



FREE COPY



The Bulletin

The POA – Champions of Residents' Rights Since 1975

MAY 2018

POA4US.org

Issue 44.05 | Circulation 59,000

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, May 15, 2018 • 7 P.M.

Laurel Manor Recreation Center
Home Values in The Villages

Speaker: Glenn Stein, Realty Executives
Followed by Questions & Answers

Donuts & Coffee for All After the Meeting!
All Residents Welcome – Come and Join Us

Tuesday, June 26, 2018 • 7 P.M.

Eisenhower Recreation Center
Lightning Matters!

Presenter: Len Hathaway
Donuts & Coffee for All After the Meeting!
All Residents Welcome – Come and Join Us

2018 MEETING SCHEDULE

July 17	Laurel Manor
Aug 28	Eisenhower
Sept 18	Laurel Manor
Oct 23	Eisenhower
Nov 20	Laurel Manor
Dec 18	Laurel Manor



AAA Agent Discusses Sinkhole, Golf Cart Insurance Coverages

With sinkholes at the forefront in the minds of Villagers these days, Diane Digristina, a licensed insurance agent with AAA in The Villages, stepped in as a last-minute fill-in when The Villages Regional Hospital postponed its presentation until August.

Ms. Digristina began with good news for current AAA members – emergency service for golf cart and bicycle break-downs is covered with your membership! She recommended downloading the AAA app, and if you need to use the service with a smart phone, it will find you with your GPS tracker. The service is available 24 hours a day. If you don't have a smart phone, call the number on the back of your membership card.

She said that much has changed since she last spoke to POA members 4 years ago.

Catastrophic or Sinkhole Coverage?

What's the difference? Florida law requires that **all** insurance companies offer catastrophic coverage, which is defined as a **total loss** of home. If there is a sinkhole or other damage due to sinkhole that is **not under roof**, it is **NOT** covered. Catastrophic coverage is a home that is uninhabitable, whereas the broad sinkhole coverage puts a cap on your out-of-pocket expense for any partial loss under the roof line which is usually 10% of your Coverage A dwelling, as posted on your declaration page. Not all homes qualify for the broader coverage, which

is admittedly, a scary proposition in Florida. Companies are not required to provide the broader coverage, and many do not. Sinkhole protection only covers anything under the roof line; anything beyond the roof line is **NOT** covered.

Screened Enclosures. After Hurricane Irma, some companies are no longer covering screened enclosures. AAA is still covering the enclosure and the screen, not just the structure.

Golf cart coverages. Ms. Digristina recommends that you get a separate policy for your personal golf cart and any cart you may provide with a rental property. It is relatively new that you can have a cart with a rental property covered. She said you should also get a separate golf cart policy from your homeowners' coverage to avoid claims that could affect your premium.

Flood Insurance. Ms. Digristina said that in the U.S., insurance carriers pay out more for flooding than any other damage. If water gets inside your home from the outside caused by a storm, a broken water line or even a fire hydrant,

Coverages continued on page 2

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.

Coverages continued from page 1

you must have flood insurance. Ground water flowing in from the outside is solely covered by FEMA, not your homeowners’ policy.

There were numerous questions about specifics relating to sinkholes and coverage that we will consolidate.

Ms. Digristina had good news for new home buyers – 99% of them would qualify for the broader sinkhole coverage. Among the factors that may disqualify a home from coverage – new or existing – is the proximity of the home to a location where there is an active sinkhole issue. Companies define what that proximity is; often it is within a ¼ - ½ mile. She also said that a company may tell you they cannot provide coverage, when in fact, they simply don’t sell it and don’t provide the broader coverage.

You can find out if there has been sinkhole activity in your area or in an area where you are considering purchasing or constructing a home by searching for sinkhole activity in your county. You may also call your county to see what activity has occurred in that area.

A property must be claim-free of sinkhole activity for 5 years before it can be reviewed for consideration by another insurance carrier. This is strictly on a case-by-case basis. The company that does the mitigation should give some assurances or warranty its work. It is a myth that there is government help or that The Villages will help you. Once you purchase your home you are responsible, not the Villages or government.



9039 S. US Hwy 441 Leesburg, FL

Sales: 352-321-3093
Service: 888-349-3596

*“Where the people
make the difference!”*

A sinkhole may be in an area where a drain pipe caused erosion, but you still own the property and you are liable for damages on your property. Ms. Digristina said that average mitigation can cost as much as \$100,000. Deductibles generally start at 10% of the home’s value for the broader sinkhole coverage, and is only for damage under the roof line.


Companies also have different definitions of what is grandfathered. Ms. Digristina stresses the importance that if you are covered now, and as long as your premium is up to date and your policy remains active, you should not have any issues. Always check your policy at renewal to see if your carrier is, in fact, still offering the broader protection.

Other Questions and Answers

Q How do I know what extra coverages I have? Call your agent. You can also look at the bottom of your Declaration page and it will list all “perils.” This is where your hurricane and sinkhole coverage will be listed. It will also show your deductible percentage, based on your home’s insured value.

Q Are there credits available if you install a Lightning Rod Protection System on your home, similar to credits for security systems? No, there is typically not a credit for Lightning Rods. This is a system that you would install to give yourself peace of mind in a storm.

Q If I have a AAA membership from another state, are its benefits honored here? There are different membership clubs in different regions of the country; however, your home club should cover any benefits wherever you are located. ■



the fine art of
PAINTLESS DENT REPAIR

It doesn't matter how your car got dented,
Jim Miller can probably make it look like new again.

352-455-6699

We Come To You! 20 Years Experience • Reasonable Prices

Licensed #MV63186 and Insured

Noteworthy

Have a Great Summer! We know many of you will be heading back to your Northern homes or visiting family during the Summer months.

Please don't forget to Stop your *Bulletin* driveway delivery while you are away. We want to help keep our neighborhoods tidy. Call 352-325-1540 or simply email delivery@poa4us.org.

Stay in Touch! The POA *Bulletin* is online and publishes every month. Don't miss out on what's happening in The Villages. Visit poa4us.org and select **Bulletin Links** from the left column menu. Have a safe and happy summer. We'll see you in the Fall!

The Villages Regional Hospital presentation to the POA membership has been re-scheduled for the August 28 meeting at Eisenhower Recreation Center. We apologize to anyone who attended the April meeting at Laurel Manor expecting the Hospital presentation. We were notified of the cancellation after the April *Bulletin* went to press.

Don't forget that new Medicare Cards are beginning to be mailed out in June. It will take a full year to mail to every state. You don't need to do anything to get your new card. When you get it, don't laminate it as it might ruin the numbers on it. And remember, Medicare will never call you uninvited or ask for your personal or private information to get your new number and card. You do not have to pay for your new card and anyone who tells you they can help you get it if you pay them is a scammer!

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. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *Bulletin* at any time at its sole discretion.

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. We also 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.

POA SPEAKERS AVAILABLE Call Cliff Wiener 352-430-8497



POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162
Please print on this form, or use the online form at POA4US.org
to pay online or by check!

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

FULL NAME(1) _____

FULL NAME(2) _____

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.

Amenity Authority and Project Wide Advisory Committees Discuss 2018-19 Budget Considerations

Budget preparations have begun for the upcoming fiscal year and both oversight committees – the Amenity Authority Committee (AAC) and the Project Wide Advisory Committee (PWAC) – have held workshops to discuss spending priorities and projects, and hot-button topics such as the Recreation News, allocations by rooftop and amenity fee deferral rates.

Rooftop allocations are used in many spending areas to equitably distribute costs for services such as Community Watch. For workshop and planning purposes only, the allocations are 64% for Districts located in the Sumter Landing Community Development District (SLCDD) area and 36% for the Village Center Community Development District (VCCDD) area. Those percentages will be adjusted to actual before final budgets are approved.

Last year, recognizing the growth and changes in The Villages, the District began the process of looking at other ways of allocating expenses that would be more equitable, based on geography and usage. For example, property management changed some of its expenses based on

Supervisor territories, instead of using rooftop allocations. This year, the Recreation News is allocated based on location of the recreation centers. That means that the Sumter Landing Amenity Division (SLAD) budget will pay 62%, the VCCDD’s Recreation Amenity Division 28% and the Developer 10%. There continues to be debate about the \$700,000+ annual cost to produce the Recreation News, with arguments for and against continuing to provide a weekly, printed publication. The Recreation and Parks Department continues to explore opportunities to reduce costs and are encouraged to implement pilot projects that use technology and touch screens in recreation facilities.

Amenity fees are those resident fees paid monthly for amenity services and facilities. The amount paid is based on the prevailing rate – set by the Developer and currently \$145 – at the time a resident purchased or built the home, and is adjusted annually according to the Consumer Price Index (CPI), until it reaches the maximum \$155 deferral rate. It won’t go higher until the SLCDD and the AAC raise the deferral rate. It should be noted that the amenity fees that are paid North of CR 466 may be significantly lower than South of CR 466 because they started at a much lower point, and only 5,500 homes are currently at the deferral rate of \$155. That number doubles by FY 2019/20 and is at nearly 100% by 2024/25. As homes are resold or rebuilt, the new owner begins again at the prevalent rate.

Budget Director, Barbara Kays, provided two 10-year forecasts for the AAC and PWAC members, assuming a 3% and 4% increase in operating expenses beginning in 2018-19. At 3%, expenses would exceed amenity fee deposits (with the deferral rate at \$155) in Fiscal Year (FY) 2024-25 in the PWAC area south of CR 466, and FY 25/26 for AAC areas north of CR 466. At a 4% increase in operating expenses, expenses are projected to exceed deposits by FY 2022-23 in the PWAC area and by FY 23/24 for AAC.

Budget continued on page 6



JERRY MARTIN

IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

Serving Marion & Surrounding Counties Since 1982

(352) 237-5731

\$49⁹⁹*

SEASONAL SPECIAL

* Offer expires 05/31/18. Call for details.

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern (unless they are broken or leaking)
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

Licensed & Insured • Certified Irrigation Auditor
Member of Florida Irrigation Society
Marion C-7085, Sumter C-2899, Lake C-21151






Photo courtesy of Hunter Industries



352-245-7900

13665 SE US Hwy 441
Summerfield, FL 34491

DirtCheapFL.com

Top Soil

Railroad Ties

Boulders

Granite

Fill, Sand & Clay

Cypress

Lime & Mulches

Lava & River Rocks

Basket Rock Flat

Pine Bark & Straw



RE/MAX[®]
Premier Realty



Area code 352, unless otherwise noted
Each office independently owned and operated

MAY We Help You Sell Your Home?
No One Sells More Real Estate Worldwide Than RE/MAX!

The Villages North • 13940 N. US Hwy 441 Suite 802, The Villages 32159
The Villages South • 1213 W. Miller Street (466A) Unit #3, Fruitland Park 34731
The Villages West • 9668 N. US Hwy 301, Wildwood 34785



John Hoad 607-483-3239
Lisa Hoad 585-815-3022



Tom Heller
874-2167



Lynn Bartlett
817-4023



Ginny Dumanski
530-1234



Debbie Gentry
217-3179



Mary Larkin
406-5359



Deb Woods 352-212-1268
Roland Stults 406-8030



David Gonzalez
561-8199



Bob Payne 748-0455
or 315-694-0925



Gina Johnson
859-552-1372



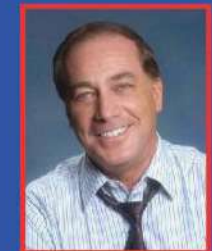
Cheryl Simmons
404-272-6113



Kim Aschman
630-270-7584



Meghan Horner
446-4544



Guy Shipley
321-356-3755



Mary Colbert
207-8278



Jaylene Sheldon
805-7653



Lynn Shepherd
330-805-0611



Patricia Toale
954-821-7273



Kathy Folk
440-223-1766



LD Black
469-500-1210



Tammy Freilich
414-8473



Carla Boyd 277-6494
Jack Boyd 913-710-5301



Buddy Clark
504-8145



Joy Wilson
552-5337



Cindy Steinemann
266-5836



Keith Caulk
431-8539



Dave Head
571-8001



Mary Grant 255-0300
Mercedes Sanchez 533-1244

RELAXING FEET
FOOT REFLEXOLOGY
352-775-8389

TREAT YOURSELF TO A
ONE HOUR SESSION OF TOTAL
RELAXATION & REJUVENATION
Your Session will Help Remove Soreness,
Stiffness and Help Improve Joint Movement
Chair Massage, Special Group Rate & Gift Certificates

\$10 OFF
FIRST TIME CLIENTS
Foot Reflexology
Reg. \$45 NOW \$35
MUST PRESENT COUPON Expires 5/31/2018

566 N US Hwy 441
Unit D, Lady Lake
Open 7 Days a Week:
10 am – 8 pm
Located in Village Crossroads
of Lady Lake Plaza with Best Buy

Do You Have...
Damp Clothes?
Long Dry Times?

FIRE HAZARD!

DRYER VENT CLEANING

Dryer Vent Inspection & Cleaning

\$125
(Includes asphalt roof access)
Roof access no to exceed 6/12 pitch
Must present coupon. Not valid with any other offers. Expires 12/2018 POA

Estimate on A/C Duct Cleaning

FREE with Dryer Vent Cleaning
Must present coupon. Not valid with any other offers. Expires 12/2018 POA

SAVE SAVE SAVE

\$25 SPRING DISCOUNT
Must present coupon. Not valid with any other offers. Expires 12/2018 POA

LINT FACTOR LLC
The Only Certified Dryer Exhaust Technicians within 40 miles

352-301-8363
www.LintFactor.com
Bonded • Certified • Insured • Background Checked

Budget continued from page 4

District Manager Janet Tutt said that forecasting is a great tool, but, there are so many uncertainties right now, it is difficult to look beyond 3-5 years. She is not recommending looking at the rate now, but cautioned that if the CPI continues to go up and District Property Management continues to see increases in bids, the discussion will need to occur in the next 2-3 years. She said the CPI is only being applied to 37% of people in the PWAC area because the rest are already at the maximum rate.

Owned and Operated by Villagers

Blinds Plus Shutters
"NAME BRANDS FOR LESS"

Shop in the comfort
of your home.

20% OFF
Must Present Coupon.

HunterDouglas
WINDOW FASHIONS

elegant shutters
by elegant windows

NORMAN
WINDOW FASHIONS.COM

Call for FREE Price Quotes
352-430-7200
www.BlindsPlusShutters.com

SEASONAL RESIDENTS
Stop/Restart Bulletin Delivery
Please let us know the dates you will be away – at least 2 weeks before departing – we will stop delivery. **352-325-1540** or **delivery@poa4us.org**

Highlights of Discussions:

- Single Golf Trail Fees will not be considered. There are too many complexities in administering such a change, and the bonds used to purchase the amenities and fees forecast those revenues. The governing bodies – VCCDD and SLCCDD – have a fiduciary responsibility to protect that revenue stream.
- Storm Water Improvement Plan – the AAC approved the immediate purchase of generators for the Golfview and Mira Mar Pump stations. The addition of these generators will enable District Government to convey excess storm water from Lake Paradise and Lake Mira Mar to Golfview Lake. Staff and AAC members feel the purchase is necessary in order to protect residents before another hurricane season begins.
- Paradise Recreation Center is the oldest regional recreation center in The Villages and consists of two modular buildings. Since it is not site built, it will not have the same life expectancy as other centers, and already faces major challenges. Staff asked for, and AAC gave, direction to evaluate the options and costs to tear down and reconstruct the buildings.
- AAC authorized exploring improvements to the Rio Grande air rifle range for inclusion on the Project Consideration List.
- Staff recommended that PWAC fund and budget (3) Aquatic Access Lifts for fiscal year 2018-19 to be allocated to Laurel Manor Region, Lake Miona Region, and Colony Cottage Region for a fiscal impact of \$27,000. This will ensure each region will have a minimum of one Aquatic Access Lift at a Sports, Family, and Neighborhood Adult pools respectfully in these regions. All the other regions meet or exceed this allotment of Aquatic Access Lifts. Moving forward, staff is recommending Aquatic Access Lifts be considered based on resident requests.

The numbered districts will review their budgets at their scheduled May meetings, and all proposed budgets will be presented for approval at June meetings. For more information on the District budget process, go to DistrictGov.org; click on 'Departments' on the top menu and select 'Budget.' ■

April Membership Meeting Forum Q&A

Each POA General Membership Meeting features a Forum for residents to ask questions. We try our best to provide answers. If we don't know the answer, we'll find out. Sometimes, unfortunately, there is no answer or one we don't like. Here's what was on people's minds in April.

Q Is the POA Bulletin available online?

Yes! Every current issue and Bulletins dating back to 2002 are available online! Visit poa4us.org and select 'Bulletin Links' from the left column menu.

Q What can be done about vacant homes that have become unsightly and even have mold?

This is a growing problem and sometimes homes have been sitting vacant for years. There isn't anything that can be done about some of the issues, but the District will take care of issues outside the home such as grass, weeds and mold. Call Community Standards to report the issue at 352-751-3912.

Q We live behind Parr Drive (in Tall Trees) where the Elan Independent Living has been built. We'd like to have more trees and shrubs put in to buffer our properties from that facility. Who should we talk to?

Go to your Community Development District 6 meeting to make the request. They meet on the 3rd Friday of each month at 9:30 AM at the District office in Lake Sumter Landing.

Q Traffic is getting much worse coming out of neighborhoods onto the circles. Is The Villages planning to do any traffic studies?

The roads are owned by the County in which they are located, so they would do any traffic studies. We believe they do them periodically.

Q Has the POA done anything about the overcharge that occurred when the water usage surcharge was in effect last year?

The POA has asked District government, and followed up, and there is nothing that can be done. Because the meter reading and billing cycles did not coincide with the surcharge effective dates, residents were billed equally four months during the surcharge. There is, unfortunately, no appeal process in the case of someone who may have (unknowingly) used an excessive amount of water at the beginning or end of the surcharge month in which they were charged. ■

SPECIALS ALL YEAR

A-1 Lightning Protection Services, Inc.

FREE ESTIMATES

DANNY MACK
VICE PRESIDENT

LPI and UL Certified
Master Label Installers
NFPA 780 Installers



A1lightning@yahoo.com

A1LIGHTNING.COM

MARION COUNTY:
352-465-0620
TOLL FREE:
866-465-0620
FAX:
352-465-1773

FOR ALL YOUR PLUMBING NEEDS!



844.358.4766 352.509.7130

24/7 EMERGENCY PLUMBING

General/Residential/Commercial

Backflow Testing/Repair

Video Camera Inspection

Leak Detection

Drain Cleaning

Well Pump Repair

Toilet Repair

Water Heaters

and Many More Services Offered!

PlumbingContractorsOcala.com

**FREE
ESTIMATES**



ACT NOW!

TOILET SPECIAL

White, Elongated, Comfort Height
Installed \$275

While Supplies Last

STERLING

A KOHLER COMPANY

American Legion Post 347
Lady Lake Florida
 609 W LADY LAKE BLVD

War Time Veteran?

Consider Joining Our Smoke Free Post

**Members Only
Lounge**

Open 7 days a week from Noon
Lounge: 352-750-0639

Office hours 9AM to 4PM
Office: 352-750-2099

Multi-Modal Path Sign Plan Moving Forward

Representatives from Residential Community Development Districts 1-11 and the Amenity Authority Committee (AAC) heard a presentation for a Multi-Modal Path

Directional Signage plan that will identify major destinations, direction of travel, and provide standardization of signage throughout the community.



At a meeting of the Multi-Modal Path Discussion Group (MMPDG) on April 5, the District's engineering firm, Kimley-Horn Associates (KHA) identified the project scope:

- Provide guide signs at decision points along the Multi-Modal Path, specifically related to tunnels;
- Provide consistent and cohesive guide sign treatment (design).

The project does not include assessment of existing minor directional signs or guide signs.

Guiding Principles will follow the guidelines per the Manual on Uniform Traffic Control Devices (MUTCD), Standard Highway Signs Manual, and The Villages Design Standards 2015 edition.

KHA made the following recommendations for consistency:

- Identification of major destinations (Recreation Centers, Medical Centers, Town Squares);
- Identification of direction of travel for the main multi-modal path network (Buena Vista Blvd North);
- Abbreviation of street suffixes (i.e. Blvd for Boulevard);
- Signs located at tunnel entrances on the main path for major decision points;
- Both directions of travel along the main multi-modal path network signed at tunnel exits;
- Directions displayed in the order of through, left, and right.

Suggestions from District Representatives included identifying the shortest route to a location on signage; protecting decorative posts to reduce damage; consideration of signage at golf cart path intersections; utilization of decorative posts for signs, but with consideration of costs; consideration of height and location of signs due to landscape; request that the Developer utilize the same type of signage in new development(s); double signage is necessary at some locations; placement of signage should be considered for safety and traffic flow; include sign to direct golf cart traffic to golf cart bridge over Hwy 441/27; consider how to best address golf cart and vehicular traffic intersections; provide cost for signs, posts and installations; how will costs be incurred...per District or shared?; true value would be achieved if all Districts agree to participate; proceeding with directional signage will improve safety and help with confusion of those traveling along the multi-model paths.

Staff advised that the type of post to be utilized will be value-engineered, thick-walled aluminum at a fraction of the cost of the current posts; consideration of height/location will have to be given for landscaping and utility locates, if the project proceeds. In addition, staff has worked cooperatively with The Villages of Lake Sumter, Inc. during this engineering review for the guide signage to ensure that consistency of the directional signage will be obtained as new developments occur.

Resident comments were also received and have been considered. *Multi-Modal continued on page 9*

CRUISE PLANNERS
YOUR LAND AND CRUISE EXPERTS

**BEST VALUES
ON ALL MAJOR
CRUISE LINES**

PRINCESS CRUISES
ROYAL CARIBBEAN
NORWEGIAN CRUISE LINE
HOLLAND AMERICA LINE
CELEBRITY CRUISES
CARNIVAL CRUISE LINE
AND MORE!

MICHELL KEENAN - TRAVEL SPECIALIST
ENJOY THE WANDER...
352.750.6970
WWW.SAILTHEOCEAN.COM
MICHELLE@CRUISEPLANNERS.COM
FCP.MICHELLE.SAILTHEOCEAN

WORLDWIDE CRUISES
EXOTIC DESTINATIONS
INDIVIDUAL & GROUP
CRUISE RATES

FST# ST39068 • CST# 2034468-50

Multi-Modal continued from page 8

The MMPDG concurred with staff’s suggested recommendation to develop design plans and specifications; provide MMPDG with estimated cost estimates for signage, posts, installation and identify the plan for bidding and construction.

Costs will be borne by the entity having budget responsibility for the tunnel or multi-modal path, either CDDs 1-4, VCCDD, BCDD, or PWAC south of CR 466.

Sign Destinations

RECREATION CENTERS

- Mulberry Grove Rec
- Savannah Rec
- Laurel Manor Rec
- Colony Cottage Rec
- Rohan Rec
- Eisenhower Rec

MULTI-MODAL PATHS

- Buena Vista Blvd Path (North/South)
- Morse Blvd Path (North/South)
- Power Corridor Path
- El Camino Real Path

DESTINATIONS

- Marion County Fire Rescue
- Sharon L. Morse Medical Center
- Spanish Springs
- Lake Sumter Lndg
- Brownwood Paddock Sq
- Soaring Eagle Softball Complex
- CR 466 Tunnel
- Collector Roadways

SIGNS BY DISTRICT

- VCCDD 3 signs
- CDD 1 1 sign
- CDD 2 4 signs
- CDD 3 3 signs
- CDD 4 5 signs
- CDD 5 18 signs
- CDD 6 11 signs
- CDD 7 9 signs
- CDD 8 3 signs
- CDD 9 9 signs
- CDD 10 12 signs
- BCDD 4 signs

We Hand-Dry All Dogs!

Dogs & Suds

352-748-SUDS (7837)

MON – FRI 8 AM – 4 PM
SATURDAY BY APPT ONLY

10889 N US HWY 301
SUITE #18
OXFORD, FL 34484

\$5 Off FULL GROOMING
One Coupon Per Visit. One Coupon Per Customer.

Refer a Friend **Get \$5 Off NEXT GROOM**
One Coupon Per Visit.

CALL US TODAY FOR A FREE QUOTE
ALL IN ONE INSURANCE
“FOR ALL YOUR NEEDS”

Serving All Village Residents and Surrounding Communities

PROGRESSIVE



Homeowners • Golf Carts
Auto • Business

www.allinoneins.com
352.674.9015
526 N. Hwy 27/441 • Lady Lake

Jettastone
— SOLID SURFACE —

**Groutless Shower Solutions
Factory Direct**

JETTASTONE LLC manufactures Solid Surface showers and vanities in standard and fully customized sizes that perfectly fit your space and decor. Let us create a fully customized shower for your home using your color choice or custom colors. Our goal is to exceed your expectations.

MADE IN AMERICA

Jettastone Solid Surface
352-693-2481
www.jettastone.com
Free in home estimates

Mention This Ad at Time of Order for **\$500 OFF**

Plan for tomorrow, today

WELLS FARGO ADVISORS

Life and the markets change over time. Take control of your future with an investment plan that helps you know exactly where you stand – now, tomorrow, and in the years to come. An Envision® plan does just that. **Call when you're ready to talk.**

 **Kathleen Scott**, Vice President – Investments
1894 Laurel Manor Drive
The Villages, FL 32162
Direct: (352) 674-1229
kathleen.g.scott1@wellsfargoadvisors.com
wellsfargoadvisors.com

Investment and Insurance Products: Not FDIC Insured – NO Bank Guarantee – May Lose Value
Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. © 2016 Wells Fargo Clearing Services, LLC. All rights reserved.

Criticism?
Defensiveness?
Contempt?
Stonewalling?

Couples Counseling
GOTTMAN METHOD
970-471-0294

Develop Friendship & Help Resolve Conflict
CouplesTherapyTheVillages.com | Gottman.com

Susan L. Metzger, MS, MBA, MFA
Gottman Level 3 Certification



Anxiety, Weight, Smoking, Other Issues

352.250.5052

HYPNOSIS

June N. Steinbock, LCZSW, CACH
State Licensed & Certified - Village Resident

MOST INSURANCES ACCEPTED

SEASONAL RESIDENTS

Stop/Restart Bulletin Delivery

Please let us know the dates you will be away – at least 2 weeks before departing – we will stop delivery. **352-325-1540** or delivery@poa4us.org



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, 9 A.M. to Noon or one day* 9 A.M. - 4 P.M. 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. **All courses are listed at www.aarp.org/findacourse or call 877-846-3299.**

AARP Recruiting Volunteer Instructors:

Contact 352-430-1833 or www.aarp.org/auto/driver-safety/volunteer/

May 08 and May 11	Laurel Manor, Al Cloutier	352-633-3793
May 21 and May 24	Savannah, Jack Haughn	352-603-1420
May 16*	Sumter Grand, Jack Haughn	352-603-1420
May 19 and May 26	Paradise, John Shepard	352-399-2344
June 05 and June 06	Colony Cottage, Pauline Bolwell	352-205-3880
June 12 and June 15	Laurel Manor, Paul Scannell	352-399-6414
June 13*	Harbor Chase, Al Cloutier	352-633-3793
June 16 and June 23	Paradise, John Shepard	352-399-2344
June 18 and June 21	Savannah, Charlie Webb	352-693-2562

POA SPEAKERS AVAILABLE

For Your Group or Club

Cliff Wiener

POA President

352-430-8497

Rainy Day Sprinklers Licensed, Bonded & Insured
352-630-9619
SALE Quarterly Sprinkler Maintenance
\$40 WITH A FREE SPRINKLER

cruise vacations
 & so much more...



Flights



Hotels



Coach &
Rail Tours



Vacation
Packages



Travel
Insurance



Car
Rentals

7 night EASTERN CARIBBEAN CRUISE

Sail away with
The Atlantic City Boys &
The Clark Barrios Band

January 12-19, 2019

Fully Hosted Package Including:

R/T TRANSPORT TO THE PORT
1 NT PRE-CRUISE HOTEL STAY
WITH BREAKFAST INCLUDED!

PICK 2 FREE AMENITIES SUCH AS
BEVERAGE PACKAGE, GRATUITIES,
ONBOARD CASH!

Day by Day Itinerary:

Miami, FL - At Sea - At Sea - St. Thomas -
 Tortola - Nassau, Bahamas - At Sea - Miami, FL

NCL NORWEGIAN
 CRUISE LINE®

NORWEGIAN BLISS

Inside Staterooms only

\$1,149 pp!

Balcony only

\$1,449 pp!

Mini Suites only

\$1,649 pp!



**EXCLUSIVE
CONCERT
ONBOARD!**

313 Colony Blvd, The Villages, FL
Toll-Free: (800) 834-5183 ext. 207

Charges: Prices and offers are subject to availability and change without notice, and are capacity controlled. Prices are per person (based on 2 passengers in the same stateroom). Government taxes & fees of \$141 per person are additional and subject to change. Call a consultant today for details on offer.

Florida Seller of Travel ST-40394



COMING SOON! Another Realty Executives location to serve the Villages at 717 Main Street, Wildwood



#1 Real Estate Company in the Villages Located on 466

Visit us online at HomesByRealtyExecutives.com

Unless otherwise indicated, area code is 352.



Cheri Probert
427-9501



Michele Robinette
571-4279



Christy Rodgers
615-604-3672



Donna Pattemore
216-548-9295



Michael Schiedermeyer
427-9501



Halina Tortorice
630-7943



Bill Wilkins
305-793-5253



Kandis Buse
267-2386



Gail Carter
516-9131



Sherri Crider
350-0417



Milton Gray
301-257-6450



Melissa Huennekens
817-7975



Vickie Iverson
661-4334



Rick McKean
425-1099



Darcie Furnier
454-2391



Jana Raber
812-499-9571



Amanda Schmitzer
497-5673



Brad Coleman
391-2685



Sue Zeigler
801-3840



Ashton Kreidel
530-7021



Stephanie Miller
516-7856



"Your Home is a
Huge Investment...
Trust it to The Experts."



Nathan Piotrowski
Property Manager / Realtor
Phone: 352-425-7629
Fax: 352-430-0831
realtyexrentals@gmail.com
gorentvillages.com

**Looking to experience The Villages,
but aren't ready to buy? Why not rent?**

**Our Long Term Rentals are competitively priced and the
homeowner pays The Villages Amenities Fees and much more!**



Long Term Furnished Designer,
Spring Arbor, pet friendly
1205 Crab Apple Lane, 3b/2b, pool
\$2000/month Available Immediately



Long Term Furnished Patio Villa,
Village of Chatham 7841 Panorama Place
2b/2b, golf cart, pet friendly,
\$1250/month Available 5/1/2018



Long Term Furnished or Unfurnished
Manufactured Home, Village of Silver Lake
1011 Dustin Drive, 2b/2b, golf cart, pet friendly
\$1100/month Available Immediately



Long Term Unfurnished Designer,
Village of Palo Alto 1994 Palo Alto,
2b/2b/den, pet friendly, golf course view
\$1650/month Available 6/1/2018




Long Term Unfurnished Patio Villa
Village of Fenney
5856 Wade Terrace 2b/2b/den
\$1400/month Available Immediately



Long Term Furnished Ranch,
Village of Charlotte 772 Eastbourne Lane
3b/2b, golf cart
\$1800/month Available 6/1/2018

**We are always looking
for homes to manage
for short term and long
term rentals. For further
details, please contact
Nathan Piotrowski,
352-425-7629.**

POA Member Benefit Discount Partners


The POA Discount Partner Program is a continuing benefit for POA members with valid membership card. Please be prepared to show your current year POA Membership card when ordering the product or service listed here. And, please say “thanks” to our Discount Partners for participating in this program. New OR updated in this listing indicated with .

If your business is interested in reaching every resident in The Villages, please contact any POA board member listed on Page 23 to sign up with your offer!

APPAREL

Villages Apparel - Southern Trace Shopping Center, 352-750-1600. 10% POA Discount off custom screen printing, minimum order 25 shirts.

AUTOMOBILE

 **Mercedes-Benz of South Orlando** - Automobile Dealership. 10% off any service \$500 off purchase of any used car. 4301 Millenia Blvd., Orlando. 407-367-2700.


GOLF - EQUIPMENT, CLOTHING, CARTS/REPAIR

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

Battery Boys - Electric & Gas batteries. We also sell & repair battery chargers. Free gift with purchase to POA members. 352-643-1241.

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

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

 **Seat Belts Installed** - Golf cart seat belt installation. 10% off seat belt installation on golf carts. Lifetime warranty. Call John 757-236-2950. New customers only.

Village Kart Aide Golf Cart Rescue Service - Get a free month when you sign up, new members only, with discount code 13412POA and POA membership card.

HOME SERVICES

Audrey Ann Originals - Embroidery, Screen Printing, Logos for clubs & businesses. 352-259-0131. 10% POA Discount.

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


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


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

Grandma's Sewing & Crafts - Cushion, pillow and chair seat recovering, personalized gifts & custom embroidery. 352-350-7124 or myshopping14@comcast.net. 10% POA Discount.

Kiley & Sons Plumbing - 219 S. Old Dixie Hwy, Lady Lake, 352-753-5301. 10% POA discounted labor on a SERVICE Call. Valid on a minimum 1 hr. of service for POA members. Visit our Showroom.

Lopez Professional Landscaping - Reasonable Prices, references upon request, 10% Discount to POA members. 352-484-8098.

 **Michael's LLH** - Local Handyman providing services for small jobs. 10% Discount to POA members. 352-446-8652.


 **Michael's LLH** - General Lawn Maintenance, including mow, trim, fertilize, etc. 10% Discount to POA members. 352-446-8652.


Minami Granite Designs Inc. - 1806 N.E. 2nd Ave, Ocala. Free stainless steel sink w/kitchen counter do-over. 352-671-9800.

Routed Lamp Post Signs - 419-705-5272 Sp Springs - Mon & Wed., Sumter - Tues. & Thurs. 10% Discount to POA members.

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

Sherwin Williams - #2906 at Lake Sumter Landing, 352-205-8067 - 30% off regular pricing for paints and stains, and 15% off all supplies with POA membership card at time of purchase.

 **Sutherland Solar Control** - Glass tinting for homes & offices. “Free Estimates” – Vista Solar Films – Glass tinting on homes. 10% discount. 352-753-8624; sutherlandsolar.com. Lake County Veteran Owned Small Business since 1990.

 **The Solar Guys** - \$100 off solar tubes and solar fans; 10% off attic insulation and garage door insulation; 10% off home window tinting. 352-307-7077; sales@thesolarguys.com.

Tip Top Tree Experts - All tree work, landscaping, paving, pressure wash, and home repairs. 10% POA Discount. 352-516-8820.

Tri-County Tile & Home Improvements - Lake County Resident & Home Improvement for 25 years. Call 352-978-3556. 15% Discount (on labor) to POA Members only.

Ultimate Handyman Services - Drywall, trim/ crowns, paint/remodel. Insured. 10% POA Discount. John Sainiak, 352-516-2976.

PERSONAL SERVICES

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

Exercise2gether 10% Off Services for POA Members with POA membership card. 352-801-1633.

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

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

PET SERVICES

Kitty Camp & Resorts JUST for CATS, a Lovable Lakeside Cat Resort & Retirement Home. 15% POA Discount. 352-205-4284.

PROFESSIONAL SERVICES

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

L. Rae Jewelry Appraisal Service - Certified Gemologist, Villages resident, Appointment only, 10% POA Discount, 352-430-2991.

Realtor Commission Discount - Premier Realty agent is offering a commission discount for new home listings to POA members. Call Susie Ellis at 352-661-9440 or anderson-ellis@hotmail.com

Wholesale Computer Components - Terrace Shoppes Spruce Creek, Summerfield, across from Walmart, 352-245-1500. \$15 POA Discount on any computer repair.

RESTAURANTS

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

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

Haagen Dazs - 1001 Lake Shore Dr., Sumter Landing, 352-751-0261. 10% POA Discount.

Honey Baked Ham Company & Cafe - Best Buy Shopping Center, 352-259-3900. Buy one sandwich or boxed lunch - Get 2nd 50% off (equal or lesser value).

Johnny Rockets 976 Old Mill Run, Lk Sumter Landing, 352-259-0051. 10% POA Disc.

MOE'S Southwest Grill Rolling Acres Plaza, 352-430-3610. BOGO free every Saturday w/ purchase of two medium drinks! Not valid w/ any other offer. One offer per POA family.

Ollie's Frozen Custard In the Spanish Plaines Plaza, across from Lowe's Building Supply on Hwy 441. 10% POA Discount.

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

Riccardo's Italian Restaurant 11783 SE US Hwy 441, Belleview, FL 34420 - 10% off your entire bill. Not valid with any other offers, coupons, specials or sunset menu.

RETAIL

Entry Point by Perry Decorative Glass - La Plaza Grande, 352-751-0883. 10% off any non-sale items. Cannot be combined with any other offer.

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

S@feScript Pharmacy - Custom compounding medications. \$25 Gift Card on any 3 or more transferred prescriptions. 352-748-9900. Save a Lot Shopping Center, Wildwood.

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

SERVICES, OTHER

HNR Gunworks - Custom Gunsmith and Gun Shop. 3238 S Florida Ave Inverness, 352-503-6285. 10% off any gunsmithing service to POA members.

Villages Car Wash and Lube - Bichara Blvd, La Plaza Grande Center, 352-753-1306. \$1.00 POA Members Discount off regular price of any car wash package.

TRAVEL

Expedia Cruise Ship Centers - 313 Colony Blvd. Free membership & fancy lanyard into their travel reward program. 800-843-5183 or 352-269-0618.

Travel Depot - At least 5% Discount off cruise prices booked. Request quote at cruiseclubs.org. ■

Home Care by Seniors for Seniors

At Seniors Helping Seniors®
in-home services our loving, caring, compassionate seniors are there to help you. We offer the services you need to stay in your own home, living independently.

Our Services Include:
Companionship & Support
Relief for Family Members
Socialization, Activities & Conversation
Shopping & Errands
Light Housekeeping, Meal Prep
...and more!



SENIORS Helping SENIORS®
...a way to give and to receive®

- Flexible Hours
 - Background Checks • Bonded & Insured
- HCS #232850

Call us today and schedule a FREE assessment.

352-288-0444

SHSjohn1@comcast.net
www.seniorshelpingseniors.com

©2015 Each office is independently owned and operated. Prices and services may vary. E.O.E. All trademarks are registered trademarks of Corporate Mutual Resources Incorporated.

COMING SOON! Another Realty Executives location to serve the Villages at 717 Main Street, Wildwood

Our Realtors Serve With Passion... To get your home SOLD for the MOST MONEY the market will allow.

Unless otherwise indicated, area code is 352.



Sally Love
430-6960



Cindy Wise
446-8964



Linda Flack
789-7966



Glenn Stein
Broker/Owner



Laura Jensen
460-7232



Julie Hanes
512-8355



Team Abruzzo
Kathy Abruzzo 552-1554
Bob Bullock 459-1422



Linda Sears
205-0713



Mary Hart
901-0027



Nancy Britton
445-4564



Reba Pace
391-9110



Paul Kelly
775-1111



John Jones
772-349-4136



Micki Wohl
954-839-5880



Doc Mike Shanlian
803-226-1208



Tanya Vieira
360-3339



Laura Hamlin
201-841-2565



Matt Jensen
908-581-6847



Steve Savage
908-675-0533



Jean Puckett
322-1374



Ruby Davis-Jett
321-7854



Pat Serafino
630-7230



Bob Berube
446-9969



Kent Merchant
410-925-6540



Davis Sells
Tim Davis 446-1688
Sheila Davis 446-6942



Frank Melino
552-6773



Eddie Manson
552-6998



Bunky Dorse
603-5775



Lisa Exposito
207-3311



Peggy Schaefer
801-0040



Jim Van Ostran
445-2300



Annette McCullough 350-0168
Beverly Shive 409-6229



Karla Msaon
430-7725



Frances Pierce
459-5601



Cissie Smith
391-0884

CALL ONE OF OUR AGENTS TODAY LOOK FOR OUR THURSDAY & SATURDAY ADS IN THE DAILY SUN

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



“This Boat Rocks” Dragon Boat Members Pack April PWAC Meeting over Schedule Change

Members of the Project Wide Advisory Committee (PWAC) applauded Villagers from the “This Boat Rocks” (TBR) Dragon Boat Club, who packed the April PWAC meeting to express their frustration over schedule changes for their use of Lake Sumter Landing.

At issue are schedule changes that were implemented in March by the Recreation and Parks Department to make room for new fee-based, guided fishing, kayaking and nature tours on Lake Sumter. The changes have primarily disrupted the TBR Club’s schedule, one of seven dragon boat clubs that uses the Lake.

Susan Chicoine, Captain and Head Coach of TBR, spoke on behalf of the club members present. Reading from a statement, Ms. Chicoine stated that “dragon boat access to Lake Sumter has been significantly curtailed and the remaining available hours have been randomly reassigned... resulting in a practice schedule that is not only an administrative nightmare, but also needlessly

reduces access to a Villages resource used by approximately 130 dragon boaters per day.” She asked that their previous access – Monday through Saturday morning from 8 A.M. – Noon – be restored. The club contends they are being displaced by kayak, fishing or nature tours of 4 – 8 people at a time, and that these activities are open to non-resident guests of residents.

Ms. Chicoine believes that the dragon boats and other users can safely co-exist on the Lake, and that the dragon boat clubs have been an asset to improving safety with the addition of three emergency exit locations. They are available to assist in emergency situations.

According to a memo provided by the District’s Recreation Director, John Rohan, prior to 2008, all water related activities, with the exception of Lake Sumter Line Boat Tours, were strictly prohibited, according to Chapter III in the Rules of the Sumter Landing Community Development District (SLCDD), which owns the lake. The Rule was amended and approved by SLCDD in 2008 to allow “limited scheduled organized use” that allowed the oversight and management by the Recreation Department for sailing, canoeing, and kayaking.

In 2009, Rohan was approached by the resident lifestyle Dragon Boat Club (DBC) to have practices on Lake Sumter, which was ultimately approved. During 2009, the DBC used approximately 17 hours of permitted time,

and has now expanded to seven teams that use between 900-1,000 hours of scheduled lake time annually. One permit is issued for all seven teams, and the allotment of approved times is managed by the respective club/teams and not by the Recreation Department.

More recently, in response to resident requests and survey input, the Recreation and Parks Department received approval to begin a new start-up program called Outdoor Excursions, which offers limited guided fishing trips, nature tours and kayaking on Lake Sumter. Mr. Rohan said that prior to the program being started, staff met with the leadership of the Grand Masters Dragon Boat Club to communicate temporary changes to the dragon boat scheduling.



Mr. Rohan’s memo says that 20% of the dragon boat clubs’ time (44 hours) were rescheduled.

PWAC committee members expressed concerns about communication and

that scheduling changes to allow new activities were hurting existing, long-time users. They also acknowledged the significant growth in the number of Resident Lifestyle Groups, which has caused scheduling changes for use of all facilities, and that changes are difficult and inconvenient.

The Project Wide Advisory Committee has no allocation of funding for any of the activities occurring on Lake Sumter, and has no amenity oversight since the Lake is owned by the SLCDD.

Highlights continued on page 16

PROFESSIONAL EMBROIDERY
AUDREY ANN ORIGINALS
 OPEN 7 DAYS A WEEK **352-259-0131**
 Screen Printing, Creative Custom Logos for Clubs & Businesses
 NO MINIMUM ORDER
 LOWEST PRICES & BEST SERVICE
 Polo Shirts • Hats
 Tee Shirts • Golf Towels
10% POA Discount, must present membership card.

“Call a Northerner to get the job done right!”
 Beautifully Designed
 Low Cost, High Quality
 Stained & Coated
Decorative Concrete of Central Florida
 Driveways, walkways, patios, pool decks, lanais, garage floors, clearcoats
 30 Years Experience. Insured.
 Call Cliff at **352-620-9561**
www.DecorativeConcreteofCF.com

TILE CLEANING, GROUT SEALING, CARPET & AREA RUG CLEANING
 Five Star Reviews
 Steam or Quick Dry - 1 Hour
 21 years in Villages
 Old Fashioned Quality Work
 At Affordable Prices
PAT MORE 352-516-3565

Highlights continued from page 15

However, they asked Mr. Rohan and staff to identify a forum to communicate with the This Boat Rocks Dragon Boat Club to determine how consistent practice hours can be established.

Mr. Rohan stated that the scheduling change was temporary to ensure that no safety or negative impacts occurred while the new program started up, stating they didn't "know the unknowns." He expressed confidence that the friction created with TBR can be resolved. Scheduling is done in three-month increments, and a new schedule will begin in June.

Since the PWAC meeting, Mr. Rohan indicated that he and staff have begun communicating with all seven dragon boat captains, who were previously represented by the Grand Master for all the clubs, and are working with them to identify specific needs, size and number of boats and participants. He said they are proposing a 6-month Fall/Winter and Spring/Summer schedule going forward.

He also clarified that the SLCDD owns the excursion boating equipment; excursion fees and expenses go in and out of the Amenity Division Fund.



Golf Cart Parking Lot near Freedom Pointe Multi-Modal Path Nears Completion

A golf cart parking area off the multi-modal path east of Freedom Pointe along El Camino Real is paved and awaiting striping and signage. The Amenity Authority Committee (AAC) authorized the 14-space lot to encourage golf cart parking by residents who are using the adjacent land for a variety of purposes, including dog walking and playing.

The AAC became concerned about the condition of the grassy area around the lake because of the number of golf carts that were driving through the area. Particularly during drought periods followed by heavy rain, maintenance had become an issue.

AAC member, Ann Forrester, emphasized that the area is public land and they are not asking the

public to stay off of it. But, they do want to restrict golf carts from driving on it, and have asked staff to determine language for installation of signage at the new parking area along El Camino Real to encourage parking within the golf cart area.

Residents are also reminded that, as a public area, dogs must be on leashes, and animal control can issue tickets when dogs are off-leash.

Highlights continued on page 17

BONE DRY ROOFING, LLC

INSURANCE INSPECTIONS CITIZENS APPROVED

Repair or Replacement of Shingle, Tile, Metal and Rubber Roof Systems, TPO Rubber Roof Overs

All of my roofers have 25+ Years Experience roofing in Central Florida
CALL TO DISCUSS YOUR OPTIONS

PETE TSIRNIKAS
352-669-6607

LICENSED - BONDED - INSURED
FAMILY OWNED AND OPERATED

Buying or Selling a Home?

"Your New Chapter Starts Here!"



Cheryl Parisi-Ciolfi, REALTOR®
352-661-4126

Serving The Villages Community® & Surrounding Areas

cherylsellshomes4u@gmail.com



Exceptions

BLINDS & SHUTTERS

IN-HOME REPAIRS
No cost if we can't fix it!
Most Brands

COUPON REQUIRED

PREMIUM SHUTTERS

\$16.95/SF

BEFORE TAX, MAY NOT BE COMBINED WITH ANY OTHER OFFERS. SOME RESTRICTIONS APPLY. MUST PRESENT COUPON AT TIME OF ESTIMATE.

EXPIRES 12/31/18

COUPON REQUIRED

BLIND REPAIR

\$39.99

Fast & Friendly In-Home Service

PRICE IS FIRST BLIND REPAIRED. ADDITIONAL REPAIRS DURING SAME VISIT \$5 AND UP. SOME RESTRICTIONS APPLY. NOT ALL BLINDS CAN BE REPAIRED. CONTACT STORE FOR DETAILS.

EXPIRES 12/31/18

- Luminette
- Silhouette
- Vertiglide
- Faux Wood
- Verticals
- Woven Wood
- Roller Shades
- Cellular Shades

352.217.7556 • www.exceptionsblinds.com

Lightning Protection YOU CAN TRUST

**\$1,295 for any home
2,100 sq ft or less**

Call for Pricing On Larger Houses



(352) 483-7020



U.L. OWAY.E255097

N.F.P.A. #989991

L.P.I. Master Installer / Designer #1070 #1453



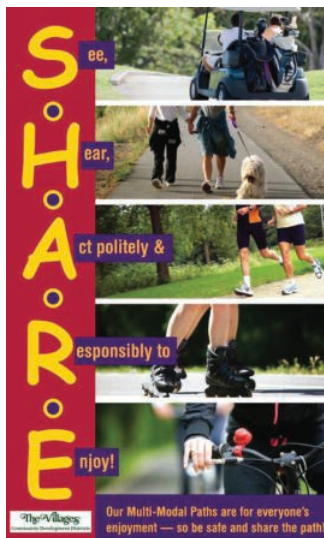
Highlights continued from page 16

SHARE Signs to Be Added to Power Corridor Trail on Mulberry

The Amenity Authority Committee (AAC) authorized adding four SHARE signs and six stop signs along the Power Corridor Trail on Mulberry. The residential Community Development District (CDD) 4 requested the signs be improved.

Assistant District Manager, Richard Baier, and District Property Manager, Sam Wartinbee, walked the entire trail and noted that several improvements could be made to improve safety and visibility. Cost of the signs is approximately \$3,500.

The SHARE signs will be placed on the ascent and descent of the hill on the path, and the stop signs at intersecting roads.



Floating Flower Mat Removal Concerns Duval Residents

The recent removal of floating flower mats from various ponds has raised concerns in at least one neighborhood. Residents of Duval attended a second Project Wide Advisory Committee (PWAC) meeting to hear what the resolution to their concerns, raised at the March PWAC meeting, would be.

In a memo provided by Assistant District Manager, Richard Baier, he acknowledged that, while the removal of the mats by District Property Management was done with good intent after Hurricane Irma damage, the removal was not well coordinated with the public and it did not receive the normal governmental body approvals through PWAC.

Mr. Baier, in his presentation of the memo, said the use of “floating islands” is associated with a “polishing treatment step” for a water body as the nutrient load they remove is comparatively little compared to other practices, such as creating furrow rows and chemical treatments.

PWAC agreed with this approach, directed staff to proceed, and asked for periodic updates. They indicated if the water does not improve, further discussion will be necessary. ■



OPEN 7 DAYS

Open & Enclosed Car Shipping Anywhere in the US
Most Reliable & Trustworthy Company in Auto Transport
Over 100,000 Vehicles Moved Since 2006

888-886-3456
www.fishershipping.com

PAID ADVERTISEMENT

High Cholesterol?

The creator of Gatorade® can help.

Gainesville, FL - If you're one of the millions of Americans that have been diagnosed with high cholesterol, “Natural” help is now available from the creator of Gatorade®! The highly regarded late Dr. Robert J. Cade, while at the University of Florida did extensive clinical trials using a special formula he developed containing soluble fiber (Acacia Gum)

This formula “**CholesterAde**” proved to lower cholesterol in the human body by over 17% during an 8 week period. Not only is this special soluble fiber proven to lower cholesterol naturally, but other positive effects showed weight loss and improving bowel functions which can help reduce the chances of many forms of cancer.

Dr. Richard Goldfarb, the medical director for the company states, “Statins and other drugs can create as many health problems as what they were developed to cure. Soluble fiber is one of the most important natural ingredients you can consume for overall good health.” For the first time Dr. Cade’s original delicious tasting formula “**CholesterAde**” is now available at the selected retailers below or call 877-581-1502.

www.cholesterade.com

The Medicine Chest - 352-343-8888
835 S. US Hwy 27/441, Lady Lake, FL

Benzer Pharmacy - 352-633-2105
725 CR466, Lady Lake, FL

Benzer Pharmacy - 352-391-5533
13733 US-441, Lady Lake, FL



**WILLS
TRUSTS
PROBATE**



Katina Pantazis, Esq.

Serving The Villages
with FREE Office Consultations
Home Consultations
available upon request

ATTORNEY AT LAW

13710 N US HWY 441, Suite 500
The Villages, FL 32159
(just south of Billy's Café)

Monday - Thursday 8 AM - 5 PM Closed Friday
352-600-2987 office@lawkppa.com

Turn Back The Clock with
Beautiful, Healthy Skin...Because
you deserve it.

- › Clinical Skin Care
- › Facials & Chemical Peels
- › Advanced Permanent Makeup
- › Laser Hair Removal
- › Electrolysis

AESTHETIC SKIN
Solutions
OF THE VILLAGES

607 Hwy 466, Lady Lake, FL 32159
352.874.3653

The Bulletin is online **POA4US.org**





Tim Burke
352-661-7001



**Renata & Cliff
Cockburn (Coburn)**
352-321-1856



Debbie Schoonover
352-661-9552



Judith Willetts
407-791-8897
Robert Loiselle
352-653-8948



Greg Wood
352-210-8186



Jill Ruell
609-425-4190



Dottie Wise
610-420-4066



Sharon Lee Smith
352-409-0672



Faith & George Mileo
F: 352-272-0560
G: 352-205-2626



Nancy Moran Fallon
781-422-9692



Joyce Ann Ellis
352-266-2022



Barry Cooperstein
508-930-7396



Jimmetta Rutila
352-448-4792



Robert Woodsford
352-430-5249

Real Estate School With Live Instructors

Call Bob (352) 430-5249 or Connie (352) 307-0304

POA Partners with Villages Public Safety To Increase AED Neighborhoods

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. Board president Cliff Wiener and Board member Sal Tornare 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.

Make Us Your Choice for
UNIQUE GIFTS and HOME DECOR!

Visit our store located in Historic Downtown Leesburg

Willowbees
home décor & gifts, inc.

352-326-0310

712 West Main Street
Leesburg, FL 34748



CANADA MEDS
of Sumter County

STILL PAYING FULL PRICE FOR YOUR MEDICATION?

Want to stay out of the donut hole?

Rx CALL 352-569-1484
FAX 352-569-1485

VIAGRA 100MG GEN - \$4 EACH
CIALIS 20MG GEN - \$5 EACH
SINGULAR 10MG GEN - 100 for \$89
ELIQUIS 5MG 180 Tab Brand \$283.42
XARELTA 20MG 84 Tab Brand \$267.68

FREE SHIPPING
On All International Orders
Greater Than \$150

512 N. Main Street, Bushnell, FL

Seasonal Residents Stop/Restart Bulletin Delivery

Please let us know the dates you will be away – at least 2 weeks before departing – we will stop delivery. Contact Shelley Pfaff **352-325-1540** or delivery@poa4us.org

MOUNT DORA LIVE!

TED VIGIL in Concert

"A John Denver Experience"

Recipient of the Rising Legend Award by the National Traditional Country Music Association.

May 12



mount dora
Library Association



May 26 2018
at 7:30PM

An Evening of Sir Paul
starring John Babcock

CINCO DE MAYO TRAIN Sat May 5

Wizard of Oz train June 8-24

Tavares *Mount Dora* Eustis

Ride the Tri City Hop-on Hop-off Train!

TheFloridaTrain.com




Visit MOUNT DORA
Someplace special to play, shop, dine, stay.

MOUNT DORA LIVE!

FOR THE LOVE OF CASH

A Johnny Cash tribute

starring Gary West

June 23



Thursday June 7, 2018



BROADWAY BOUND!

A Female Impersonator Broadway Cabaret

WHERE ALL THE LEADING LADIES ARE MEN

BROADWAY BOUND!



Mount Dora Community Building Theater

Find more Shows, Tours, Tickets, Upcoming events and other **FUN** things to do at GoMountDora.com

Use code **POA** for train, tour and show ticket discounts!

GoMountDora.com



Gardening Spot

Soil: The Foundation of Good Gardens

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

Not being allowed to stay up late or eat massive amounts of candy and pork rinds; having to wear sensible shoes and going to church gave me a good foundation, according to my mother. Having good soil gives your garden a good foundation.

Once upon a very, very long time ago, Florida was underwater. That's why there's so much sand everywhere. So, it makes sense that Florida's natural ecosystems co-evolved with the soils, and soil conditions often determine what can and cannot be grown, both on the farm and in our gardens.

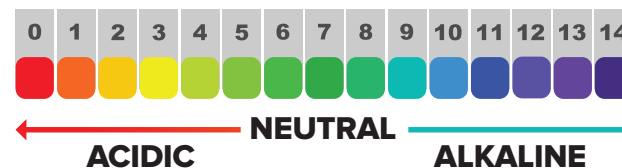
Imagine the entire Floridan peninsula at the bottom of a shallow sea. The land under water is limestone – a porous, weak, light colored loamy substance which is now just a little bit under the ground we live on. While the earth was becoming our home, as ice melted and refroze and the land rose, mineral laden sediment from the melting continent was deposited on top of that limestone. The earth below us is a myriad of underground streams, lakes and sinkholes known by scientists as Karst topography. Sure, there are minerals in our soil but to have a great garden — even just a good garden — we need to give it some vitamins in the form of amendments.

Oak leaves, manure, peat, pine needles, humus, mushroom compost, mulch, kitchen scraps like eggshells and banana peels, worm castings and grass clippings are all amendments for your soil. All these amendments are referred to as compost. The definition of compost is “organic matter that is undergoing or has resulted from decomposition.”

When you amend your soil, you are adding microorganisms: colonists of invisible animals in the form of bacteria, fungi and molds, invertebrate decomposers, nematodes, fermentation mites. Organic matter improves the condition of the soil

because it makes the soil able to store nutrients like nitrogen, and able to retain moisture. This is good Juju.

In order to grow a garden properly, your soil should have a pH of 5-8. Basically, pH is an index of how sweet or how acidic your soil is. It is measured on a scale of 1-14, with pure water being right in the middle at 7. Certain factors can alter your pH, like fill that's been brought in from construction sites as well as the addition of organic matter. It is important to get a soil test done and usually the county extension services do this for free or for a very small charge. In Sumter County call 352-793-2728; Marion County 352-671-8400; Lake County 352-343-4101.



Each time you plant something, amend your soil. Whenever you dig out soil to put in a plant, put that soil in a place where you can add leaves or some other amendment to it. Then mix it all up and add it back into the earth. I could have the exact same plant as my Garden Buddy. We buy it at the same place. We give it the same sun and water in our respective gardens, yet my plant will look WAY better. Why? My Garden Buddy does not amend the soil. Insane jealousy prevails and then sullen sulkiness occurs. But it doesn't have to be that way. And that is not very Garden Buddy-like.

Animal manures are considered to be the best source of fertilizer and organic matter for the gardener. Animal manures are horse, cow, chicken, or rabbit poodie. Dog doodie is not a good choice. So, for all of us, our best bet is benign, sterilized, non-stinky Black Cow which you can buy just about anywhere.

I have a few neighbors who confessed that when we were buying our homes, they had their eye on our lot which has a huge oak tree in the back. They didn't want the lot because they considered the tree “messy” due to the leaves and the catkins. These leaves and catkins are treasures to me. I rake them up and add them into the soil when I'm planting and use them as mulch and in my potting soil to fluff it up. Catkins are the little flower buds of certain trees and they are super gifts to the garden. Some of my neighbors actually bag them up for me during catkin season.

It's been many years and a long, hard time amending my soil and I'm still not all done. But now I can say I've got a good foundation – and without the sensible shoes!



I BUY GOLF CARTS
Pay Cash
Nothing Over \$3,000
Will Pick Up When You Call
or Arrange a Convenient Time
Baker's Golf Carts Call **(352) 303-5100**

Together We're Going Places™



352-461-0980 • GoLamers.com
LAMERS
The Passenger Professionals®
Fla. Seller of Travel Reg. No. ST38202

- CHURCH AND CIVIC GROUPS
- LOCAL SHUTTLES
- AIRPORT TRANSFERS
- CRUISE TRANSFERS
- CASINO TRIPS
- WEDDINGS
- SPORTS & CONCERT TRANSPORT
- TRAVEL ANYWHERE IN US & CANADA
- WORRY-FREE TRAVEL



REVERSE MORTGAGE

Offering smart strategies for your financial future in our local office!

Borrow with Confidence

www.FLReverse.com



Rob Wyatt
President/Owner
Resident of The Villages® community
24 YEARS EXPERIENCE
NMLS #319804



REVERSE MORTGAGE
NMLS #1299504 ADVISORS LLC

352-753-6440



Oakland Hills Professional Center 13940 US Hwy 441, Bldg 900, #903, Lady Lake, FL 32159

Paradise Pavers & Coping, LLC

“Paving Your Way To Paradise”

352-753-2156

DECORATIVE WALLS • REPAIRS • RE-SEALS

Free Estimates
No Deposits Required
\$25 Gift Card

Installation of your choice OR 10% Off
Pressure Wash or Re-Seal



POA BULLETIN DELIVERY (Stop/Restart Date) Email: delivery@poa4us.org Call: 352-325-1540

THANK YOU, RESIDENTS OF THE VILLAGES® COMMUNITY!



for making us the

#1 Independent Golf Car Store in the Nation!

Customer Satisfaction is our #1 Goal!
Nobody matches our Quality, Value or Warranty!

2017 Quietechs Are Here **SAVE BIG!!**



5-Year Warranty
PLUS 10-Year Service
Assurance Program*
*See dealer for details.

Please Compare!
The More You Shop,
The Better We Look!

Plus FREE with All Deluxe Carts — 12-Volt Outlet,
6 Months Free of 24-Hour Car Club 24-Hour Roadside
Assistance, The Villages® Community Cart Path Map,
Windshield Car Kit and Garage Floor Protector.

VILLAGE DISCOUNT GOLF CAR



SALES • SERVICE • RENTALS

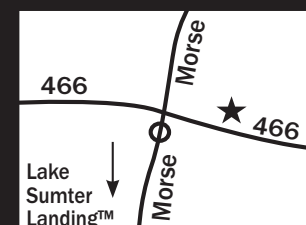
www.villagediscountgolfcar.com

LOCATED IN THE SANTA FE CROSSING PLAZA

Adjacent to The Villages® Community

8590 E CR 466,
Lady Lake, FL 32162

352-633-8480



1/2 mile east of Morse
Blvd. on 466, 1 mile NE of
Lake Sumter Landing™

Still Cleaning Your Dirty Grout With This?



**There Is
A Better
Way!**

- Tile & Grout Cleaning
- Grout Restoration
- Color Matched Caulking
- Granite Sealing
- Loose & Hollow Tile ReBonding
- Shower Repairs & Regrouting



Call & Schedule
Your Free
In-Home
Demonstration

Ask About
Our 10 Year
Warranty

(352) 396-7813

www.groutsmith.com



\$99 Granite Cleaning & Sealing
w/Any Other Service

EXPIRES 5.31.18

#1 mover in The Villages, FL area!



Village Mover



A+

20 years' experience, over 41,000 successful moves!

We are the Good Guys with the black trailers
Satisfaction Guaranteed!

CALL **352-751-2750** For a free
quote
villagemover.com



Seniors vs. Crime

That's NOT Your Neighbor Calling!

When your phone rings and it looks like a local call, you may be more likely to answer. Scammers count on this and can easily fake caller ID numbers. They even can match the first six digits of your own number, which is called "neighbor spoofing." The urge to answer can be tough to resist, since you might worry it's a neighbor who needs help.

If you see a number like this on your caller ID, remember that it could be faked. Letting it go to voicemail is one option. If you do pick up and don't recognize the caller - hang up.

But what else can you do? Call blocking services that block or flag unwanted calls can help. These services include mobile apps, features built into your mobile phone, cloud-based services, call-blocking devices, or services provided by your phone service carrier. Some are free, and others cost money.

You also can register your number with the Do Not Call Registry. The Do Not Call Registry is designed to stop sales calls from legitimate companies, so it won't stop calls from scammers. But it could make it easier for you to spot scam calls. If a company is ignoring the Registry, there's a good chance it's a scam. Why would you want to deal with a company that is breaking the law just by calling you?

You also can help by reporting unwanted calls to the Federal Trade Commission (FTC) at <https://complaints.donotcall.gov/complaint/complaintcheck.aspx>.

After your number has been on the registry for 31 days, you can report unwanted sales calls. You should also report calls that use a recorded message instead of a live person (whether or not your number is on the Registry). You will be asked to tell the FTC what the call was about.

Even if your number is registered, some organizations may still call you, such as charities, political organizations, and telephone surveyors. Debt collectors may continue to call you whether your number is on the Registry or not.

What does the FTC do with the phone numbers that you report?

According to Emma Fletcher of the FTC's Division of Consumer and Business Education, they take the phone numbers you report and release them to the public each business day. This helps phone carriers and other partners that are working on call blocking solutions. Your reports also help law enforcement identify the people behind illegal calls.

If you need assistance with understanding any aspects of the telephone number spoofing, 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 Face Book. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., 352-689-4606.

DISCOUNT PARTNERS

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 and on pages 12 & 13 of this issue, poa4us.org.**

ADVERTISERS

For Ad Rates and Advertising Information, Please Contact

Cliff Wiener

POA President

352-430-8497

bulletinadvertising@poa4us.org

POA BULLETIN DELIVERY

(Stop/Restart Date)

Email: delivery@poa4us.org

Call: 352-325-1540

Distinguished Service Award

2018 Elaine Dreidame

POA Hall of Fame

2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle
2005	Sadie Woollard
2006	Charlie Harvey Carol Kope Frank Renner
2007	Rose Harvey Dorothy Hokr
2008	Ray and Lori Micucci Win Shook
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2011	Pete Cacioppo Betty Cunningham
2012	Joe Gorman
2013	"Class Action Five" Elaine Dreidame Bill Garner Joe Gorman Rich Lambrecht Irv Yedwab
2016	Frank E. Carr
2017	Myron Henry

The Property Owners' Association

8736 SE 165th Mulberry Lane,
PMB 111, The Villages, 32162

Officers

President	Cliff Wiener	430-8497
V.P.	Jerry Ferlisi	391-5261
Treasurer	Donna Kempa	716-445-4008
Secretary	Carolyn Reichel	205-8199

Directors

Ken Copp.....	751-0086
Andrew Curtis.....	315-0333
Theresita Dumagsa	391-4823
Elisabeth Hutton	689-2074
Cathy Peppers.....	633-5667
Bob Rovegno	704-618-1459
Bill Schikora	552-1059
Sal Torname	350-2218
Bill Yelverton.....	633-5955

POA Staff

Membership.....	Bill Schikora	552-1059
IT Tech.....	Ken Copp	751-0086
Bulletin Editor Deb Butterfield	219-508-6863	
Hall of Fame.....	Bill Yelverton	633-5955

POA Email poa4us@hotmail.com

POA Website poa4us.org

POA Telephone **352-430-8497**



Tired of the Wild Ride?

Learn How to **EARN MORE**
WITHOUT MARKET RISK

OCALA 671-5374 LADY LAKE 633-7019

FIRST AMERICAN TRUST

of CENTRAL FLORIDA



**Voted again,
Best of the Best –
Retirement
Savings and IRA's**

FIRST AMERICAN TRUST OCF is an established BBB A+ Accredited Business providing financial services since 1978 with well-rated institutions nationwide.



FREE CAR WASH WITH ANY OIL CHANGE

VILLAGE CAR WASH & LUBE

Full Service Car Wash Packages
Professional Detailing Center
Car, Golf Cart, Boat & Motorcycle Detailing
Pennzoil Oil & Lube Center

970 Bichara Blvd
LA PLAZA GRANDE, THE VILLAGES
352-753-1306

\$2.00 OFF
Silver or Gold Car Wash
Not valid with other discounts
Not interchangeable
Expires, May 31, 2018

\$1.00 OFF
Basic or Bronze Car Wash
Not valid with other discounts
Not interchangeable
Expires, May 31, 2018



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.



The Villages 352.259.2200 / **Ocala** 352.732.0277
Timber Ridge 352.861.2400 / **Inverness** 352.726.3400
Lecanto 352.527.0106 / **RBOI.com**

Norman H. Anderson M.D.
 Radiation Oncologist | CEO

