courses, swimming pools, dog parks and nature trails – as well as new commercial and shopping areas, and a center for advanced healthcare, will be created from now through 2020. Loft housing, a hotel and spa are planned for Brownwood.

A four-page insert in the March 16 *Daily Sun* (also available on The Villages website TheVillages.com) details where and when the new amenities will be built.

Opening in 2018: 4 additional recreation centers (two with adult pools, one with a resort style family pool, and one still being planned), 2 executive golf courses, a dog park and archery range.

"The Villages Grown" is a new marketplace that will provide residents and (farm to table) restaurants with fresh, sustainably grown organic daily produce. First harvest is scheduled for Fall of 2018. Classes will be available.

Coming in 2019: The Everglades Recreation

Complex and Hogeys Nature Trail is a sports complex that will feature a sports pool, softball and soccer fields, RC car track and RC boat dock, a theatre and meeting and gathering rooms.

Also coming, in 2019, are a shopping center, an 18-hole short, pitch 'n putt golf course, an additional golf course still in the planning stages and another recreation center.

Just south of CR44 will be a new Community Watch and Public Safety Complex.

2020: One additional recreation center is planned and golf cart bridges and tunnels should be complete, providing full connectivity to all communities in The Villages. A Center for Advanced Healthcare will be located in Brownwood, along with the loft housing and hotel and spa. The Healthcare Center is being developed on a 32-acre complex and is slated to feature Florida Cancer Specialists and Lake Medical Imaging, along with a host of other specialty medicine services, including general and outpatient surgery.

The Health Services Complex and a championship golf course are listed as "Future." Remember that championship golf courses are privately owned and not under the purview of the District when residential amenities are acquired.

Recap – Will it be Enough?

- 5 Executive Golf Courses
- 2 Putt 'n Play Courses
- 1 Pitch 'n Play Course
- 1 Championship Golf Course
- 8 Recreation "Areas"
- 1 Recreation "Center"
- 1 Recreation "Complex"
- 1 Dog Park
- 2 Resort-style Family Pools
- 3 Adult Pools
- 2 Sports Pools.

Time will tell. Those who built/bought homes north of CR466A thought that was the end of the build out for The Villages. Then came the houses between CR466A and CR44. That was "the end." Not so. When the build out is "complete" at Fenney and Southern Oaks, there could be more than 85,000 homes and a Villages population of more than 150,000!

The POA will keep an eye on development and continue to ask questions about amenity services to ensure that "levels of service" are maintained long into the future. Be sure to attend the June 26 POA Membership Meeting, where Glenn Stein Realty Execs will discuss our housing market and values. □

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All available courses are listed at aarp.org/findacourse or call 877-846-3299.

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- April 11*, HarborChase, Chet Kowalski, 352-430-1833
- April 16 and April 19, Savannah, Charlie Webb, 352-693-2562
- April 18*, Sumter Grand, Jack Haughn, 352-603-1420

Calling all Freemasons in The Villages Communities



If you haven't attended Lodge in a while because you're a "transplant" from another State, or because you've gotten a little "rusty" regarding Masonic practices, you are invited to attend a special program being offered by the Villages Masonic Lodge #394. The Lodge will be presenting *The Order of The Rusty Nail* on Thursday, April 26, 2018,

with Dinner at 6:00 and the Program at 7:00 PM. All Masons in good standing having current Dues Cards are encouraged to attend. The Order of the Rusty Nail refreshes the memory regarding the various rituals of the three Degrees of Freemasonry and the customs and functions of the Lodge. There is no charge to attend.

For more information and to register for the event, please contact Worshipful Master, David Dix at (352) 751-4417 or (908) 915-4589.

The Villages Masonic Lodge #394,
103 Georgia Street, Wildwood, FL 34785.

POA Partners with Villages Public Safety

The POA is proud to announce its partnership with The Villages Public Safety (VPS) to help neighborhoods interested in starting an Automatic External Defibrillator (AED) program. POA Board president Cliff Wiener and Board member Sal Torname are available with a PowerPoint presentation for groups, and to help get neighborhood leaders in touch with Lt. John Longacre at VPS.



Lt. Longacre said, "Working with the POA will help expand the Automated External Defibrillator program to areas that currently do not have one in place. The POA realizes the importance of the Automated External Defibrillator program and the lives it can save."

If your group or neighborhood is interested in help from the POA to start saving lives, contact poa4us@hotmail.com.

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LETTERS

Letter to the POA: Drains

I think The Villages can do better! We have many people with bad backs, and if they drive a golf cart, they all have the same problem. We have thousands of golf carts on the paths every day. We do not have many huge rainfalls each year that require the deep drainage ditches we ride over that jar our backs so badly. The drainage ditches are lower than they need to be and could be fixed by adding some lightweight concrete to the bottom of the ditches. The rainfall will still flow down the path when it needs to.

I am hoping the POA will look into this problem for all of us. Thank you, Tom McDonnell

POA RESPONSE: We feel your pain and this is another topic that comes up often. Unfortunately, drainage areas must adhere to strict engineering requirements and the drains are designed to meet the flow of water that comes into those lower-lying areas in the tunnels. There are many that can be dangerous because of the dips they cause, so Villagers should use caution and slow down whenever driving through tunnels. □

Letter to the POA: Future Amenities Development

We are fairly new to the Villages and, being full time residents, have seen how the population swells with the arrival of the snow birds. My question concerns the development of future amenities like a championship golf course, country club for the Fenney area, and more pickle ball courts. The rumors are that there is nothing being planned while what seems like a thousand new homes are being built in Fenney. Can you clear up any of the rumors about future amenities? Is there anything planned for the future to allow for a less crowded situation? Thanks so much. Doug French

POA RESPONSE: Thank you, this is a question we get a lot because of the new and massive development south of CR44. Unless you subscribe to *The Villages Daily Sun*, (the Developer's local newspaper), you won't get much information about what is being planned. The POA strives to stay on top of what is planned so we can share it with you and make sure the Developer continues to provide amenities according to the ratios that Gary Morse set in 2007. Take a look at the July 2017 *Bulletin*

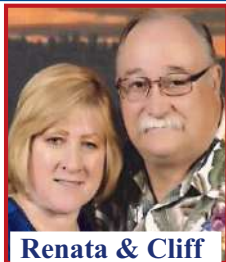
(poa4us.org/bulletins_files/bulletin201707.pdf) for ratios and a recap of the announced amenities.

The *Daily Sun* recently reported information from the Developer regarding new, planned amenities, facilities, golf courses and multi-modal tunnels and bridges. (See related article on page 14.)

A reminder, the Project Wide Advisory Committee (PWAC), for residents south of CR466, and the Amenity Authority Committee (AAC), for residents north of CR466, are your representatives who oversee resident amenities and facilities. When District government purchases these amenity fees and facilities from the Developer, there is a "level of service" at the time of acquisition. If you have concerns of overcrowding, declining quality or maintenance, you should attend the meetings of these committees to express your views. They are your "go-to" representatives to ensure that your levels of service are being maintained. PWAC meets on the second Monday of each month at 8:30AM at the District Office in Lake Sumter Landing, and the AAC meets on the Wednesday before the second Friday each month at 9AM at the Savannah Center. You can also find contact and meeting information on the District's website DistrictGov.org. □



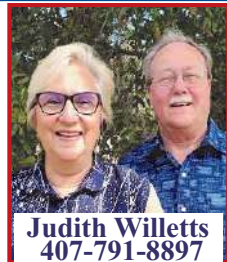
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Despite popular belief, wealthy people aren't the only folks who may need revocable living trusts. Attorney Andrew Curtis, Esq. – whose practice concentrates on the areas of trusts, estates and elder law – is very familiar with this common misconception.

"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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National Retiree Legislative Network - NRLN
Ray Pasternak Represents NRLN Villages Chapter at DC Spring Conference

During the National Retiree Legislative Network's annual spring Leadership Conference in Washington, DC, March 12-14, 2018, Ray Pasternak, President - NRLN Villages Chapter, had meetings on Capitol Hill to advocate for pension protections and the need to pass bills to reduce the high price of prescription drugs.

Pasternak's appointments were part of the 40 meetings that NRLN retiree association and chapter leaders had with Representatives and Senators and/or staff members to advocate



Luke Newgaard (right), Legislative Assistant, for Rep. Daniel Webster (FL-11) meets with Ray Pasternak (second from left), President, NRLN Villages Chapter, NRLN President Bill Kadereit and Alyson Parker, NRLN Executive Director.

- legislation on the following issues:
- Protecting Retirees in Pension Plan Mergers
 - Protecting Retirees in Corporate Mergers, Acquisition and Spin-Offs
 - Protecting Retirees in Corporate Bankruptcy
 - Need to Pass Bills to Reduce the Cost of Prescription Drugs.

Early Monday morning, March 12, Pasternak, a Chrysler retiree, joined a director of the National Chrysler Retirement Organization and two leaders of the Detroit Edison Alliance for Retirees for a meeting with Michigan Senator Gary Peters. Later Monday morning, Pasternak and NRLN President Bill Kadereit had a meeting with Celia Glassman, pension issues staff member, for Florida Senator Marco Rubio.

On Monday afternoon, Pasternak participated a briefing session with the conference's 20 attendees. There were presentations by Kadereit; Alyson Parker, NRLN Executive Director; Michael Calabrese, NRLN Strategic Adviser; Diane Oakley, Executive Director, National Institute on Retirement Security; Pension Benefit Guaranty Corporation officials, Michael Rae, Deputy Chief Policy Officer, and Anne Henderson, Senior Adviser for External Affairs.

Pasternak was joined by Kadereit, Parker and Ed Beltram, NRLN Vice President – Communications, for a Tuesday afternoon, March 13 meeting, with Luke Newgaard, Legislative Adviser, for Congressman Dan Webster, who represents Florida's 11th Congressional District, including most of The Villages. In addition to a discussion on the need for legislation to

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(Continued on page 19)

NRLN

(Continued from page 18)

protect retirees' pensions and reduce the cost of prescription drugs, Kadereit presented data on how Social Security and Medicare could be funded for the next 75 years without raising taxes.

Kadereit noted the Trustees for Social Security and Medicare 2017 annual report that \$31.6 billion is needed annually to fully fund the two programs. He pointed out information from Congress that in 2016 the federal government made \$96 billion in improper Medicare and Medicaid payments. Counting two other programs' improper payments the total was \$144.3 billion, up from \$107.1 billion since 2012. He emphasized

that if the administration eliminated just one-third of the \$96 billion in improper payments annually it would take the funding of Social and Medicare "off the table" for the next 75 years.

Newgaard was told he should encourage Congressman Webster to have a dialogue with residents of The Villages at a future quarterly meeting of the NRLN Villages Chapter. It was noted that Congressman Webster had declined to speak at the Chapter's May 25 and August 24, 2017 meetings. Also, it was pointed out that when Congressman Webster appeared on February 24, 2017, at the opening of his new office in The Villages he did not take questions from his constituents who attended. Pasternak and

Kadereit said it could be beneficial to Congressman Webster if he would speak and have a Q&A session at a future NRLN Villages Chapter meeting. Pasternak will follow up with the Congressman's office in The Villages to try to schedule Congressman Webster of a chapter meeting. □

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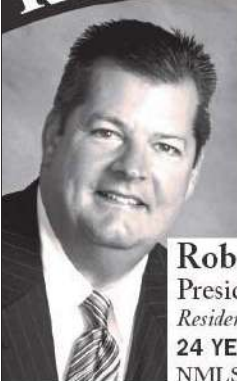
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**Our Gardening Column:
Florida Gardening 101**

by Anne Lambrecht,
Fanatical Gardener
Mrsanne04@gmail.com

If you have gardened somewhere on this planet, you can garden in Florida. Oh yes, you can! You don't need to be a doctor of chemistry to garden in Florida, but just know that the plants, the soil, the heat, the water are all different, but the basics are not. With a little "education" about Florida's terra and extremes, you'll be all set. **YOU CAN DO IT!**

First, you must realize that you now live on land that many thousands of years ago was under water. The soil is sandy in some areas and full of clay/limestone material in others. And when your house was built, who knows where your yard fill came from.

Get a soil test for pH. The Master Gardener's offices in Sumter, Lake and Marion counties will do soil testing for free or for a small charge. They will tell you the procedure when you call. Most plants grow best in the pH range of 5.5-6.5.

Know your yard: you know where the sun comes up is east so you then know which side of your house gets the afternoon sun (west), so you place your plant accordingly. North Central Florida (Orlando is considered Central Florida) are in the cooler side of Zone 9A. We used to be Zone 8B.

OK, let's say you go to the store and see a really nice plant. It is very unusual, it has color and looks tropical, like "Florida". Read the label: will this plant do well where you live? Good for Zone 9A? What are its light requirements? How much water does it need? How high and how wide will it grow? (Will I need to prune it all the time?) When will it flower? Does it spread by underground rhizomes or suckers? Is it cold hearty? (Will I need to cover it up when we have a freeze warning?) What insects will it attract? (Butterflies, hairy bees, aphids, etc.) Just because the local nursery or box store sells it, it may not be suitable for our area. And, just because you now live in Florida, it does not mean you need to plant palm trees that may do better in another zone.

Let's say you see a blue flowering plumbago, for instance. You like it. Your garden buddy likes it, too. The shape is nice, the flowers and foliage are pretty. You read the label: full sun,

can withstand dry spells, repeat bloomer, requires little pruning. You bring it home and decide where to put it. Look for the sun. You want this plant either on the west or south side of the house (the label reads full sun). You know it will get about 3 or 4 feet wide, so you plan, giving it plenty of room.

The rule of thumb is to dig only as deep as the container but three times as wide. Here is a Florida gardening hint: most roots will not grow down, but sideways, searching for water. That's why you dig your hole so wide. Now fill the hole with water. This is a test for drainage. If the water stays in the hole for two hours or more, dig another hole: you have too much clay.

In any case, amend your soil. Use half of the stuff which you just dug out and mix it with good composted garden soil. You could also add oak leaves, pine needles or other clean organic matter. You need to incorporate the soil which you dug out because the roots will eventually "hit" that wall of the hole, and by adding the "native" soil, you're preparing the way for the roots to become strong enough to enter the wall and beyond.

Loosen up the roots, place your plumbago into the hole, a little above the soil line (because the plant will sink a little) and fill it with your amended soil, tamp down and water in well. Use quality slow release fertilizer around the plant. Mulch the bare earth around the plant (but not up against the stem) to prevent weeds from growing and to keep the moisture in. I do not like stones for mulch. They retain heat, put pressure on the root system and add no nutritional benefit to the soil.

Another hint: Right Plant, Right Place. This is the first thing a student of the Master Gardener program learns. If your newly planted plant does not seem to be doing well where it is after about 4 weeks, then move it to another spot. But you've got to think about where you've planted it and what it needs: say the plumbago you planted on the western side of the house seems leggy and struggling to get the sun and it's not blooming vibrantly. Maybe it needs southern sun exposure. Right Plant, Right Place.

The east side of the house is a good place for plants that can't take the hot afternoon sun but that do need some sun. Croton, gingers, hydrangeas, azaleas, angel trumpet. The south and west sides are good for high light and heat tolerant plants: crape myrtle, agapanthus, salvias,

(Continued on page 21)

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Florida Gardening

(Continued from page 20)

lilies, iris, thyrallis, bougainvillea, aloe and cycads, firebush, citrus. Note that some plants can do well on two sides of the house.

It's ok to plant tropicals and delicate plants (bromeliads, elephant ear, begonias, etc.), as long as you have a safe, protected place for them, like under an oak tree or near overhead coverage, or if you're prepared to cover them up (no plastic!) on cold and windy winter nights, and uncover them before 10AM. Another solution would be to plant them in a container and bring them inside or onto a protected area.

So, get out there and do some gardening! It's a great feel-good activity, and you'll be proud of your success. □

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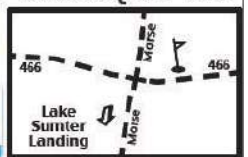
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Seniors vs. Crime

Leading the Fight Against Scams Scammers Impersonate The Social Security Administration

Your Social Security number is an important key for an identity thief. Scammers want it, and they think of all sorts of ways to trick you into giving it away.

Ari Lazarus, a Consumer Education Specialist at the Federal Trade Commission (FTC) says "Here at the Federal Trade Commission, we're getting reports about calls from scammers claiming to be from the Social Security Administration. They say there's been a computer problem, and they need to confirm your Social Security number."

He adds that others have told the FTC that they have come across spoof websites that look

like the place where you would apply for a new Social Security card - but these websites are actually a setup to steal your personal information.

If you get a phone call or are directed to a website other than ssa.gov that is claiming to be associated with the Social Security Administration, don't respond. It's most likely a scam.

Here are some tips from the FTC to deal with these government imposters:

- Don't give the caller your information. Never give out or confirm sensitive information - like your bank account, credit card, or Social Security number - unless you know who you're dealing with. If someone has contacted you, you can't be sure who they are.
- Don't trust a name or number. Con artists use official-sounding names to make you trust them. To make their call seem legitimate, scammers use internet technology to spoof their area code - so although it may seem they are calling from Washington, DC, they could be calling from anywhere in the world.
- Check with the Social Security Administration (SSA). The SSA has a warning about these scams and suggests you contact them directly, at 1-800-772-1213, to verify the reason for the contact and the person's identity prior to providing any information to the caller.

If you come across one of these scams, please report it to the Social Security Administration's Fraud Hotline at 1-800-269-0271/1-866-501-2101 (TTY) and then report it to the FTC at ftccomplaintassistant.gov/#crnt&panel1-1.

If you need assistance with understanding any aspects of the various ways scammers impersonate the Social Security Administration or any other government agency at any level, 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: 10AM a 2PM, (352) 689-4606. □

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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 handouts will update you weekly on what's happening throughout The Villages.

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Another benefit for POA members is this Discount Partner program. Most vendors 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 "flameouts" 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 spellbound 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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