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The Bulletin

The POA – Champions of Residents' Rights Since 1975

JULY 2018

POA4US.org

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, July 17, 2018 • 7 P.M.

Laurel Manor

“Life in the Villages: The Science of Sinkholes and What You Need to Know”

Presented by **John Thompson**, Founder,
Good Foundation Florida, Inc.,
Ron Broadrick, President/CEO of
Earth Tech, and **Barry Smith, P.E.**,
founder of Pinnacle Engineering

See Page 2 for Program Details

Tuesday, August 28, 2018 • 7 P.M.

Eisenhower 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
Rescheduled from April 17, 2018

2018 MEETING SCHEDULE

Sept 18	Laurel Manor
Oct 23	Eisenhower
Nov 20	Laurel Manor
Dec 18	Laurel Manor

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New Sinkholes Cause Continued Anxiety

Additional sinkholes opened last month at the intersection of McAlpin Street and McLawren Terrace in the Calumet Grove area, causing continued anxiety for residents there and throughout The Villages. A smaller sinkhole also opened in the southbound turn lane at CR466 and Buena Vista Boulevard.

Assistant District Manager, Richard Baier, gave an update to a March 4 PowerPoint presentation on “Geologic Anomalies” in Calumet Grove at the Community Development District 4 (CDD 4) Board of Supervisors meeting on June 8. Both presentations are available on the District website **DistrictGov.org**.

The first depressions occurred on February 15, affecting four homes on McLawren Terrace and a basin near Cameron Villas. Residents were removed from their homes by Marion County officials, with two homes being “yellow-tagged” and two homes “red-tagged.” Residents of the yellow-tagged homes have been able to have their damages repaired and are able to return to their homes, while those in the red-tagged homes cannot.

The first depressions had a variety of engineering tests completed and repairs were made to basins and systems. Homeowners are responsible for the repairs to their private property, and the District has made its engineering and Ground Penetrating Radar (GPR) reports available to them to use with their insurance companies and contractors.



According to Mr. Baier, the District storm water outfall pipe into the pond replacement is completed (as well as the foundation and collar), the GPR (ground penetrating radar) was completed on 6/22/18. The Developer is completing repairs to the pond as well as geotextile liner repairs, which are not District owned/maintained/operated infrastructure.

Once the GPR information is completely reviewed, the District will begin the next phase of geotechnical work as to the borings and any penetration tests on the private properties.

Residents of the area continue to ask questions about whether the District’s infrastructure (drainage pipes) are the cause of the sinkholes. The District’s attorney, Valerie Fuchs, said that there is no evidence that the pipes are causing the depressions.

Residents also wonder what help the District can provide to the residents for repairs. Mr. Baier said the District cannot provide public funds for the repair of private property, but continues to work with residents to share information and provide

Sinkholes 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.

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Sinkholes continued from page 1
support throughout the situation.

If a home is determined to be uninhabitable – a determination that is made by County government – the dwelling will be condemned. The property owner is responsible for the disposition of the home and property. Marion



County officials in attendance at the CDD 4 meeting, said they have stayed in regular contact with the homeowners, and caution that there are no “overnight fixes” in these situations.

They also advised that sinkholes are nothing new in Marion County, reporting that it ranks 5th on the list of sinkhole activity in the State of Florida. Unfortunately, now that the depressions have reoccurred, the process of evaluating all the properties begins again.

Smithsonian Magazine Looks at Villages/Florida Sinkhole Phenomena

A May 24 article on Smithsonian.com says that “man-made development is the most persistent factor for increased sinkholes. Earth-moving equipment scrapes away protective layers of soil; parking lots and paved roads divert rainwater to new infiltration points; the weight of new buildings presses down on weak spots; buried infrastructure can lead to leaking pipes; and, perhaps most of all, the pumping of groundwater disrupts the delicate water table that keeps the karst stable.”

The article quotes George Veni, the executive director of the National Cave and Karst Research Institute who conducted a field study in Sinkhole Alley: “Our preliminary research indicates that the risk of sinkholes is 11 times greater in developed areas than undeveloped ones.”

Sinkhole Alley is described as a swath of counties in Central Florida. In fact, Marion and Lake counties are on the top 10 list of RiskMeter’s 2011 report, while Sumter County did not make the 2011 list. RiskMeter is an online resource for the insurance industry that allows underwriters to assess natural hazard risk data when writing policies.

The article also claims that retention ponds built on golf courses are also a cause. They can leak into the karst and trigger sinkholes.

Read the full article at <https://www.smithsonianmag.com/science-nature/science-behind-floridas-sinkhole-epidemic-180969158/>.

POA Bringing Independent Sinkhole Experts to July Membership Meeting

The POA recognizes the anxiety and questions that residents have about the continuing occurrence of sinkholes. While we appreciate the efforts of District and County government to provide assistance and answer questions, we also understand that their public interests must be protected.

The POA’s purpose is to investigate and provide an objective analysis of issues affecting property owners. We are excited to present a panel of speakers at the July 17 POA Membership Meeting at 7 P.M. at Laurel Manor who will offer insights on the geology of sinkholes, insurance and repair issues, and current state legislative activity. This is a program that will interest ALL Villages residents!

The presentation will explain the nuances of the geology under central Florida that makes The Villages vulnerable to sinkholes. A geotechnical engineer will guide us through the formation of sinkholes and provide insight into the possible triggers that are most likely the ongoing cause of sinkhole activity in The Villages. Joining the discussion will be a geotechnical construction company professional, who will detail the most common techniques to stabilize properties after a professional engineer or geologist has been engaged to verify or eliminate sinkhole loss, and has made recommendations regarding land and building stabilization. The conversation

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Sinkholes continued from page 2

will include a brief update on the current status of sinkhole insurance coverage in the state of Florida. Participants will learn valuable information with respect to sinkhole coverage, the hurdles and the difficulties many confront while attempting to navigate the complicated claims process after a property has been affected by sinkhole activity.

A Q&A session will follow the discussion.

The discussion will be presented by **John Thompson**, founder of the nonprofit consumer advocacy organization Good Foundation Florida, Inc. (www.goodfoundationflorida.org). Mr. Thompson, a long time Florida homeowner, created Good Foundation Florida to study and advocate for programs on behalf of Floridians and to assist with insurance coverage and claim issues.

Barry Smith, P.E., is the founder of Pinnacle Engineering. Pinnacle Engineering is a Geotechnical/Structural Engineering firm located in Tampa. Pinnacle Engineering specializes in sinkhole investigation and repair solutions as well as broad range of experience in the civil engineering and construction industries.

Ron Broadrick is the President/CEO of Earth Tech (<http://www.earthtech.com/residential/>) with headquarters in Land O Lakes, Florida. Mr. Broadrick possesses over 30 years of experience in the geotechnical construction industry, specializing in soil stabilization and foundation repair. ■



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ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

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(Please Select One):

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

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Scientists Predict Repeat of 2017 Hurricane Season

It seems like just weeks ago that Hurricane Irma made her trek through the entire State of Florida – with recovery and reimbursements still in process – and now, we're already in Hurricane Season 2018. In fact, we had our first Tropical Depression (Albert) just days before the season officially started on June 1.

Virtually all of the weather prediction agencies are calling for a hurricane season that is above average, with many saying it will nearly mirror last year's storms. None of them see strong "El Niño" conditions developing, which would weaken the hurricane activity. Here are some of the predictions for the 2018 Season.

Global Weather Oscillations (GWO)

- Professor David Dilley, senior research and prediction scientist for GWO prepares hurricane and tropical storm predictions for 11 zones stretching from New England to Texas. By using Climate Pulse Technology developed by Mr. Dilley, GWO can issue accurate zone predictions for release in January – well before the beginning of the hurricane season.

GWO has issued the most accurate predictions by any organization during the past 10 years. The preseason zone predictions are so accurate, updates to the forecasts are not required during the hurricane season.

As predicted by Mr. Dilley and (GWO), last year (2017) was the costliest year on record for the United States, and one of the most destructive. Mr. Dilley says that "some United States zones are currently in their strongest hurricane landfall cycle in 40 to 70-years." This is a Natural Climate Pulse Cycle that produced extremely active and dangerous hurricane conditions in some zones back in the 1930s and 1940s – and is now repeating.

According to the GWO website, Mr. Dilley predicts that 2018 will be somewhat of a repeat of 2017 – and possibly another record breaker. Although it will be strikingly similar to last year, some hurricane landfalls will occur in different locations this year. You can expect 16 named

storms, 8 hurricanes, 4 major hurricanes, potential for 4 United States hurricane landfalls – 2 of which will likely be major impact storms. There is the potential for 6 named storms making United States landfalls. On the average, the entire Atlantic Basin has 12 named storms, 6 hurricanes and 2.7 major hurricanes.

The reason for another destructive hurricane season is 3-fold. The ocean water temperatures continue to run warmer than normal across most of the Atlantic Basin, and especially in the Caribbean region and the Atlantic near the United States. This is very similar to the ocean temperatures of last year, and will again be conducive for tropical storms and/or hurricanes to form and/or strengthen close to the United States. Mr. Dilley also expects the Bermuda-Azores High Pressure Center will again be in a favorable location – thus allowing more named storms to maintain strength – or strengthen as they move from east to west across the Atlantic toward the United States.

The last item is El Niño. GWO's Climate Pulse Technology model indicates that the Historical records indicate that moderate to strong El Nino events dampen hurricane activity – whereas years with very weak El Niño conditions can be associated with active hurricane seasons if a Climate Pulse Hurricane Enhancement Cycle is in place – and it is.



National Oceanic and Atmospheric Association (NOAA) - Forecasters predict a 70-percent likelihood of 10 to 16 named storms (winds of 39 mph or higher), of which 5 to 9 could become hurricanes (winds of 74 mph or higher), including 1 to 4 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher). An average hurricane season produces 12 named storms, of which 6 become hurricanes, including 3 major hurricanes.

Weather Channel/Colorado State University - A total of 14 named storms, seven hurricanes and three major hurricanes are expected this season. This is slightly above the 30-year average of 12 named storms, six hurricanes and two major hurricanes.

Federal Emergency Management Agency (FEMA) - "Preparing ahead of a disaster is the responsibility of all levels of government, the private sector and the public," said acting FEMA Deputy Administrator Daniel Kaniewski. "It only takes one storm to devastate a community so now is the time to prepare. Do you have adequate insurance, including flood insurance? Does your family have a communication and evacuation plan? Stay tuned to your local news and download the FEMA app to get alerts, and make sure you heed any warnings issued by local officials." ■

If Irma taught us anything, it was to be alert and prepared. Look for our Hurricane Guide on page 6, and start getting ready today!



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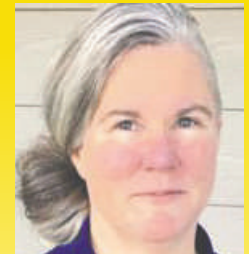
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HURRICANE SEASON 2018

Preparedness Guide

Know Your Storm:

HURRICANES are tropical cyclones that threaten areas of the United States along the Atlantic coastline and Gulf of Mexico.

Hurricane Watch – conditions are possible within 48 hours.

Hurricane Warning – hurricane is expected within 36 hours.

TORNADOES are violent and rotating storms with winds that can cause severe damage. Florida ranks third in the nation for average number of tornadoes each year. Due to Florida's unique climate, tornadoes can occur any time of year. They can strike quickly with little or no warning.

Tornado Watch – Conditions favorable for tornado development.

Tornado Warning – A tornado has been sighted by a trained weather spotter or a tornado is indicated on radar. Take cover immediately!

THUNDERSTORMS are considered severe if it produces hail the size of a U.S. quarter or larger, or winds of 58 mph or higher.

Severe Thunderstorm Watch – favorable development for storms.

Severe Thunderstorm Warning – reports of 1-inch hail or winds that exceed 58 mph.

FLOODS – People who live near waterways or other low-lying areas are at highest risk, but anyone can be impacted by flooding.

Flood Watch – flooding is possible within 12 to 36 hours.

Flood Warning – Flooding is or soon will be occurring. Evacuate immediately if advised.

What to Do:

When storms are predicted, be sure to secure loose outdoor objects, cut down dead branches and clear from around the home, secure or board windows, stock up on food and water, listen to radio or TV, and get a weather radio.

During a storm, take shelter in an inside room on the ground floor with no windows, stay away from windows, stay tuned to radio or TV. Do not shower or bathe, or go outside. If you live in a mobile home, find a sturdy building nearby.

After the storm, do not go outside or drive unless you must. Assess damage carefully. Wear shoes and gloves when going outside to protect your hands and feet from sharp objects. Be observant of downed power lines and do not go near or touch them. Never drive around barricades or through high water. Do not walk through flood waters or allow children to play in them.

Have a Plan: Keep it Simple

Planning with your family is an essential part of preparing for a storm, and can also be used in other disaster situations, such as a fire or national crisis. If you live alone, make a plan with neighbors, friends, and family members living outside the area. In the case of a coming storm, try to keep family members together, and identify each member's responsibility. If you are not together, plan on how you will communicate or where you will meet if it is not possible to come back together in the home. Identify one person outside of the area with whom you will communicate, and have other family members and friends use that person as the contact for information and updates.

Determine whether you plan to use a shelter during the emergency, then, identify the nearest and most appropriate shelter. Have a plan to get there, be aware of personal special needs and whether, if needed, the shelter accepts pets. Know the policies and capabilities of each available shelter. Your county may have a Special Needs Program for residents who have a medical or physical condition that requires special care, assistance with transportation, or are dependent on electricity. Register at snr.floridadisaster.org and select your county of residence. You can contact your county's emergency management

Preparedness continued on page 7

Preparedness continued from page 6

department to find out what services or registration is available. Make arrangements for your pet. If you are sheltering at home, keep the pet inside with you, in a secure crate, if possible. Be certain your pet's shots are up to date in the event you go to a shelter, and have current pictures and identification in case you are separated. If you know your pet has anxiety from storms, plan for any anxiety medications to help keep the pet calm. It is best that you keep your pet with you, or with someone else, if you go to a shelter. If you plan to take a pet with you, be sure you know what shelters will accept them.

Prepare an Emergency Kit

- | | |
|--|---|
| <input type="checkbox"/> Water – 1 gallon per person, per day, for 5 days | <input type="checkbox"/> Camera to document damage and belongings |
| <input type="checkbox"/> Medications | <input type="checkbox"/> Personal items for babies and elderly |
| <input type="checkbox"/> First aid kit | <input type="checkbox"/> Hygiene items |
| <input type="checkbox"/> Important phone numbers | <input type="checkbox"/> Batteries, battery packs for cell phones and other devices |
| <input type="checkbox"/> Non-perishable foods | <input type="checkbox"/> Battery operated radio or weather radio |
| <input type="checkbox"/> Baby food or formula | <input type="checkbox"/> Make sure your vehicle has a full tank of gas |
| <input type="checkbox"/> Pet food Eating and cooking utensils | <input type="checkbox"/> Flashlights – do not use candles |
| <input type="checkbox"/> Clothing | <input type="checkbox"/> Identification, name badges |
| <input type="checkbox"/> Extra cash | |
| <input type="checkbox"/> Insurance, bank account, credit card, etc. documents – keep in a waterproof bag | |

This is not intended to be an all-inclusive list. What is important is that you know what is on YOUR list, and that you get your kit prepared well in advance of the need for it. Remember that stores usually run out of water and other necessities quickly when everyone is trying to stock their kit at the same time. Make sure your prescriptions are current and that you have an ample supply with you. Be realistic about how much you will need and use, where you will keep it if you stay at home, or how you will transport your items if you shelter away from home.

Stay Informed! Remember, you are personally responsible for you and your family. There are resources available to help you sort through getting prepared, and to help you get information as storms approach. Know where to find your emergency information.

Here is District Government and County Emergency Management resources that you should always have at your fingertips. Sign up for the District's e-notification and for your County's emergency alert system. ■

SIGN UP FOR E-NOTIFICATIONS

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DistrictGov.org

Click on e-notification at the bottom of the menu on the left and follow the instructions.

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Lightning Matters

by Len Hathaway

10 Lightning Myths and Facts

MYTH 1: Florida is the Lightning Capital of the World. **FACT:** Florida is the Lightning Capital of the US, but the lightning capital of the world is in African countries (such as Congo) along the equator.

MYTH 2: If it is not raining you are safe from lightning. **FACT:** Lightning often strikes more than three miles from the center of the thunderstorm. This was the case in September 2017 when a 12- year old boy was struck by lightning and injured at the Polo Fields. The nearest thunderstorm was reportedly two miles to the north.

MYTH 3: Rubber tires on a vehicle will protect you from lightning. **FACT:** The rubber tires have nothing to do with it. You are safe in an all-metal vehicle if you are not touching anything conductive, as lightning will dissipate off the metal body and jump to ground. Golf carts,

convertibles, bicycles, motorcycles, etc. are not safe from lightning.

MYTH 4: A surge protector on your electrical meter is "whole house" surge protection. **FACT:** Lightning induced surges can destroy sensitive electronics and therefore you need point of use secondary (plug in) surge protectors on appliances and electronics of value. Lightning can enter your home via cable/satellite/telephone lines and can even be induced into the wiring in your home.

MYTH 5: A lightning victim is electrified and if you touch them you will be electrocuted. **FACT:** The body does not retain an electric charge and the victim will likely need immediate CPR.

MYTH 6: If you are in a house, you are 100% safe from lightning. **FACT:** Even in your home you need to avoid plumbing, electrical, windows, and corded telephones.

Lightning continued on page 9

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Lightning continued from page 8

MYTH 7: Lightning protection systems (lightning rods) attract lightning. FACT: They DO NOT increase the chance of a structure being struck by lightning, according to University of Florida Professor Martin Uman, in his book, *The Art and Science of Lightning Protection*. They simply give lightning a safe path to ground.

MYTH 8: Lightning always strikes the tallest object. FACT: Lightning is unpredictable and can strike anywhere.

MYTH 9: Lightning never strikes in the same place twice. FACT: Lightning does strike in the same place on more than a single occasion and local observers report that it has happened here in The Villages.

MYTH 10: Lightning protection systems (lightning rods) do not work. FACT: Experience has demonstrated over two and half centuries that they do work if they are designed, installed, and maintained in accordance with the national standard on lightning. They are used around the world. In The Villages, all pumping stations are protected as is nearly every building at Lake Sumter Landing, The Sharon, Savannah Center, most churches, and Public Safety Department Headquarters and adjacent Emergency

Operations Center. However, safety is never absolute and anything man-made can fail (bridges, cars, computers, medical devices/software, etc.), but they all do perform as designed a very high percentage of the time. ■

NOTE: Len Hathaway and Bob Freeman are available for a "Lightning Tips for Villagers" presentation to Villages clubs, churches and civic groups. The presentation is described as "Lightning 101" with information from the University of Florida and over 250 years of science and experience. The presentation clarifies many of the myths and misunderstandings about lightning to help you make an informed decision about personal lightning safety and risk to your home and belongings. This is a one-hour, free, non-commercial presentation. If your group is interested contact Len Hathaway at lhatha@aol.com or Bob Freeman at stalit1@aol.com.



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NRLN and The Villages Chapter to Launch Save Social Security & Medicare Lobbying Campaign

While Congress continues to engage in its favorite sport of kicking the can down the road, the Trustees' annual reports released on June 5 again warned that Social Security and Medicare are rapidly becoming insolvent.

"The National Retiree Legislative Network and The Villages Chapter will be launching a new nonpartisan campaign to lobby Congress to take action to preserve Social Security and Medicare," said Ray Pasternak, NRLN Villages Chapter president. "We want the programs to be around for this generation of retirees and our children, grandchildren and even great grandchildren"

This year, the cost for Social Security will exceed its income for the first time since 1982, when Congress last took action. The program will have to dip into its nearly \$3 trillion trust fund to cover benefits.

The Social Security trust fund is expected to become insolvent by 2034. At that time, recipients would receive only about three-quarters of their scheduled benefits from incoming payroll tax revenues.

Medicare will become insolvent in 2026. The trust fund for Medicare Part A, inpatient care, would be able to handle about 91% of costs. (Medicare Part B, outpatient care, is supported by participants'

premiums and the general fund. Monthly Part B premiums paid by most participants are projected to rise by about \$1.50, to \$136.50.)

The NRLN proposed plan will call for the funding of Social Security and Medicare in a way that will lower the annual federal budget and the federal deficit balance simultaneously.

"Americans need to make their voices heard in Washington, DC that it is inexcusable for Congress and the President to not have a plan to properly fund Social Security and Medicare," Pasternak said. "If residents in The Villages will sign-up at nrln.org to receive emails from the NRLN they will be able to become part of the advocacy effort on Social Security and Medicare by emailing NRLN sample letters to their Representatives, Senators and President Trump."

Pasternak added that the NRLN also provides social media capabilities for communications with politicians. In addition, NRLN messages can be followed on Facebook/NRLN1 and Twitter/NRLN3. ■



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

Thank You, Janet Tutt

District Manager Janet Tutt announced her retirement, effective July 9, to the Villages Center Community Development District Board of Supervisors last month. In a memo, Ms. Tutt said of her last 13 years as District Manager, "Having worked in government for all but eight years of my professional career, and the seven years working my way through school, the last thirteen have been the most rewarding. They have been rewarding due to the accomplishments of a team of outstanding employees willing to take my ideas and turn them into reality with enthusiasm, honesty, integrity and commitment..."

The POA wants to thank Ms. Tutt for establishing a local District government that is approachable and responsive. It hasn't always been smooth sailing.

In 2008, the POA sued the District, resulting in a \$40 Million settlement and the establishment of the Amenity Authority Committee that set the entire Villages on a sustainable path of self-determination and long-term financial success.

Without the \$40M from the Developer, the improvements in all of the recreation facilities north of CR466 would not have been possible. Elected residents now have authority over ongoing maintenance and provision of amenity services and facilities north of CR 466.

More recently, virtually the same Interlocal Agreement was used to expand the role of the Project Wide Advisory Committee to oversee the amenity fees and facilities south of CR 466, purchased by the District in 2016.

Residents can rest assured that Ms. Tutt is leaving The Villages District government a better and more professional place. She has worked to ensure that there will be a seamless transition, hiring Assistant District Manager, Richard Baier, last year. Mr. Baier has been appointed as her successor.

For her tireless energy and commitment to making The Villages a better place for all of us, the POA says "Thank You, Janet Tutt," and encourages all residents to say the same. We wish Janet enjoyment and happiness in her retirement.

PWAC Rescinds Decision on Fence

At its June meeting, the Project Wide Advisory Committee (PWAC) rescinded its decision to fence an area on South Morse Boulevard near the Hillsborough entrance. More than two dozen residents attended the May meeting to protest the decision made in April after a request from a resident whose property borders the area.

PWAC members concluded that the fence was originally approved to address the resident's concerns of noise and a disruption of the enjoyment of his property, however, the issue had become one of keeping golf carts off the property. There would have been openings, and residents could still use the property to congregate and walk their dogs. Concluding that the fence did not address the original request, it voted to rescind its recommendation. Committee member Don Wiley, who represents Community Development District 10, where the property is located, requested that PWAC continue to table the issue until Fall, but other committee members wanted to take action. Mr. Wiley voted against the motion to rescind.

Community Development Districts 2, 3 & 4 Propose Maintenance Assessment Increases

In June, all Community Development Districts (CDDs), PWAC and the Amenity Authority Committee (AAC) approved preliminary budgets, as required by Florida Statute. Final budget hearings and approvals will occur in September, as the District budget staff and departments continue to fine tune the numbers. All budgets can be found on the District website, DistrictGov.org, click on 'Departments' and select 'Budget.'

District Budget Director, Barbara Kays at each meeting said "The Proposed maintenance assessment rates are the highest rates that the Boards can approve in September. The September adopted rates can be kept at the same level or lowered but cannot be higher than the proposed rates approved in June."



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Highlights continued from page 14

Resident amenity fees will increase by the Consumer Price Index (CPI), unless the homeowner has reached the maximum \$155 deferral rate.

CDD 2 voted to increase its Maintenance Assessment Fee by 12%, citing costs for road milling and overlay projects.

CDD 3 will increase its Maintenance Assessment Fee by 15% because of plant replacements, irrigation system improvements, and road milling and overlay projects.

CDD 4 projects the largest increase at 20%. Costs from Hurricane Irma and repairs and engineering for sinkholes are approaching \$1 Million. Supervisors are hopeful that the increase will go down before the final budget is approved, recognizing that any increase to residents will hurt, but believe it is better than a special assessment. They are hoping for as much as \$125,000 reimbursement for Irma expenses. CDD 4 will also start receiving assessments from Soulliere Villas for the first time. It should also be noted that CDD 4 is the only District responsible for all of its roads.

CDD 9 will receive first-time assessments from Atwood Villas.

All off the other CDDs will keep their current Maintenance Assessment Fees, with NO increases.

The Project Wide Advisory Committee (PWAC) is also seeing a significant increase in its operating expenses due to the addition of Phase II of CDD 12. Whenever a new phase of a district is added, the expenses go up. PWAC

Chair Peter Moeller expressed concern about the need to look at the \$155 Deferral Rate, as amenity facilities begin to age and new districts are added.

District Budget Director, Barbara Kays reminded PWAC members that there will be a budget workshop discussion in July, at which the Deferral Rate will be discussed.

Algae Blooms in Ponds/Lakes

A resident of Mira Mesa asked the AAC about the algae blooms in Lake Laguna, concerned that they are quickly taking over the lake. District Property Manager Sam Wartinbee said that ponds and lakes are looked at on a weekly basis to determine maintenance needs. Lake Laguna has had an aggressive hydrilla problem, and when treated, it causes an increase in algae blooms. "It gets worse before it gets better," he said, adding they will keep an eye on it.

Hemingway Pool to Get Chair Lift

PWAC approved a request by CDD 7 Supervisor Jerry Vicenti for a chair lift for the Hemingway Pool. After a discussion and approval earlier this year for another lift, PWAC members said they would consider lift requests on an individual basis. There is a plan to have lifts installed gradually at all of the pools, and the list can be reprioritized by request. PWAC members recommended approval for the Hemingway Pool request. ■

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State Provides Advice About Sinkholes

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 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.

State Sinkhole Advice continued on page 19

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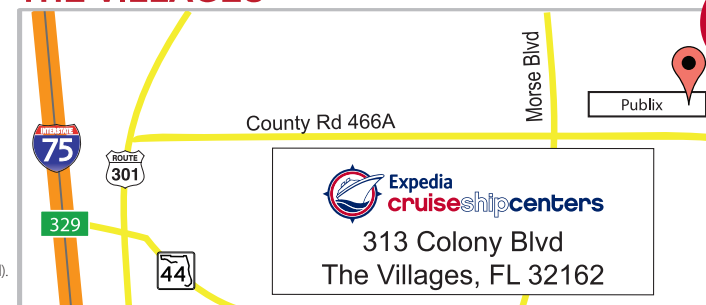
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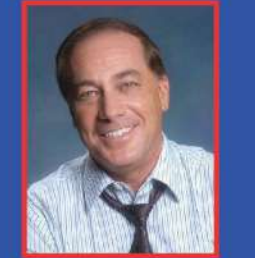
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State Sinkhole Advice continued from page 16

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. ■

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Gardening Spot

Those Wiley Weeds

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

It is true: weeds have taken over all our gardens. It's just that time of year. Weeds in the lawn; weeds in the landscape; weeds in the cracks of our driveways. For survival, weeds are copy cats and will mask themselves with your favorite flowers, making it hard to find them, and even harder to pull. For example, there are grass-like weeds that grow next to my day lily plants. If I pull the wrong one, then I pull out the lily with its rhizomes. But what wonderful therapy it is to pull those weeds, as long as you get their roots!

Did you know there are just three types of weeds? We've got grasses, broadleaf plants and sedges. That's it. All weeds fall into these three categories.

GRASSES have hollow rounded stems with nodes (joints) and parallel veins in their true leaves. Examples are crabgrass, goosegrass, crowfootgrass, sandspur, annual bluegrass, torpedograss and smutgrass.

BROADLEAF weeds have net-like veins in their true leaves and usually showy flowers. Examples are clovers, chickweed, Florida Pusley, Creeping Charlie, and Dollarweed. Dollarweed is a sure sign that you've been watering too much! And what a pain they are with their underground runners.

SEDGES can always be identified by their triangular stems. If you twirl the stem between your fingers, you will feel the edges of sedges. Rushes have round stems. Both like it moist. Examples are Nutsedge, Globe Sedge, and Purple Nutsedge.

The first and best method of weed control in your turf begins with proper management practices, which encourage dense, healthy turf. Healthy turf shades the soil so sunlight cannot reach weed seeds ready to germinate. A thick turf also minimizes the physical space available for weeds to become established. If a lawn is overwatered and fertilized, or mowed too low or too infrequently, the turf is weakened and cannot outcompete weeds. Turf damaged by insect pests does not recuperate quickly enough to outcompete germinating weeds.

Several methods of control are available:



MOWING: if proper mowing height and frequency are maintained, many annual weeds will be eliminated. Mowing prior to weed seedhead formation will also reduce weed seed reserves.



HAND PULLING: if only a few weeds are present, it is simpler to physically remove the plant.



SMOTHERING: Smothering with non-living material to exclude light is effective in certain areas such as flowerbeds, footpaths where turf is not grown. Use 2-3" of straw, sawdust, hay, wood chips or plastic film. The plastic film is a good method not only for killing weeds but to kill everything in the soil including all pathogens and nematodes, which are invisible "worms" in the soil. If you've ever tried to grow parsley and then you pull it out by the roots and the roots are all gnarly and knotted, then you've got nematodes. Soil solarization, a term used by the Master Gardeners, is a good, organic way to clean out your garden space of weeds and nematodes. The thick, clear plastic must be kept in place for a period of 4 – 6 weeks during which time the soil temp should rise to 130 degrees.



HERBICIDES: An herbicide is any chemical that injures or kills a plant. Please always follow the label instructions, which will tell you the proper timing of application, proper rates and dispersal methods. Timing the herbicide application during the weed's growth cycle is also important. For example, weeds not controlled prior to seedhead formation are harder to control and are able to deposit new seeds for future problems.

There are those who say that a weed is a merely a misplaced plant. I've got some weeds in my garden that I just love. Many are pollinator attractors. And you should see all the weeds in my Garden Buddy's yard!

Some weeds have great names: Poor Joe, Cupid's-Shaving-Brush, Common Venus Looking Glass, Hairy Beggartick, and Henbit, to name a few.

Just when you've heard it all, there is actually a Weed Science Society of America! They promote research, education, and extension outreach

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activities related to weeds; provide science-based information to the public and policy makers; foster awareness of weeds and their impacts on managed and natural ecosystems AND they have weed ID. www.wssa.net. ■

Other great sources used in this article:

Florida Lawn Handbook – An environmental approach to care and maintenance of your lawn by Kathleen C. Ruppert and Robert J. Black.

Weeds of Southern Turfgrasses University of Florida Extension IFAS

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Seniors vs. Crime

New Overseas Travel Scams

Travel scams are more common than ever these days, especially for overseas vacationers. As more and more Villagers plan trips to foreign countries, we at Seniors Vs Crime thought a quick update on the latest in Travel Scams would be appropriate.

Over the years, we've reported on scores of sneaky tricks that locals try to pull on unsuspecting travelers. But each year, more new scams rear their ugly head. Here are some of the latest ways the scam artists have devised to separate you from your vacation money.

Copycat Passport Visa Websites:

If you need a visa for a country you're visiting, make sure you're in the right place if you plan to get it online. Scammers build copycat sites, often with material like FAQs and application forms stolen from genuine sites. They charge high fees and then they may or may not supply the visa. Sometimes, the visa itself is available totally free of charge on the real site.

The even bigger worry, however, is that if you use one of these sites, you're also going to be giving away confidential information that could be used for identity theft. To protect yourself, check visa requirements for other countries. Find links to consulates and embassies. Visit the U.S. Department of State's website at: <https://travel.state.gov/content/passports/en/country.html>.

Fake Scratch Cards:

At many vacation destination airports, you'll almost certainly be pestered by shills wanting to sell you timeshares or lure you to some other money-making scheme.

One of their tricks is to hand out free fake scratch cards. These always turn out to be "winners" but there's always a catch - like you have to attend a timeshare or vacation club presentation or pay a fee to collect your prize.

If someone hands you a "winning" scratch card you didn't ask for, it's a fake!

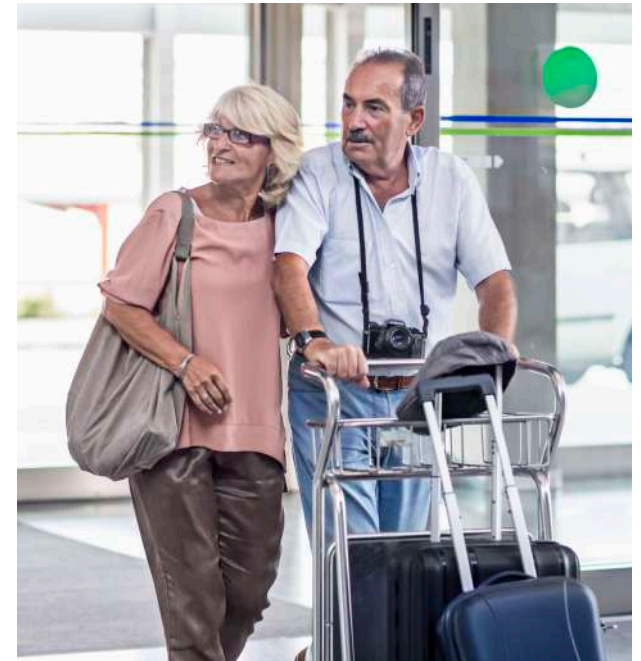
Two New Hotel Scams: Hotels are often the scene of scams, intentionally or not. Among the new tricks we've heard of recently is a simple bait-and-switch scam.

Hotel rooms are advertised at ridiculously low prices but then, when you arrive, the hotel claims the room you booked is no longer available, but offers another at an inflated price. The scammers know that, as a weary traveler, you'll likely agree to the expensive room. In any case, you'll find it hard to get back any money you've already handed over.

Another variation involves inflating the room cost with items like taxes and fees, which, you now learn, were not included in the original price.

The same type of hotels may try another trick to get more money out of you. While you're having breakfast on your final day, they sneak up to your room and lock it. Or they may just lock it in the middle of your stay. Either way, they claim you must have mixed up your dates or times, and that your booking has ended. In order to retrieve your luggage, you'll have to pay an "additional time" fee.

These kinds of tricks only happen at low-grade, non-branded hotels, so be wary if that's where your travel budget takes you. Confirm everything in writing ahead of time.



If you are the victim of one of these scams overseas, there is probably little Seniors vs. Crime can do to help you recover your money. Your best defense is knowledge - be wary.

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

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages - (352) 674-1882

The Marion County Sheriff's Office in The Villages - (352) 753-7775

The Sumter County Sheriff's Office in The Villages - (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages - (352) 750-1914

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689 4606. ■

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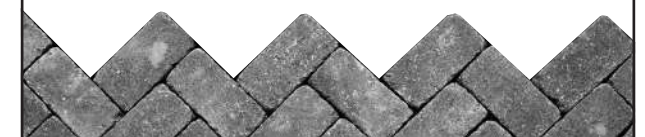
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Captain Chesley "Sully" Sullenberger was an experienced aviator: a former Air Force F-4 'Phantom' pilot who wrestled military aircraft when engine "flame-outs" happened. Years of training prepared this hero to exhibit unnerving skill when the ultimate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

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

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

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



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