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The Bulletin

The POA – Champions of Residents' Rights Since 1975

AUGUST 2018

POA4US.org

Issue 44.08 | Circulation 55,250

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

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 |

ATTENTION ARCHIVES ONLINE!

We have just completed putting 24 years of the early POA Bulletins from 1978 to 2001 on the website, adding to the already 16 years 2002 to Present.

We invite you to read how the POA has grown over the years and that we are still passionate about Villages Residents Rights since 1975.

How 2011 Sinkhole Insurance Legislation Puts All Floridians at Risk

A standing room only crowd of about 600 Villagers (and 100+ more who were turned away) came to the July 17 POA Membership Meeting at Laurel Manor to learn as much as they could from a panel of speakers on The Villages' (and Florida's) hottest topic – sinkholes.

We've written about it many times in *The Bulletin*, reporting on various presentations, information from the State, and specifics on the situations here in The Villages.

This presentation was different. Put together by John Thompson, founder of Good Foundation Florida, this program gave clear information about why Floridians are at such greater financial risk – and likely why we're hearing more about sinkholes – than before.

The Culprit? Florida Senate Bill 408 that was passed into law in 2011, changing the rules governing homeowner insurance claims for sinkholes.

An article in Ocala Magazine, published shortly after the legislation was enacted, quotes former Florida State Senator Mike Fasano (R – Pasco County), who opposed the SB 408, calling it the “most anti-consumer bill ever passed by the Florida Legislature in my 17 years in office,” Sen. Fasano urged Governor Rick Scott to veto the legislation, arguing that two things would

happen under the new legislation. First, rates would increase, and second, homeowners would receive less coverage. The new law covers only the principle structure, meaning the home. The law no longer covers patios, swimming pools, sidewalks, driveways, permanent sheds and other things of that nature. Gov. Scott did not veto the bill, signing it into law.

Mr. Thompson started Good Foundation Florida after his own issues with insurance claims, one of them a sinkhole issue. Visit **goodfoundationflorida.org** for information on the foundation's purposes and activities.

He is a familiar face at the State Legislature in Tallahassee, lobbying regularly for changes in the sinkhole insurance rules, as well as other detrimental homeowner and consumer insurance regulations. He works with citizens' groups across Florida to help educate them and to recruit them to join the fight to reverse these anti-consumer insurance laws.

Legislation 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.

NEW!

POA of The Villages FL is Live! LIKE us and Share POA of the Villages FL

Watch the POA General Membership Meetings Live as they happen!

Other meeting and relevant information will be posted on a timely basis.

This page is NOT intended to be a “social media blog” or to be used as an opinion center for residents. *Please continue to send questions or comments via email or call the POA phone number 352-418-7372.*

ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed.

Find us on 

Legislation continued from page 1

Mr. Thompson reached out to POA President Cliff Wiener, as well as other officials and groups in The Villages, but Cliff was the only one to respond. “When I talked to John, I realized he could provide us with resources and expertise to help our residents and homeowners understand what’s going on with these sinkhole issues,” Cliff said. He noted that virtually all of the geological information out there tells us there is no way to predict when and where a sinkhole might occur and there is obviously nothing we can do to prevent sinkholes from occurring. “But, we can be a strong voice with respect to this incredibly bad insurance legislation.”

Cliff said the POA will be joining forces with Mr. Thompson in lobbying legislators for change. A meeting is already being scheduled with State Representative Dennis Baxley. “This is the right thing to do for our property owners,” Cliff said.

See additional articles and information throughout this issue for more information from this presentation.

We apologize to those residents who were not able to attend the meeting. We did not expect that both the main meeting room and the overflow room would be standing room only. We are working to get the video of the presentation posted to the POA website poa4us.com. ■

What You Need to Know About Your Catastrophic Insurance Coverage And Additional Sinkhole Coverage

Florida law, changed in 2011, provides that all homeowner policies will include Catastrophic Ground Cover Collapse, however, if your structure is not damaged and condemned, you are not entitled to a claim.

Your sinkhole rider – if your insurance company offers it – typically carries a 10 – 20% deductible on the **insured value** of your home, not on the cost of your repair. So, if your home is insured for \$250,000 your deductible is \$25,000. Based on the average cost of a grout injection repair of \$85,000, instead of paying 10 – 20% deductible on the cost of the repair (\$8,500 - \$17,000), you are on the hook for \$25,000! Check your policy and ask questions!

Catastrophic Ground Cover Collapse (All Homeowner Policies)

Florida Statute §627.706(2)(a) states the following:

Catastrophic ground cover collapse means geological activity that results in **all** the following:

- The abrupt collapse of the ground cover;
- A depression in the ground cover clearly visible to the naked eye;
- **Structural damage to the covered building, including the foundation;** (considered to be any of five conditions specifically defined in the code*), **and**
- The insured structure being **condemned and ordered to be vacated** by the governmental agency authorized by law to issue such an order for the structure.

Contents coverage applied if there is a loss resulting from a catastrophic ground cover collapse. Damage consisting merely of the settling or cracking of a foundation, structure, or building does not constitute a loss resulting from catastrophic ground cover collapse. ■

**For a list of the five conditions and other definitions, visit the State’s website http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0600-0699/0627/Sections/0627.706.html*

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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 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

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FULL NAME(2) _____

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

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We respect your privacy. Your email address is for POA Official use ONLY.

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(Please Select One):

- ☐ One year – 2018 - \$10 per/household
☐ Two years – 2018/2019 - \$20 per/household
☐ Three years – 2018/2019/2020 - \$30 per/household

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☐ Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check.
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Engineers Explain Sinkhole Diagnostics and Repairs

Along with John Thompson, founder of Good Foundation Florida, engineers Barry Smith from Pinnacle Engineering and Consulting and Ron Broadrick with Earth Tech, LLC educated attendees at the July 17 POA General Membership meeting about what causes sinkholes, how they are found, and how they are repaired.

Sinkholes are nothing new in Florida, and the geology is the same as it has always been – an underground system of limestone, sand and clay. Water weakens the limestone and may create cracks in limestone that give enough space for sand to trickle through – like an hour glass – leaving a void or depression at the surface. A heavy rain can collapse that depression.

To find sinkhole activity, Mr. Smith, a Structural/Geotechnical Engineer, evaluates and diagnoses the problems. Ground Penetrating Radar (GPR) is used first, and as the name indicates, it sends a signal into the ground looking for a layer of soil that is somewhat different. That doesn’t mean you automatically have a sinkhole activity. The next step is drilling deep into the ground all the way to the limestone. The samples allow the engineers to look at the composition of the soil, determine its strength, and identify weak areas. It is a big, expensive process, but is really the only way to identify potential sinkhole activity. An engineer cannot stand at the surface and examine a building or the ground and determine with a sight examination that there is sinkhole activity.

There are three types of repairs. Compaction Grout Injection is the only way to stabilize the sinkhole condition. Pipes go into the ground until

they reach the limestone and a sand, fly ash and cement mixture called grout is pumped in to clog up the voids and prevent future issues. It goes deep into the earth, and pipes may be angled to get under a structure that is affected.

Shallow Chemical Grout Injection is used in shallower soils directly under the structure, and should be done after the Deep Grout Injection.

Foundation Underpinning fixes the structure, but not the soils. Mr. Smith cautions that you cannot substitute underpinning for the first two methods that fix the source of the problem in the soils. He also said that underpinning has side effects, and should be used carefully. Structures are intended to sit on the earth, and underpinning can cause serious problems if not used in the correct situations. He described underpinning as a “sledge hammer” approach to move a structure back into its proper place.

Mr. Broadrick, a soil improvement specialist, does the repairs. He said that it is not just homes that are affected; sinkholes can happen anywhere. A cover subsidence sinkhole (described by Mr. Smith) is the most common, and is usually what causes a house to settle and crack. His job is to seal off the source of the problems with the grout, and emphasized that it is the only way to fix a sinkhole. Grout is a mixture of sand, fly ash (a waste product of coal fired power plants that allows the grout mixture to stay together), cement and water. He said there is a currently a shortage of the fly ash material, which is causing difficulty for contractors.

He agreed with Mr. Smith that underpinning does not fix a sinkhole itself, and said the house in Land ‘O Lakes that was swallowed up by a sinkhole had been underpinned. Mr. Thompson pointed out that the insurance claim for that home was initially denied.

Sinkhole Q & A

Q Has the number of sinkhole incidents been increasing or are we just hearing more about them?

The answer is yes and no. There is nothing that has changed in Florida’s geology that has caused an increase in sinkhole activity. However, where there used to be open farm fields and pastures, there are now developments, homes and buildings, so we hear more about damages. Water is a driving factor in sinkhole activity, and development and pavement redirects water between homes to retention ponds. It is more noticeable because there is more hardscape, but the State of Florida is not sinking into the earth. There are other weather factors that also have a big impact, such as Hurricane Irma and dry seasons followed by rainy periods. Rainy periods could also be considered “sinkhole seasons.”

Q Some parts of Marion County have a lot of clay soil. Is this a good or bad thing?

Clay is a good soil material as it is “sticky” and can act as a good binding agent. Having deeper clay is a better scenario.

Q What is the average cost of grout injection to repair a sinkhole?

There are many variables that will determine the cost, but an average is about \$85,000.

Q What is the life expectancy or warranty for this type of repair?

Earth Tech guarantees their repairs forever.

Q If buying a home, how can you protect yourself? What signs can you look for?

First, all masonry is going to have cracks, so you need to look for unusual or multiple cracks and cracks that appear to have been repeatedly repaired. You can also find out if there has been any sinkhole repair by calling the county building department to see if any permits for repair were issued. There is virtually no way to determine what is going on in the ground without doing expensive drilling, costing around \$10,000.

Engineers Explain continued on page 6



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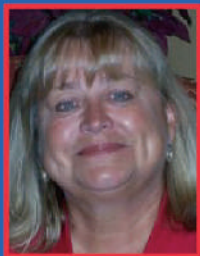
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Engineers Explain continued from page 4

Q What symptoms can you look for on the ground or in the yard?

Look for dips in the yard that appear or saucer shaped depressions. The "indentions" between houses is not a concern; those are designed swales to allow water to drain away from homes.

Q Who is responsible for what happens to a property that has been condemned and what happens to a homeowner who doesn't have insurance?

The property owner is responsible for the disposition of the property. Any money received from the insurance company is intended to be used for repairs or demolition. A homeowner without insurance is still liable, just as they would be if they didn't have insurance if the house burned down.

Q How can a person find out where there has been sinkhole activity?

There is no central database, although there are online resources, some that charge a fee. Your insurance company should be able to tell you if they have any records of sinkhole activities in your area. You can also check with county building offices for permits or information.

Q Can a leaking pipe cause a sinkhole?

A leak may exacerbate a problem, but it would not cause the sand to move that deep in the earth to cause a sinkhole.

Q Are there any preventive measures that can be taken?

Some "higher end" communities are using a French drain system that buries the pipe about 12" into the ground to help alleviate flooding, lessening the impact on sinkhole activity.

Q At Nancy Lopez, there have been numerous depressions in the same place and all they seem to do is pour sand in them. Shouldn't they do something else if it keeps happening?

Surface "expressions" are commonly fixed with sand. But if something is repeatedly occurring, it should probably be looked at.

Q Who can we contact about the pond that drains regularly from the pond near Hole #2 at Nancy Lopez?

Nancy Lopez is owned by the Developer, and it is his property. There is no law that says somebody must fix it.

Q Doesn't the US Geological Survey (USGS) or county have soil maps that would indicate the possibility for sinkholes?

There are soil maps but they are for surface soils and only go down 7-8 feet. They have nothing to do with the geological factors deep in the ground that cause sinkholes. The only way to diagnose deep in the ground is to do borings. ■

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Calumet Grove Sinkhole Update


At the Community Development District 4 (CDD 4) meeting on July 13, District Manager Richard Baier reported that a second geotechnical report confirmed the findings of the first report, indicating the instability of the site at the intersection of McAlpin Street and McLawren Terrace in the Village of Calumet Grove. Marion County has opened a safe building code case, starting a 60-day window for the homeowner to take action on the property.

Mr. Baier also stated that District repair work is on hold due to the risk of "imminent collapse." A new Ground Penetrating Radar (GPR) report indicated that a number of anomalies still exist. Because of these safety concerns and other unanswered questions, he is hesitant to authorize a repair that may have to be re-done.

Mr. Baier also explained that the sole reason for the pump the District has located at the intersection is to prevent water from collecting there and between the two homes. He reported there has been illegal and dangerous removal of the manhole covering the pump area, so security has been increased at the site.

The District continues to provide information requested through the Sunshine laws, but is not responding to or speculating on specific questions because of legal issues. ■

Editor's Note: Based on the presentation to the POA membership on sinkholes in July, the POA believes that the District has utilized the analysis tools that were described (GPR, specifically) to determine the continued presence of anomalies and instability. Further, the District is following the steps and protocol that this serious situation calls for, and has been transparent in its presentation of and access to analysis reports.



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Notice of Vacancy Village Community Development District No. 4 Board Of Supervisors

The Village Community Development District No. 4 Board of Supervisors is seeking applicants who are interested in filling Seat 1, which will become vacant as of September 14, 2018 due to the resignation of an existing Board Supervisor. The remainder of the existing four (4) year term for the vacated Seat will expire in November 2020.

Any interested applicants must be a qualified elector which is defined by Florida Statute 190 as "any person at least 18 years of age who is a citizen of the United States, a legal resident of Florida and of the district, and who registers to vote with the Supervisor of Elections in the county in which the district land is located". To obtain additional information or request an application you may contact Jennifer McQueary, District Clerk at (352) 751-3939 or obtain a copy of the application on the districtgov.org website.

Applications must be submitted to the District Clerk no later than 5 p.m. on Friday, August 31, 2018 at the District Office, 984 Old Mill Run, The Villages.

The Board of Supervisors will interview applicants during a Board Meeting to be held on Friday, September 14, 2018 at 1:30 p.m. at the Savannah Regional Recreation Center, Ashley Wilkes Room, 1545 Buena Vista Boulevard, The Villages, FL. ■



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We recommend selecting What's Happening & General Community Info for regular monthly updates, and Message from the District Manager for special and important announcements. Also sign up for Welcome Wednesday. These hand-outs will update you weekly on what's happening throughout The Villages.

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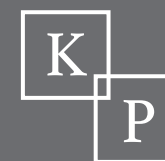
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instructor to register. Instructor will give instructions and time to arrive to complete registration. All available courses are listed at www.aarp.org/findacourse or call 877-846-3299.

AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers. For more information: www.aarp.org/findaworkshop10 or 352-430-1833.

| DATE(S) | LOCATION | INSTRUCTOR | CONTACT # |
|-------------------|--------------|-----------------|--------------|
| August 8* | Harbor Chase | Chet Kowalski | 352-430-1833 |
| August 18 & 25 | Paradise | John Shepard | 352-399-2344 |
| August 20 & 23 | Savannah | Charlie Webb | 352-693-2562 |
| September 4 & 5 | Colony | Pauline Bolwell | 352-205-3880 |
| September 11 & 14 | Laurel Manor | John Shepard | 352-399-2344 |
| September 12* | Harbor Chase | Charlie Webb | 352-693-2562 |
| September 15 & 22 | Paradise | John Shepard | 352-399-2344 |
| September 17 & 20 | Savannah | Charlie Webb | 352-693-2562 |
| September 25 & 26 | Rohan, | Paul Scannell | 352-399-6414 |



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Neighbors Saving Neighbors

CPR/AED Community Emergency Alert Program

The POA has launched a new partnership with the Villages Public Safety Department (VPSD) to proliferate the neighborhood automatic external defibrillator (AED) program. Our Villages' AED program is one of the best in class lifesaving initiatives that has exceeded the cardiac arrest national survival rate by multiple times. This AED initiative currently covers some 25% of all homes in America's Friendliest Hometown leaving much room to expand.

The POA has created a neighborhood presentation to encourage non-participating areas to get involved in getting their units underway. Neighborhood coordinators are needed to initiate and shepherd the effort to become an AED community. The presentation answers the questions of necessity, how it works, and recurring and non-recurring costs associated with the program.

Presentations are available for your neighborhood by calling Cliff Weiner, 352-418-7372 or Sal Tormane, 352-350-2218.

A Brief Online Survey From The Property Owners' Association Of The Villages, Inc.

The following survey is available online at www.surveymonkey.com/r/InsideDeed for all residents of The Villages. You do not have to be a POA member. *Please DO NOT complete this paper copy and send in.* Only online surveys will be tabulated. All input and comments will remain confidential and shared only with the POA's Board of Directors.

Quality vs. Quantity: Many of us moved to The Villages because we support the strict compliance with the Declaration of Covenants and Restrictions that maintain the overall QUALITY of our first-class community. But as the QUANTITY of new home construction increases, it seems less and less attention is paid to the enforcement of these important rules in our existing/established neighborhoods.

Covenants and Restrictions are divided into two categories:

External Restrictions deal with the general appearance of the home and how well it blends in with the neighborhood. Is the grass cut and weeds controlled? Junky cars in the driveway! All but a few Districts forbid lawn ornaments and/or yard signs. When a complaint is received by The Villages Community Standards Department, it is quickly investigated.

Internal Restrictions address issues such as under age children living in the home; an unusual

number of pets; loud noises; a business in the home that brings traffic to the area; etc. BUT, these rules are enforced by The Developer... IF and WHEN he chooses to do so.

Restrictions are based on common sense, and non-compliance is usually easy to identify. If it doesn't seem normal, it's probably a violation.

1. DO YOU SUSPECT there are violations in your neighborhood?

☐ YES ☐ NO ☐ NOT SURE

2. WHAT VILLAGE has the violation?

Village Name: _____

3. What is the Violation

4. ARE YOU SATISFIED with how Deed Restrictions are being enforced?

☐ YES ☐ NO

Comment: _____

You can find your Declaration of Restrictions at Districtgov.org. Hover over Departments and select Community Standards.



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

Morse Bridge Embankment Project

Residents and District supervisors alike are interested in knowing why work has not begun on the Morse Bridge revetment project that the Project Wide Advisory Committee approved early last year. Concerns about costs and how it is being paid for also continue to be raised.

The primary reason for the delay is that, because of the heavy rains from Hurricane Irma last year, the water on Lake Sumter is still too high. New pumps were installed earlier this year and pumping continues, although District Property Manager Sam Wartinbee said that it will likely be another 9 months before water levels are at a point where they can look at the embankment again – and that is dependent on how much more rain we get during this rainy season.

As a result, District Manager Richard Baier said that it is likely the entire project will have to be re-examined before any work proceeds. He reminded PWAC members that the cost estimates are already a couple of years old and the District is seeing increases in other contract pricing. The project had not yet gone out to bid, so Mr. Baier said they will also look at the repair that was approved as well as other options.

Residents have continued to question why the Developer is not responsible for the repairs since his contractors built it. The quick answer is that District 5 now owns the embankment and it is a part of the PWAC area of responsibility. The longer and more complicated answer is that the Developer transferred ownership of the asset to CDD 5, along with the other assets in that district. The PWAC formula – established when the Developer had control of the Boards of Supervisors represented on PWAC – based the PWAC allocation on assessable acreage, leaving the bulk of the financial burden on the residents. The Lake Sumter Community Development District (SLCDD) – elected by the commercial (Developer) owned properties pays less than 1%!

When PWAC refused to send a letter to the Developer requesting a higher contribution for this project, the CDD 7 Board of Supervisors sent the letter. The Developer responded back that they pay their portion according to the PWAC guidelines, and declined to make any additional payment towards the repair.

The estimated cost when the project was approved last year was approximately \$1.7 million, that will be allocated among the SLCDD, and CDD's 5-11, based on the allocation formula.

Highlights continued on page 15

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Highlights continued from page 14

Disaster Debris Pick-Up Contractors Approved

Districts were presented with contracts for disaster debris removal to be used in the event of a disaster such as hurricane, tornado, etc. District Manager Baier said this approach is “location-based”, with more local companies who could demonstrate they had the equipment and personnel on hand to meet the demand. This should help prevent the situation that occurred with Hurricane Irma debris pick-up, when contractors promised a 3-week time frame for removal but couldn’t fulfill the commitment because sub-contractors went to higher paying communities.

The contracts are based on meeting a “worst case scenario.” More than one contractor, or a single contractor, can be brought in based on the circumstances. Mr. Baier said they did not want a “rural” approach to this kind of debris cleanup.

Fenney Putt ‘n Play Parking

PWAC Committee Member Don Wiley, CDD 10 Supervisor, asked why some of the golf cart parking at the Fenney Putt ‘n Play can’t be converted to car parking. Mr. Baier explained that the asset and parking is still owned by the Developer so the District can’t make any changes. In addition, he said that traffic patterns will continue to change as the area further develops, so making changes before the final build-out would not be a good use of resources. Recreation and Parks Director John Rohan noted that the new postal station is only about a block away and cars are encouraged to park there.

Duke Energy Rules Affect District Areas

District Property Manager Sam Wartinbee reported to CDD 2 Supervisors that the fountain in Santiago is currently turned off at Duke Energy’s request because it has to be relocated. Mr. Baier said he recently met with the Duke Energy Asset Management representative to review every tree, bush, bench, fountain, etc. that could be in violation of Duke Energy’s rules, which have changed since many of these agreements were put into place. The Santiago

Fountain was #1 on a list of 150 issues. Duke Energy’s rules have also restricted the AAC’s ability to widen and make improvements to the Power Corridor Trail in the Mulberry area.

CDD 2 Bonds to be Paid Off in May 2019

A resident questioned the CDD 2 Board as to what impact the final payment of bonds in 2019 will have on residents. District Finance Director Kenneth Block said after the bonds are paid off in May 2019, there will not be a bond assessment on the CDD 2 residents’ tax bills. If there are excess funds when the bonds are paid off – usually very minimal, if any – the money would be refunded by the trustee and put into the capital projects fund.

Church Closing “Good to Go”

District attorneys have reported that all contract questions have been resolved and the closing on the purchase of the Baptist Church Fellowship Hall and 19 acres of land is “good to go” on September 6. District Manager Baier reminded CDD 4 supervisors that the church will continue to occupy the property for 9 months. Planning will occur, but no work will be done until the District takes possession.

CDD 4 Supervisor Asks for Crosswalk and Sidewalk on Mulberry Lane

CDD 4 Supervisor Don Deakin received an email from a resident describing a fall while out walking her dog along Mulberry Lane in the only area that does not have a sidewalk. Mr. Deakin reminded the board that the issue had come up before, and when the District Commercial Property Management (CPM) was contacted about putting a sidewalk in that area, they responded that it had been constructed according to county building codes. Mr. Deakin is asking that they send a letter again to CPM and ask whether, via an Interlocal Agreement, CDD 4 can install a crosswalk and the sidewalk. Mr. Baier said that he and Mr. Wartinbee have been out to the area, and that he will put together a cost estimate. He cautioned that it will be expensive. ■

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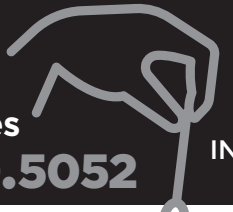
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District Manager Richard Baier Reorganizes District Departments and Sets Vision for Future



**District Manager
Richard Baier**

At every meeting of District Boards of Supervisors, the Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC), District Manager Richard Baier, who assumed his new duties on July 9, outlined a reorganization of District departments and staff, and laid out a vision for the future that makes quality resident services the District's #1 priority. Mr. Baier served as the assistant district manager for 10 months prior to Janet Tutt's retirement.

Mr. Baier said he will take advantage of the great foundation that is in place to "keep moving forward, work more effectively, more efficiently and to continue to focus on how we as a team can continue to enhance how we meet the needs of our community in general and our residents primarily."

The restructuring of departments became effective August 1, and includes naming Finance Director Kenneth Blocker as his assistant district manager. Blocker will oversee the Office of Management & Budget, and the departments of finance, purchasing, risk management and special projects.

Recreation and Parks, Public Safety, Human Resources and Strategic Planning, District Property Management, Resident Services and Communication, Executive Golf Maintenance, and Utilities and Sanitation will report directly to Mr. Baier.

Among other changes Mr. Baier reviewed were:

- Creating the Department of Residential Services and Communication, which will now include Community Standards. He said he wants interaction with Community Standards to be a positive customer service experience so realigning it with this department will help that. The department, led by Carrie Duckett, will seek ways to engage residents, and will develop a communications strategy and master plan.
- Eliminate the weekly "Welcome Wednesday" meeting, although will continue with the online publication of weekly updates. Mr. Baier said only 2-9 people (aside from the many district staff and elected supervisors) had attended the meetings themselves and was not an efficient use of District resources. The last meeting was held on July 25.
- Restructure the Consent Agenda portion of all meetings, to include only items such as meeting minutes and previously discussed items. He acknowledged that many items, such as contract issues, are routinely removed from the consent agendas for questions and discussions by Supervisors. ■

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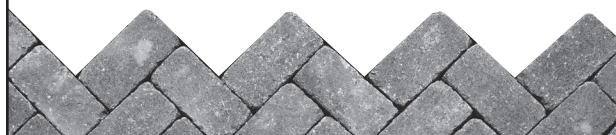
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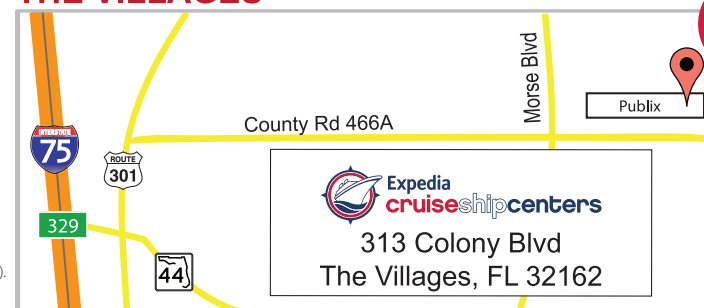
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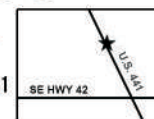
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Gardening Spot

Fun with Plant Names

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

This time of year, it's either too hot or too rainy to garden. If you're too busy or tired in the morning, or too tired or buzzed in the evening, the thought of gardening makes you really quite sick.

You already know why certain plants are called their names: elephant ears, morning glories, hen n chicks. Here are a few that are interesting and fun.

Century Plant (*Agave americana*), which is blooming now, does not actually take a century to produce a bloom-- but it seems like that! And the plant that produces the bloom called the "mother" will actually never produce another blossom again but will die. Before she goes, she will form many off shoots called pups which in turn-- after what seems to be a century--will also produce a blossom which looks like a giant asparagus stalk. Oh, the blossom can get to be 20 feet tall, looks super prehistoric and is often photographed for the newspaper!

Bee Balm (*Monarda*) also Oswego Tea, Horsemint, and often mistaken for Bergamot, which flavors Earl Grey Tea, but is derived from a citrus. This is a cool plant that smells like a combo of mint and basil. It is highly attractive to bees and hummingbirds because of the tubular flowers. Caution: you can't get rid of it, especially the horsemint. But you welcome it and let it grow because of all kinds of really cool bees that come to drink. The other name, Oswego Tea, is quite interesting in that native Americans made tea from the plant which grows along the Oswego River in New York, and so did the Colonists when they couldn't get fair trade tea from the British during the American Revolution.

Dusty Miller (*Jacobaea maritima*) or silver ragwort, is a very pretty, light gray color bedding plant which is super easy to grow. It will last and last on in to winter when they bloom (little

yellow clusters) and get leggy. They like full sun and well drained soils and are easy to grow in the landscape with your annuals as well as in pots with other pretty flowers. There are four families (genera) of them which all have that cool gray color and hairy texture of their dusty-looking leaves. The name, Dusty Miller, arose in the early 1800's and refers to what looks like a fine powder on the leaves, and you can guess that it is in reference to a miller who always appears dusty! One of the genera, *Artemisia absinthium*, or woodworm, is wispy and fragrant, and was used in the olden days as an ingredient for the spirit absinthe.

Resurrection fern (*Picopeltis polypodioides*) You look up into a live oak tree limb or on the side of a palm tree and you see a shriveled up grayish brown clump of leaves which looks dead. Then the next day, after a nice soaking rain, the dead clump has "come back to life" and looks green and healthy. The plant gets its name from this supposed "resurrection," but it never actually dies during the process. This little fern has adapted ways to stay alive during periods of drought. It is estimated that resurrection ferns lose about 75 percent of their water during dry conditions. They can lose up to 97 percent of their water in extreme droughts and still "come back from the dead" when rains reappear. This fern is an epiphyte or air plant which means it takes moisture and nutrients from the air while being anchored to another plant, often oak trees. It is not parasitic. These little ferns are found throughout the southeast, as far north as New York and west to Texas.

Mother in law tongue (*Sansevieria trifasciata*) or Snake Plant is one of the easiest house plants to grow. Sansevierias are succulents and require low light, low moisture and little fertilizer so they are well suited to all our brown-thumbed friends. Although the plant tolerates low light, bright light brings out the colors in the leaves. However, intense light may cause the edges of the leaves to turn yellow. They are fantastic in pots. And they do flower – mostly in the fall-winter. A word of caution: if they are left in wet soil for too long, they will rot. When I first came to Florida from the north I was flabbergasted to see them growing along the road side! And they do so well outside, that they are considered invasive in south Florida. The sharp leaves must have reminded someone of a mother-in-law's sharp tongue and the name stuck—oh, dear. Another name for them is Snake Plant because the leaves can resemble an upright snake.

Snap dragon (*Antirrhinum majus*) is an annual old garden favorite that grow really well here in the fall and winter months and can last a good long time before the heat and humidity arrives. The common name is in reference to the dragon-shaped, tubular, two-lipped, closed flowers. The genus name comes from the Greek words *anti* meaning "like" and *rhis* meaning a "nose or snout" in allusion to the appearance of the flower which looks like a dragon's snout. But the fun is in the actual snapping of the dragon. Just put your hand behind the flower and with your thumb and forefinger squeeze the "cheeks". The dragon will open his mouth. If you put a little sound effect roar in there at the same time you squeeze and ask someone to put their finger in the dragon's mouth, you will be sure to get a shriek! OK, maybe this is just fun for kids, but I get a kick out of it! ■

References:

Of Naked Ladies and Forget-Me-Nots by Allan M. Armitage

National Wildlife Federation <http://www.nwf.org/Wildlife-Library/Plants>

July Membership 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 July.

When, or are, the potholes on Morse Blvd. going to be repaired?

There are several potholes throughout The Villages. Most of the roads, with the exception of roads in CDD 4 are the responsibility of the County. Questions about repairs and pothole locations should be directed to the road departments of your respective county government. Phone #s for each are: Lake County 352-742-4100; Marion County 352-438-2300; Sumter County 352-689-4400

Is there representation from this group to The Villages Regional Hospital?

The POA has no formal representation, however, our August Membership Meeting at Eisenhower will feature a presentation by the Director of the hospital to give an update on improvements he told the membership about at a meeting last year. See page 1 for the meeting information.

What are the chances of getting an indoor swimming pool?

It hasn't happened yet and the likelihood is pretty slim. Residents north of CR466 can contact the Amenity Authority Committee members with that request, and keep in mind that they will be working on the plans for the development of the new recreation center and property with the purchase of the Baptist Church property. Residents south of CR466 should contact members of the Project Wide Advisory Committee with their request for this type of amenity.

What happened to the proposed interchanges to The Villages from the Turnpike & I-75?

That discussion is off the table.



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Never Pay By Gift Card



Has someone asked you to go get a gift card to pay for something? Here at Seniors vs. Crime we hear from lots of people who have told us they've been asked to pay with gift cards – by a caller claiming to be with the IRS, or tech support, or a so-called family member in need. If you've gotten a call like this, you know that the caller will then demand the gift card numbers and PIN. And, poof, your money is gone.

Scammers are good at convincing people there really is an emergency, so lots of people have made the trip to Walmart or Target or CVS to buy gift cards to send to these callers. And scammers love gift cards – it's one of their favorite ways to get your money. These cards are like giving cash – and nearly untraceable, unless you act almost immediately.

According to Jennifer Leach, Assistant Director of the Division of Consumer and Business Education at the Federal Trade Commission (FTC), the most important thing for you to know is that anyone who demands payment by gift card is always, always, always a scammer.

Try this gift card buying exercise out at home – especially when anyone asks you to pay with a gift card:



Should I buy an iTunes, Google Play, Steam, Kroger, Walgreens, BestBuy, Amazon, CVS, Rite Aid or ANY OTHER gift card for someone who demands payment?

NO! And it does not matter what reason they fabricate for requiring payment by gift card; the correct answer is always NO!

Gift cards are for gifts, not payments. If you've bought a gift card and lost money to someone who might be a scammer, tell the company who issued the card. (The contact info might be on the card, but might require some research) Call or email iTunes or Amazon or whoever it was. Tell them their card was used in a scam.

If you act quickly enough, they might be able to get your money back. But – either way – it's important that they know what happened to you. And then please tell the FTC about your loss. Your report helps the FTC try to shut the scammers down.

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. ■



DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

Most vendors will ask you 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, tell them about our program. Please say "thanks" to our Discount Partners for their participation. **The up-to-date list of Discount Partners can always be found on our website poa4us.org.** Click 'Discount Partners' on the left menu.

We welcome our newest Partner, with thanks from our members!

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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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