



FREE COPY



The Bulletin

The POA – Champions of Residents' Rights Since 1975

NOVEMBER 2018

POA4US.org

Issue 44.11 | Circulation 58,900

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, Nov. 20, 2018 • 7 P.M.

Laurel Manor
SERVING HEALTHCARE NEEDS
OF ELDERS (SHINE)

Tuesday, Dec. 18, 2018 • 7 P.M.

Laurel Manor
TAX AIDE

The Ins and Outs of Deed Restrictions

By Sal Torname, POA Director

Periodically, the POA samples its membership, sending e-mail surveys out concerning the life style here in America's Friendliest Hometown. **Our most recent survey released to membership came back with close to 2000 responses involving opinions on internal and external deed restrictions.**

The four questions asked in the survey (*see page 5*) related to existing violations and how they were being enforced by the appropriate authorities – Community Standards for external deed restriction violations, and the developer for internal deed restriction violations.

Deed restrictions are part of real property jargon that fall within the Covenants, Conditions and Restrictions (CCRs) regulations of some sales of real estate. They are privately created rules between parties, usually the buyer and developer, regarding the use and improvement of real property. Deed restrictions, similar to covenants, are agreements to do or refrain from doing a particular act. In The Villages, these restrictions are attached to the property and are transferred to any subsequent owner. Obviously the main benefit to these regulations is to maintain housing values and make it more desirable to future buyers by preserving uniformity.

The way it has worked in The Villages is that as the developer builds new homes in areas that become part of a Community Development District (CDD) and the developer imposes both internal and external restrictions. Both are overseen and regulated by the developer until such time the amenities and amenity fees are purchased by the local government, a.k.a., The District. It is at this juncture that the District accepts and adopts certain deed restrictions as stated in the first paragraph of the adopted rules document. This document is issued to simplify, recognize and explain all regulations stated in the developer's Declaration of Restrictions.

INSIDE THE NOVEMBER BULLETIN



Deed Restriction
Survey Results
see page 5



Highlights from
October Meetings
see page 6



Membership Forum
Q & A
see page 8



Gardening Spot:
I Like Lichens
see page 20



Seniors vs. Crime:
Protect Against
Utility Scams
see page 22

Deed Restrictions continued on page 2

The Property Owners’ Association, Inc. (POA) is the original property owners’ group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we’ve cherished and nurtured it ever since.

Vision The Property Owners’ Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Mission Statement The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

- Independence
- Objectivity
- Fairness
- Honesty
- Respect

**POA SPEAKERS
AVAILABLE**

**For Your
Group or Club.**

**Call Cliff Wiener
POA President
352-418-7372**



Deed Restrictions continued from page 1

Here is the preamble that states the purpose of the Adopted Rule:

“The purpose of these External Deed Restriction Standards is to identify, clarify and interpret the adopted Rule to Bring About Deed Compliance (Rule) relating to the exterior appearance or use of real property within the boundaries of Village Community Development Districts.”

The adopted rules are dozens of pages defining specific activities and fines for all units and villas in The Villages. Its matrix details guidelines for noise, garbage, lawn ornaments, maintenance & modification to structures, trees etc. Along with the guidelines, if infractions are not rectified after two written warnings, it imposes fines for the various violations for non-compliance after proper notice is given. However, the vast majority of these violations are corrected by the second notification.

If you were observant, you noticed that the purpose of the preamble was only to administer External Deed Restrictions, those that only affect the outside perimeter of the house. You might ask yourself, what about Internal Deed Restrictions that you and the developer agreed with to be enforced at the time of closing?

The answer is that it has remained under the developer’s purview to oversee and enforce. Why, you say, when Florida Statute 190, the CDD enabling act created in 1980, was it limited to only External Deed Restrictions to be enforced by the Districts, regrettably leaving Internal Restrictions with its original creator, the developer?

If violations of an internal nature are reported to Community Standards (CS), their procedure is to log the complaint and relay such information to the developer’s agent, however there is no follow up by the District because they are not a party to the purchase agreement. In reality, the complaint drops into a black hold without any future disposition.

The conundrum arises in how one reports a violation of restrictions that affect what activities are within the household. For example, how does the owner(s) of a property that is mandated by the Declaration of Restrictions contact the developer when they are leaving the property for more than seven days and furthermore disclose the date of their return? Other violations may surface as to conducting a commercial enterprise within the home or having no more than two pets per lot. In addition, at least one owner must be 55 years of age and older and no individual under the age of 19 may be a permanent resident of a home for more than 30 days in any calendar year.

Within the Declarations of Restrictions there are two options to seek redress to rectify any internal violations. The enforcement section states that the owner has the right to prosecute through law any person(s) violating the covenant or conditions to prevent prohibited activity. In addition, the developer shall also have the right, but not the duty to enforce said covenants or conditions, as though the developer were the owner. It goes on to say the cost for the two options, including attorney’s fees, shall be paid by the party losing said suit.

There are various villages and subdivisions within The Villages that overlap into surrounding municipalities (e.g., Lady Lake, Fruitland Park, Wildwood), each that have their

Deed Restrictions continued on page 4

Divorce Living Trusts
Probate Wills Restraint Orders
Incorporation Copyright LLC Agreements Partnership
Trademark Power of Attorney

LegalDocsbyME
No Lawyers - Save Money!

Nathan Miller
321-295-7472

Mobile Service Available - We come to you!

www.legaldocsbyme.com

POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2019 membership year will be conducted at the November POA membership meeting on November 20. The swearing-in will be conducted at the December POA membership meeting, and the one-year terms will commence on January 1, 2019.

POA SLATE OF CANDIDATES for 2018 Officer and Board positions are as follows:

OFFICERS

President - Cliff Wiener - Piedmont

Vice President - Jerry Ferlisi - Poinciana

Treasurer - Donna Kempa - Glenbrook

Secretary - Carolyn Reichel - Sunset Pointe

DIRECTORS

Andrew Curtis - Mallory

Susan Ball - Buttonwood

Ken Copp - Duval

Theresita Dumagsa - Fenney

Cathy Peppers - Tamarind Grove

Bill Schikora - Santo Domingo

Peg Tackett - Santo Domingo

Sal Torname - St. James

Nominations will be accepted from the floor for any of the above positions. Anyone wanting more information on serving on the POA Board should speak to any Officer or Director for more information.

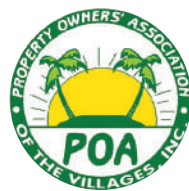
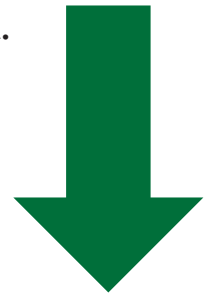
If you are interested in serving as a Director on the POA Board, please contact President Cliff Wiener for more information at president@poa4us.com or call 352-418-7372.

Renew or Start Your POA Membership for 2019!

Your completed renewal form will be arriving soon in the mail.

You can return that form or go online to pay your 2019 dues.

Join thousands of other Villages property owners who belong to the ONLY Independent advocacy organization – Champions for Residents’ Rights Since 1975!



POA 2019 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162
Please print on this form, or use the online form at poa4us.org

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

FULL NAME(1) _____

FULL NAME(2) _____

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

VILLAGE _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

PHONE _____

EMAIL _____

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

**MEMBERSHIP DUES
(Please Select One):**

- One year – 2019 - \$10 per/household
 Two years – 2019/2020 - \$20 per/household
 Three years – 2019/2020/2021 - \$30 per/household

ADDITIONAL CONTRIBUTION IF DESIRED: \$ _____

TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

- Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check.
Please mail my Membership Card to me.
- Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings.



I BUY GOLF CARTS

Baker's Golf Carts

Pay Cash **Nothing Over \$3,000**
Will Pick Up When You Call
or Arrange a Convenient Time

Call **(352) 303-5100**

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

Serving All Village Residents and Surrounding Communities

PROGRESSIVESM



Homeowners • Golf Carts
Auto • Business

www.allinoneins.com
352.674.9015

526 N. Hwy 27/441 • Lady Lake

Home Care by Seniors for Seniors

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

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



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

- Flexible Hours
- Background Checks
- Bonded & Insured

HCS #232850

Call us today and schedule a **FREE** assessment.

352-288-0444
SHSjohn1@comcast.net
www.seniorshelpingseniors.com

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

Deed Restrictions continued from page 2

own zoning laws that regulate land use in their jurisdictions. Owners should be encouraged to inquire at these municipalities if internal complaints have been ignored and proper redress has failed by the developer.

The problem is compounded in that there is no record of how, if at all, any of the complaints were rectified by the developer. There is a slight chance to address internal violations without enforcement by the developer, depending on the type and severity of the infraction, where remedy may be found in one of these three municipalities.

Furthermore, we are recommending that residents of The Villages call or e-mail their CDD board supervisors to create an agreement that will urge the developer to meet his/her contractual obligations. The developer’s representative for the enforcement of internal deed restrictions is Martin Dzuro who can be reached at (352)-753-6260. The District also shared that Mr. Dzuro is available to meet with residents on a weekly basis to discuss concerns.

In conclusion, if residents are obligated to abide by the Declarations of Restrictions, so must the developer, without being capricious or arbitrary of what is enforced and not enforced. The developer must be accessible to the owners, and should review, investigate and take action where appropriate. ■



Start the New Year off right – POA Membership is worth it – go online and join today!

- Discounts and benefits at many business in *The Villages*
- Homeowner Advocacy and Representation
- Planned Special Events for Members



POA4US.org

The Results Are In! Deed Restrictions Survey



Recently, we asked POA members to provide input regarding Deed Restrictions and nearly 2,000 of you answered.

Thank you! There was a wide variety of responses and examples given of both inside and outside deed restriction violations. While a majority (64%) had no issue with how complaints are handled, of those that did, the anonymous complaint process was mentioned most often.

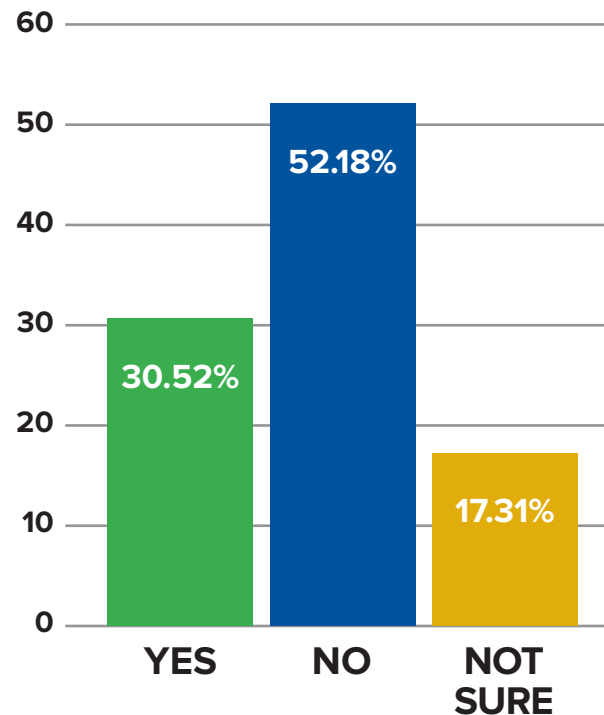
Of those respondents who indicated they knew of violations, there were 80 reported as internal and 464 reported as external.

Internal Deed Restrictions are the hardest to get resolved because they are totally controlled by the Developer and at his discretion to enforce (see page 1). External Deed Restrictions are somewhat easier because they are enforced by the Community Standards Department and under the jurisdiction of your elected CDD Board of Supervisors.

The POA will continue to consider these issues and the Membership Committee will continue to send periodic surveys for your input. This will enable us to continue to best represent you and share your input with District staff and boards.

Q1 Do You Suspect there are violations in your neighborhood?

Answered: 1,930 Skipped: 0



TRIANGLE
Lightning Protection, Inc.

- Installations
- System Design
- Material Sales

Bobby Schulte
Vice President

Cell: (352) 434-7167
Office: (352) 483-7020
Email: Bobby@TLPFL.com
2587 C.R. 44 West
Eustis, FL 32726

MEMBERS: Underwriters Laboratories, National Fire Protection Agency, Lightning Protection Institute, Certified Master Installer Designer*1453

Jettastone
— SOLID SURFACE —

352-693-2481

Groutless Shower Solutions
Factory Direct

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

MADE IN AMERICA

Jettastone Solid Surface
www.jettastone.com
Free in home estimates

Join the POA today
Become a member...
POA4US.org

CANADA MEDS

of Sumter County

STILL PAYING FULL PRICE FOR YOUR MEDICATION?

Want to stay out of the donut hole?

RX

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

- VIAGRA 100MG GEN - \$4 EACH
- CIALIS 20MG GEN - \$5 EACH
- SYMBICORT 200/6mcg 3x120 Gen. \$130.87
- ELIQUIS 5MG 180 Tab Brand \$335.87
- XARELTA 20MG 84 Tab Brand \$240.72

FREE SHIPPING On All International Orders Greater Than \$150

512 N. Main Street, Bushnell, FL

SPECIALS ALL YEAR

A-1 Lightning Protection Services, Inc.

FREE ESTIMATES

DANNY MACK
VICE PRESIDENT

LPI and UL Certified
Master Label Installers
NFPA 780 Installers

MARION COUNTY:
352-465-0620

TOLL FREE:
866-465-0620

FAX:
352-465-1773

a1lightning@yahoo.com

A1LIGHTNING.COM

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

Dancers Pack PWAC Meeting

Dancers, choreographers and instructors packed the October meeting of the Project Wide Advisory Committee to call attention to slippery floor conditions at various recreation centers, saying they have caused falls and injuries during practices and performances.



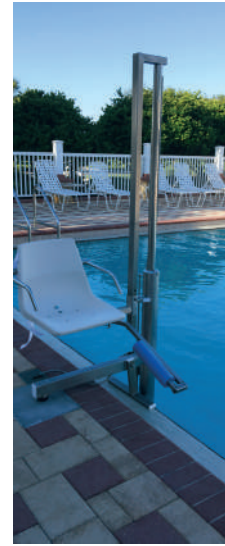
More than 2,000 hours are logged weekly at 23 recreation centers by the various dance groups in The Villages, according to the group's spokesman, Bill Yelverton. He also said there seems to be a big discrepancy in the slipperiness of some floors over others. The group requested that when floors are replaced that they be replaced with flooring similar to Chula Vista, Tierra Del Sol, Fenny and Fish Hawk. They also requested an on-line scheduling system for recreation center space, similar to the online tee time scheduling used by golf operations.

According to District Recreation and Parks Director John Rohan, all floors are Luxury Vinyl Tile (LVT), have been "slip" tested, and meet or exceed the engineer's guidelines for safety. However, with so many different uses, various cleaning products used on the floors, age and brand of flooring, and other factors, the conditions may not be uniform.

The Committee directed staff to identify the differences in the surface of the flooring at centers, including type, manufacturer, installation and maintenance when flooring needs to be replaced, and add to Old Business on the PWAC agenda.

Access Lifts to be Installed at Largo Family Pool and Rio Grande Pool

PWAC directed Staff to proceed with the installation of the Aquatic Access Lift at the Largo Family Pool. PWAC has budgeted for installation of three lifts per year and has a prioritized list. Their practice has been that when a specific request is made, the list can be reprioritized to accommodate the request.



The Amenity Authority Committee (AAC) also approved a request for a lift at the Rio Grande Pool, expressing that accommodating this need is a priority for them. They will discuss aquatic lifts at their upcoming budget workshop in November.

Facility Maintenance Standards Upgraded

In response to an issue of maintenance at Postal Facilities brought up at the September PWAC meeting, District staff reported to PWAC members that they completed a visual inspection and identified overlooked maintenance items that have not been addressed. A PowerPoint Presentation provided an overview of janitorial and maintenance standards, clarification of contractual obligation versus expectations and how, going forward, the facilities will be maintained to a higher level. The Committee addressed the management aspect concerns of the Districts' contracts, and Committee Member Don Wiley requested that District Staff put sufficient "pressure" on the janitorial contractors to ensure that the contract level of service is being addressed to the expectation of the contract and ensure that appropriate supervision and management is occurring. The Committee acknowledged and appreciated management's approach to addressing the concerns brought forward and asked for monthly reports.

Non-Paying Renters to Have Amenity Use Privileges? Is This Fair?

PWAC member Don Wiley raised an issue that renters who will occupy The Lofts at Brownwood will have access to amenities throughout The Villages, yet they will not be paying amenity fees. The issue was also raised by a resident at the CDD 10 Board of Supervisors meeting. "How do we justify this?" Mr. Wiley asked. No one seemed to know the answer, and at the CDD 10 meeting, the resident was told to take it up with the Developer.

District 7 Conducts Hearing on Flag as "Yard Ornament"

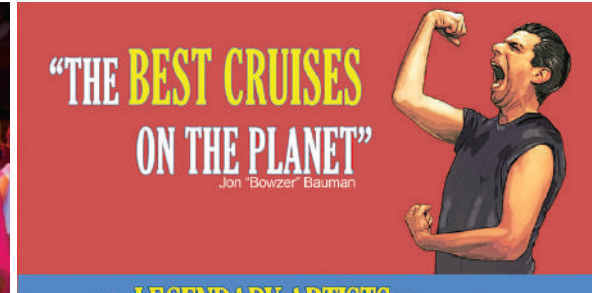
"Anonymous" struck again, this time in the Village of Hemingway, turning in a couple for having various yard ornaments and flags in their yard. All have been removed, except an American flag. Community Development District 7 (CDD7) held a public hearing at its October meeting after the property owners have refused to remove the flag. The District's attorney, Valerie Fuchs, said that residents gave up certain constitutional rights when they signed the Declaration of Deed Restrictions, agreeing to adhere to certain rules. CDD Supervisors said, "not so fast." They want a chance to consider the matter further before ruling. The hearing will be reopened at the CDD's November meeting.



CDD 2 Supervisors Promise Villa Road Repairs

Residents from Villa de Leon in Alhambra complained to the CDD 2 supervisors that roads in the villa areas have been neglected and are in disrepair. The work was scheduled to be done last year, but Hurricane Irma interrupted that schedule. Supervisors approved \$337,925 to repair the roads in Villa de Leon and Villa del Canto in Alhambra, and Villa Escandido in Santiago.

Highlights continued on page 8



with **LEGENDARY ARTISTS** from the **BEST YEARS OF ROCK 'N ROLL**



Set Sail with us on the next Rockin' the Caribbean Cruise!

Adventure of the Seas- November 9, 2019 8 night SOUTHERN CARIBBEAN

Sailing roundtrip Fort Lauderdale visiting Willemstad, Curacao - Kralendijk, Bonaire & Oranjestad, Aruba

🎵 Exclusive Concerts & Celebrity Performers

- Rocky & The Rollers** America's Premier Rock and Roll Band
- Jon "Bowzer" Bauman** "Formerly of Sha Na Na – Born to Hand Jive"
- Johnny Contardo** "Formerly of Sha Na Na – Those Magic Changes"
- Gary Puckett & The Union Gap** "Young Girl"
- Freddy "Boom Boom" Cannon** "Palisades Park – Tallahassee Lassie"
- Johnny Tillotson** "Poetry In Motion – Earth Angel"
- Jay Siegel's Tokens** "The Lion Sleeps Tonight – Portrait of My Love"
- Dennis Tufano** (original lead singer of The Buckingham's) "Kind of a Drag"
- La La Brooks** (original lead singer of The Crystals) "He's a Rebel"
- The Capris** "There's a Moon Out Tonight"
- Vito Picone and The Elegants** "Little Star"
- DJ Al Brady** Master Of Ceremonies

🎵 Dancing

- Let's Get Ready to Rock Dance Party
- DJ Al Brady's High School Reunion Dance
- Prom Night Dance
- Sock Hop Dance
- Good Night Sweet Heart Dance

🎵 Private Concerts

- Let's Get Ready to Rock Dance Party
- The Sensational 60's Show
- Hitmakers Show
- Doo Wop N' Rock
- Bowzer's Rock N' Roll Party

Exclusive Package from only \$1,475 p.p.

🎵 Special Events

- Meet & Greet Autograph Session
- Q & A Session
- Rock & Roll Hall of Shame
- DJ Al Brady's Trivia Contest
- Rockaraoke

🎵 Package Includes

- All exclusive events & concerts
- All taxes and port charges
- All shipboard gratuities
- Commemorative Cruise Booklet
- Commemorative T-Shirt
- Roundtrip motorcoach transportation to the port



For more information and reservations

please call (352) 269-0618

Expedia CruiseShipCenters invites you to join hosts Rocky and the Rollers aboard Royal Caribbean's Adventure of the Seas® for a unique, one-of-a-kind cruise. Cruise with Legendary Artists From the Best Years of Rock 'n' Roll. Here's your chance to meet some of the biggest musicians of the '50s, '60s and '70s.

Highlights continued from page 6

Wayfinding Signage Plan Ready for Bid

Richard Baier, District Manager, advised members of the Multi-Modal Path Discussion Group (MMPDG) that the guide signs for key destination locations throughout The Villages will provide cohesive signage throughout the community and adhere to the requirements set forth by the Manual on Uniform Traffic Control Devices (MUTCD). These signage standards have been provided to the Developer, and it is the hope that this standard will be utilized for signage in new development.

Amber Gartner of Kimley-Horn & Associates advised the design plans have been developed for the bidding process and it is anticipated a contractor will be selected early 2019.

- Guide signs will be placed at decision points along the multi-modal paths specifically related to tunnels at decision points at stop controlled tunnel exit locations, major turnoffs into tunnels and turnoffs for major destinations.
- Existing signage will be removed.
- A detailed layout of each of the 88 signs has been established.
- Tunnels where decision points exist: Currently there are 3 signs on the left side at the tunnels which, for the majority of tunnels, will be replaced with 1 sign on the right side with greater advance notice, which is the expectation that mirrors the standards for vehicles. All granite signs will be removed.
- The District has completed the process of relocating all tunnel notification signage onto the tunnel and the signage has been removed
- Brownwood Roundabout – signage will be posted to provide guidance for exits instead of entrances – Powell Road, south to Brownwood, east to Tunnel B27, north to Tunnel B25
- An example of signage for M11 Tunnel – Morse Blvd. /CR 466A was provided. Concerns about this location have been brought forward previously. ■

POA 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 at recent meetings.

Q A neighbor’s son has had a car parked on our street for 2 ½ years. What can be done about removing it?

You should call the Community Standards office at 352-751-3912, and also attend your District’s Board of Supervisors meeting. The Board has the authority to make or enforce rules about towing of cars and temporary parking. If a car’s license plates are expired, you can also call the County Sheriff’s office to report the vehicle.

Q There are often palm fronds in the roads after a wind storm. Why can’t Community Watch pick those up?

Community Watch Chief Nehemiah Wolfe said the operating procedures have changed, and they now do sweeps of areas after storms, move any debris out of the roadway, and contact District Property Management to pick up the debris

Q Residents of the Village of Fenney have been experiencing blasts that feel like earthquakes. What is it? Why wasn’t this information disclosed to residents before purchasing a home there?

There is a quarry that operates nearby and has a permit to blast five times every month. It has been there for years. The Properties of The Villages is the only representative of new homes. It is always a good idea to ask specific questions and **do your own research.**

Q Speeding is a problem in many areas of The Villages. Why don’t they post signs?

County Commissioners do not want to put speeding signs in The Villages. Signs are posted throughout that the speed limit is 25 mph, “unless otherwise posted.”

Q There is a moss growing on trees that appears to be killing the trees.

The moss is not killing the trees, but it often attaches to a tree or limb that is dying or has something wrong with it. See the *Gardening column on page 20.* ■

POA of The Villages FL is on Facebook!

We have over 100 Likes! Please type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE!

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 



BROWN TRANSPORT
Susan Brown
 DRIVER
 Ask about **\$75**
 Airport **trips** (up to 3 people)
352-571-8143
 Brown34484@gmail.com
www.brown-transport.com
Rides to Doctors or Health Providers
Serving The Villages and surrounding areas

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

Rainy Day Sprinklers Licensed & Insured
Precision Sprinkler Adjustment, Maintenance & Repair **352-630-9619**
No Job Too Small - Professional and Dependable

ADVERTISERS:
 For Ad Rates & Advertising Information
 Contact **Cliff Wiener**, POA President
352-418-7372 bulletinadvertising@poa4us.org

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

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

AESTHETIC SKIN Solutions OF THE VILLAGES
 607 Hwy 466, Lady Lake, FL 32159
352.874.3653

Still Cleaning Your Dirty Grout With This?

There Is A Better Way!

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

THE GROUTSMITH

Call & Schedule Your Free In-Home Demonstration **Ask About Our 10 Year Warranty**

(352) 396-7813
 www.groutsmith.com

\$99 Granite Cleaning & Sealing w/Any Other Service
 EXPIRES 11.30.18

PAID ADVERTISEMENT

High Cholesterol?
 The creator of Gatorade® can help.

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

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

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

www.cholesterade.com
 Lake Sumter Landing Pharmacy - 352-268-3454
 910 old Camp Rd.
MYDME DOC - 352-343-8888

#1 mover in The Villages, FL area!

Village Mover.com
 352-751-2750

Village Mover **BBB ACCREDITED BUSINESS A+**

20 years' experience, over 41,000 successful moves!
 We are the Good Guys with the black trailers
Satisfaction Guaranteed!

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

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

AARP®

Driver Safety

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

instructions and time to arrive to complete registration. **All 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 #
Nov 5 & 6	Colony	Paul Scannell	352-399-6414
Nov 7*	Harbor Chase	Al Cloutier	352-633-3793
Nov 6 & 9	Laurel Manor	Wink Daniel	352-753-8563
Nov 17 & 24	Paradise	John Shepard	352-399-2344
Nov 27 & 28	Rohan	Art Donnelly	631-792-2203
Dec 5 & 6	Colony	Paul Scannell	352-399-6414
Dec 11 & 14	Laurel Manor	Don Walker	352-430-0610
Dec 12*	Harbor Chase	Chet Kowalski	352-430-1833
Dec 15 & 22	Paradise	John Shepard	352-399-2344
Dec 17 & 20	Savannah	Don Walker	352-430-0610



Medicare Annual Election Period (AEP)



Now through December 7

SHINE is your best local resource. Expanded Hours During AEP:

Langley Health Center

1389 S. Hwy 301, Sumterville
1st & 3rd Thurs. 2 pm – 4 pm
Appointment Only

Chula Vista Rec Center

1011 Rio Grande Ave.
1st & 3rd Fridays
Nov. 2, 9, 16 & 30;
Dec. 7 3 pm – 5:50 pm

Lake Miona Rec Center

1526 Buena Vista Blvd.
2nd & 4th Tuesdays
Nov. 13 & 27; Dec. 4 & 11;
9 A.M. – 11:50 A.M.

Eisenhower Rec Center

3560 Buena Vista Blvd.
1st & 3rd Wednesdays
Nov. 7, 14 & 28; Dec. 5

Lady Lake Library

2nd & 4th Wednesdays
Nov. 7, 14 & 28; Dec. 5 & 12 ■



Tired of the Wild Ride?

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

OCALA 671-5374 LADY LAKE 633-7019




FIRST AMERICAN TRUST

of CENTRAL FLORIDA



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





the fine art of

PAINTLESS DENT REPAIR

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

352-455-6699

We Come To You! 20 Years Experience • Reasonable Prices
Licensed #MV63186 and Insured

Join the POA today

Become a member...

POA4US.org



Tim Burke
352-661-7001



Jimmetta Rutila
352-448-4792



Debbie Schoonover
352-661-9552



Bob Woodsford
352-430-5249



Greg Wood
352-210-8186



Jill Ruell
609-425-4190



Dottie Wise
610-420-4066



Sharon Lee Smith
352-409-0672



Jaci Newmark
954-812-9880



Nancy Moran Fallon
781-422-9692



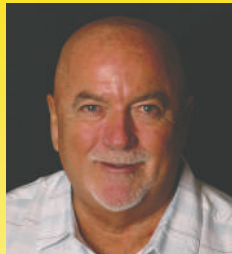
Joyce Ann Ellis
352-266-2022



Barry Cooperstein
508-930-7396



Charlie de la Torre
215-779-1233



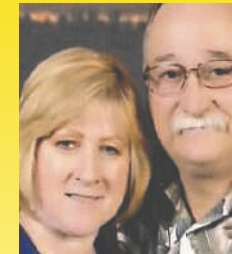
Brian Loving
219-628-4700



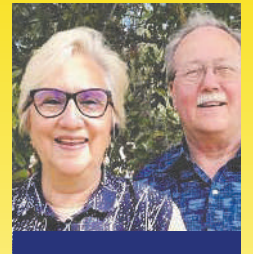
Nancy Heger
303-880-1782



Sherrie L Pavlovic
352-901-1224



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



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



Marilyn Fletcher
908-591-1909



Debbie Braham
501-655-0167



Pia Heiman
336-662-5701



The Hall Team
352-430-7433



Randy Erb 352-431-8179
Donna Moody 770- 262-6774



Your #1 Realtor's for Listings/Selling Real Estate in The Villages and surrounding area.

Real Estate School With Live Instructors

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

The Number One MLS Company in The Villages for over 12 years.

Our Realtors Serve With Passion...

To get your home SOLD for the
MOST MONEY the market will allow.

Unless otherwise indicated, area code is 352.



Cindy Wise
446-8964



Bob Berube
446-9969



Kent Merchant
410-925-6540



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



Frank Melino
552-6773



Eddie Manson
552-6998



Darcie Furnier
454-2391



Jana Raber
812-499-9571



Amanda Schmitzer
497-5673



Sue Zeigler
801-3840



Ashton Kreidel
530-7021



Bunky Doxsee
603-5775



Terrie Alderman
813-482-6672



Sally Love
430-6960



Pat Serafino
630-7230



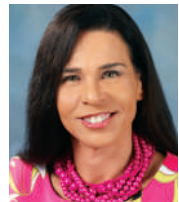
Linda Flack
789-7966



Laura Jensen
460-7232



Andrea Bonivich
281-513-1250



Michelle Zeith
352-531-6173



Micki Wohl
954-839-5880



Lisa Esposito
207-3311



Peggy Schaefer
801-0040



Donna Normington
912-414-6303



Annette McCullough
Beverly Shive
350-0168 409-6229



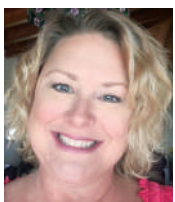
Karla Mason
430-7725



Frances Pierce
459-5601



Cheri Probert
427-9501



Jamie Caudill
630-0662



Christy Rodgers
615-604-3672



Donna Pattermore
216-548-9295



Michael Schiedermeyer
446-5299



Halina Tortorice
630-7943



Sunny Parsons
352-239-0980

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

The Number One MLS Company in The Villages for over 12 years.



#1 Real Estate Company in the Villages Located on 466

Visit us online at HomesByRealtyExecutives.com

Unless otherwise indicated, area code is 352.



Linda Sears
205-0713



Mary Hart
901-0027



Nancy Britton
445-4564



Stephanie Miller
516-7856



Susan Landwer
282-2657



Douglas Lange
559-9300



Glenn Stein
Broker/Owner



Matt Jensen
908-581-6847



Tanya Vieira
360-3339



Laura Hamlin
201-841-2565



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



Steve Savage
908-675-0533



Jean Puckett
322-1374



Ruby Davis-Jett
321-7854



Kandis Buse
267-2386



Gail Carter
516-9131



Cissie Smith
391-0884



Milton Gray
301-257-6450



Melissa Huennekens
817-7975



Vickie Iverson
661-4334



Rick McKean
425-1099



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



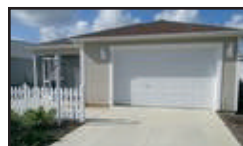
Pat Serafino
Property Manager / Realtor
Phone: 352-753-7500
Fax: 352-430-0831
realtyexrentals@gmail.com
gorentvillages.com

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

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



Long Term Unfurnished Ranch
Village of Palo Alto
1016 San Antonio Lane, 2b/2b
golf cart, on golf course
\$1800/month
Available Immediately



Long Term Unfurnished Patio Villa
Village of Fernandina
1472 Olympia Street, 2b/2b
\$1300/month
Available Immediately



Long Term Furnished Ranch
Village of Springdale
17976 SE 91st Poplar Terrace
3b/2b, dog friendly, \$1600/month
Available Immediately

If you have a home that you would like to rent with our Property Management Department, please contact Pat Serafino. We are always seeking additional homes to add to our short-term and long-term programs.

Many of the short-term rentals are available for the off-season at reduced rates.



Golf Cart Safety Practices & Common Sense Can Save Lives

Well-known golf cart attorney, Timothy Babiarz, clued in Villagers at the September POA General Membership Meeting about fundamental safety issues when using a golf cart on Villages roadways and multi-modal paths. He also discussed the law and insurance coverages for motor vehicles and golf carts.

Top 5 Safety Concerns:

Seat Belt: should be retractable with a center and side anchor.

DUI – the same charges of driving under the influence in a car can be made when driving drunk in a golf cart.

“Street legal” does not mean street safe. Remember with whom/what you are sharing the road!

Secure children to keep them safe and inside the cart.

14-year-old drivers – do you allow your grandchildren to drive your car?

How to Insure Your Golf Cart:

- Additional coverage under your homeowners' policy
- Additional coverage under your auto policy
- Separate recreational motor vehicle policy

Mr. Babiarz emphasized that you need to specifically list your golf cart as an insured item and advised that you double check your Declarations page to make sure it is covered. He also said you should have bodily injury and uninsured/underinsured motorist coverages. He said you should have enough coverage to protect yourself and your assets in the event of a crash, citing the “Babiarz Golden Rule” – Insure yourself as you would have others insure for you.

Florida is one of the top 5 states for uninsured motorists.

- 23% of Fla. drivers had no auto insurance in 2007 according to a report by the Insurance Research Council.
- 25% with no auto insurance in 2013 according to an August news investigation by Channel 10 news Tampa Bay.
- Even greater percentage have minimum insurance Personal Injury Protection (PIP/No-Fault), but no Bodily Injury (BI) Liability Coverage.

BI Liability Coverage protects you if you injure someone else. You can be liable through the ownership, maintenance or use of your vehicle. Uninsured / Underinsured Motorist Coverages (UM/UIM) protects you from drivers without liability coverage or with inadequate liability coverage. Remember: Florida law does not require bodily injury liability coverage.

Your Worst Nightmare – UM/UIM where you are maimed and can't recover, because the at-fault driver was uninsured or underinsured.

Worst Nightmare – BI Liability where you cause an accident in which someone was injured, and you are sued.

Golf Carts continued on page 15

Do you have...
damp clothes? long dry times?

FIRE HAZARD!!!

The Only Certified Dryer Exhaust Technicians Within 40 Miles

Dryer Vent Cleaning

LINT FACTOR'S SERVICE:

- ✓ Reduces Drying Time
- ✓ Lessens Dryer Wear & Tear
- ✓ Saves Energy & Big Bucks
- ✓ Doubles Dryer Useful Life
- ✓ Prevents HOME Disasters

Lint Factor LLC
www.LintFactor.com
Bonded • Certified • Insured
Background Checked

352-301-VENT (8368)

The Villages® Resident FALL SPECIAL

\$125 VALUE Dryer Vent Cleaning \$80
Includes 1-story asphalt roof access
(not to exceed 6/12 pitch)

Must present coupon. Not valid with other offers. Expires 11/30/18. POA

Estimate on A/C Duct Cleaning
FREE With dryer vent cleaning

Must present coupon. Not valid with other offers. Expires 11/30/18. POA

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

SINKHOLES?!

WE BUY / ANY CONDITION
FREE CONSULTATION
(407) 520-6565
WWW.SINKHOLEBUYERFLORIDA.COM

Golf Carts continued from page 14

Questions & Answers

Is standalone coverage preferred for the golf cart?

It is more important to look at the coverages you choose, i.e. PIP or BI.

If a child aged 14 or older is driving the golf cart, is an adult required to be in the cart?

No, it is not required, but common sense says that you wouldn't let a 14-year-old drive any vehicle on their own.

Which type of insurance is preferred, homeowner or auto?

Mr. Babiarz said that there are very few auto insurance companies that insure golf carts, so that leaves either homeowners' or standalone coverage.

What about carts that go faster than 20 mph?

You need to let your insurance company know so they can properly cover you.

If a home rental includes the golf cart, who is responsible for any claim?

Mr. Babiarz suggests that you wouldn't want that liability and the better thing to do is give the renter a list of companies where they can rent their own cart.

What is an umbrella policy?

It covers above and beyond your policy limit. Not everyone needs an umbrella policy.

When a golf cart is rented, how do you know there is insurance coverage with it?

Go to a reputable company and make sure you ask to see the coverage information. ■



BETTER INGREDIENTS BETTER GOLF CARS FOR LESS

Don't Be Mislead....The Difference Is In The Details!

Standard Equipment on Premium Cart

- ✓ Superior Handcrafted Enclosure with Lifetime Warranty on all materials and workmanship
- ✓ Marine Grade Fabrics
- ✓ Top of the line zippers
- ✓ Exclusive "Easy Release" Locking Fasteners
- ✓ Curve Side Panels
- ✓ Integrated Rear Window
- ✓ LED headlights with high beam and low beam
- ✓ Custom Seats with folding armrest
- ✓ Vented Windshield
- ✓ Exclusive Rear Pillar Padding
- ✓ Signalized LED swing out side mirrors
- ✓ Tech Package featuring full color navigation
- ✓ LED safety strips
- ✓ And of course, genuine OEM powertrain parts
- ✓ Exclusive 5 year warranty on all remanufactured golf cars



Super Saver Specials

OVER 400 COLOR CHOICES!

Village Ready!



5 YEAR WARRANTY
Plus 10 Year Service Assurance Program
see dealer for details.



2015 Yamaha Gas
from **\$6995** or
\$0 Down / \$129 per mo.



2018 Yamaha Gas
from **\$8395** or
\$0 Down / \$154 per mo.

PLEASE COMPARE!
THE MORE YOU SHOP, THE BETTER WE LOOK!
CUSTOMER SATISFACTION IS OUR #1 GOAL.
NOBODY MATCHES OUR QUALITY, VALUE, OR 5 YEAR WARRANTY!

VILLAGE DISCOUNT GOLF CAR



OPEN SAT & SUN TIL 3:00pm

SALES • SERVICE • RENTALS
352-633-8480

www.villagediscountgolfcar.com

ALL PAYMENTS ARE BASED ON FINANCING 100% OF THE FULL PURCHASE PRICE AT 3.75% INTEREST. RATE IS BASED ON CREDIT SCORE OF 700 AND ABOVE WITH LENDER APPROVAL. FINANCING OF SALES TAX IS POSSIBLE BUT UP TO THE LENDER APPROVAL AND WILL AFFECT PAYMENT AMOUNT. CUSTOMER MUST PUT SALES TAX DOWN TO ACHIEVE PAYMENT SHOWN. LOAN PROCESSING FEE MAY APPLY.



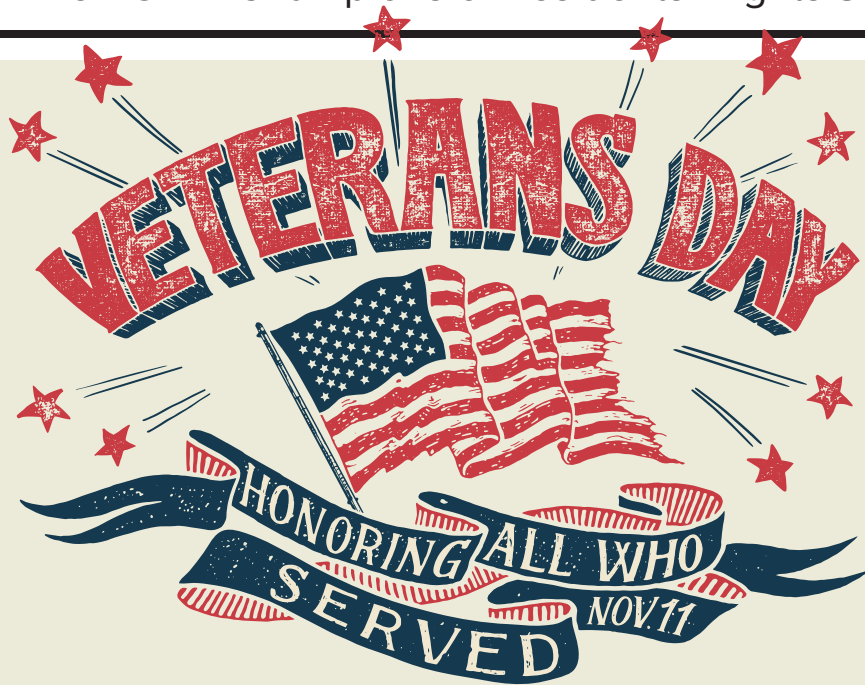
2 LOCATIONS



16330 S US HIGHWAY 441
SUMMERFIELD

SANTA FE CROSSING PLAZA
8590 E CR 466, LADY LAKE
ADJACENT TO THE VILLAGES® COMMUNITY™

1 MILE NE OF LAKE SUMTER LANDING



IFP INDEPENDENT FINANCIAL PARTNERS **RAYMOND JAMES®**

We are pleased to announce the affiliation of
Kathleen G. Scott
 Financial Advisor
My Commitment. Your Trust. Our Family.
 4048 Wedgewood Lane, The Villages, FL
 T 352.750.6050 / IndFinPartners.com

Independent Financial Partners is not a registered broker/dealer and is independent of Raymond James Financial Services. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. Securities are offered through Raymond James Financial Services, Inc., member FINRA/SIPC, and are NOT Deposits · Not Insured by FDIC/NCUA or any other government agency · NOT GUARANTEED by the financial institution · Subject to risk and may lose value

TILE CLEANING, GROUT SEALING, CARPET & AREA RUG CLEANING

Five Star Reviews
 Steam or Quick Dry - 1 Hour
 21 years in Villages
 Old Fashioned Quality Work
 At Affordable Prices

PAT MORE 352-516-3565

REVERSE MORTGAGE

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

Borrow with Confidence

www.FLReverse.com

Rob Wyatt

President/Owner
 Resident of The Villages® community
24 YEARS EXPERIENCE

NMLS #319804

REVERSE MORTGAGE
 ADVISORS LLC
 NMLS #1299504

352-753-6440



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



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 toward becoming an AED community. The presentation answers questions of the necessity of the AED program, 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 Torname, 352-350-2218.

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



Together We're Going Places™

CHURCH AND CIVIC GROUPS

LOCAL SHUTTLES

AIRPORT TRANSFERS

CRUISE TRANSFERS

CASINO TRIPS

WEDDINGS

SPORTS & CONCERT TRANSPORT

TRAVEL ANYWHERE IN US & CANADA

WORRY-FREE TRAVEL

352-461-0980 • GoLamers.com

LAMERS
The Passenger Professionals®
Fla. Seller of Travel Reg. No. ST38202



K P LAW

WILLS TRUSTS PROBATE



Katina Pantazis, Esq.
Serving The Villages with FREE Office Consultations
Home Consultations available upon request

ATTORNEY AT LAW
13710 N US HWY 44I, Suite 500
The Villages, FL 32159
(just south of Billy's Café)

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

23rd Annual Government Day

Saturday, November 3, 2018
10:00 am to 1:00 pm

Eisenhower Recreation Center
3560 Buena Vista Boulevard

Come learn about your local, state and federal government agencies.

To provide additional parking, shuttles will be available from the Savannah Center and the Fenney Recreation Center. While this is a free service, tickets are required. Tickets will be available on October 18, 2018 at all Villages Box Office locations.

For additional information, please contact the District Customer Service Center at (352) 753-4508.



ADVERTISERS:

For Ad Rates & Advertising Information
Contact **Cliff Wiener**, POA President
352-418-7372 bulletinadvertising@poa4us.org

Paradise Pavers & Coping, LLC
“Paving Your Way To Paradise”
352-753-2156
DECORATIVE WALLS • REPAIRS • RE-SEALS
Free Estimates
No Deposits Required
\$25 Gift Card
Installation of your choice OR 10% Off
Pressure Wash or Re-Seal




Readers' Choice
9 Years Strong in Readers' Choice!
Citizen

JERRY MARTIN
IRRIGATION LLC.
3398 SW 74th Avenue, Bay 101, Ocala

Serving Marion & Surrounding Counties Since 1982
(352) 237-5731

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

\$49⁹⁹*
SEASONAL SPECIAL
* Offer expires 10/31/18. Call for details.

10% OFF COMPLETED REPAIRS
* Offer expires 10/31/18. Call for details.

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

Florida Irrigation Society
VISA MasterCard DISCOVER
Photo courtesy of Hunter Industries

The Polar Express, Beer Tasting, Pizza Train, BBQ Limited, Wine Train, Mount Dora-Tavares-Eustis Express and more

Get TRAIN RIDE Tickets at TheFloridaTrain.com



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

Tis the Season is almost here!
Get the line up of Holiday events
in Mount Dora, Florida
at MountDoraChristmas.com



Find more shows, tours & tickets plus other fun things to do at GoMountDora.com

Mount Dora Community Building Theater



Wednesday December 5, 2018

NY Rockabilly Rockets
A nostalgic journey through vintage Rock & Roll music

SHAKE RATTLE ROLL
January 25, 2019

Get Tickets at MountDoraLive.com

Spend the Day or
Stay Over Night.



We're More than just
the Festival City

Segway, Train, CatBoat,
Kayak, Seaplane, FOOD
Tours & More!

www.TourMountDora.com



Visit Mount Dora.
It's Someplace Special to
Play, Shop, Dine, Stay

AIR RESCUE

24/7 Emergency Service



Cooling & Heating • Refrigeration & Ice Machines
Serving Residents of The Villages® Community

Our Services

- Heating and A/C Repair
- Duct Work & Installation
- Maintenance Plans
- HVAC Solutions
- System Diagnosis
- Smart Thermostat Installation



Financing
Available

Mobile Home 3-TON
Heat Pump ^{TRANE} Package
\$4175⁰⁰
Installed



3-TON
Heat Pump
System
^{TRANE} 14 SEER
\$4579⁰⁰
Installed



\$49⁹⁹ Includes: Unit Diagnosis,
CK Electrical Components,
CK Thermostat Calibration,
CK Freon



(352) 425-7460 / (352) 843-4657

Licensed & Insured • CAC 050348 • Se Habla Español

BONE DRY ROOFING, LLC

INSURANCE INSPECTIONS CITIZENS APPROVED

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

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

PETE TSIRNIKAS
352-669-6607

LICENSED - BONDED - INSURED
FAMILY OWNED AND OPERATED



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

Join the POA today
 Become a member...
POA4US.org

Insured Lic. #CFC1429711



Miller & Sons PLUMBING INC.

- Senior Discount
- Military Discount
- No Trip Charge
- No Holiday Charge
- No Overtime Charge

“Putting you at ease with your plumbing needs”

352.433.6525

Find us on 

www.MillerandSonsPlumbing.net

\$10 OFF
 for 1st Time Customers

Give This POA Word Search A Try!

O E C N E D N E P E D N I K I F
 T H E B U L L E T I N E B M P O
 Z S R F A I R N E S S L V S R B
 R M E M B E R S H I P I F Q O J
 D C P A D V O C A C Y I W N P E
 S N R X A W I R R L M C X O E C
 E X E R S E I D D J E S W I R T
 G O S I S T W J H C Z I Q T T I
 A F E J O I N T O D A Y Y A Y V
 L P N B C U K E V W R T R M O I
 L S T E I Z T Y M O S Y E R W T
 I H A T A O P N W E P S S O N Y
 V A T R T O S P N L E L P F E S
 E T I D I S C O U N T S E N R E
 H D O T O C H L B V J I C I S P
 T O N H N H I F X L H W T N M H

JOIN TODAY
 PROPERTY OWNERS
 ASSOCIATION
 THE BULLETIN
 THE VILLAGES
 MEMBERSHIP
 DISCOUNTS
 REPRESENTATION
 INFORMATION
 HONESTY
 FAIRNESS
 INDEPENDENCE
 OBJECTIVITY
 ADVOCACY
 RESPECT

We Hand-Dry All Dogs!



Dogs & Suds
 352-748-SUDS (7837)
 MON - FRI 8 AM - 4 PM
 SATURDAY BY APPT ONLY
 10889 N US HWY 301
 SUITE #18
 OXFORD, FL 34484

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

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





Gardening Spot

I Like Lichens

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

What is that hairy green stuff growing on my tree? The answer is lichens: a flaky, moss-like ancient subspecies of fungus. Lichens are rather pretty. They can be light green, gray, yellow, orange, and brown. They are most often found growing on rocks, gravestones, tortoise shells and on the bark and branches of our trees and shrubs. Lichens grow on every continent of the earth except Antarctica.

Actually, lichens consist of two organisms: fungus and algae that live and work together happily. This relationship is called symbiosis. The algae derives water and nutrients from the fungus and then the algae makes food (photosynthesis) for the fungus. Everybody’s happy.

Lichens are long lived and well adapted to extremes of heat, cold and drought. Huge amounts of Reindeer Moss (not a true moss, but a lichen) cover the northern Arctic and are food for many creatures living there.

There are mainly three kinds of lichen:

Foliose lichens are leaflike

Crustose lichens are crusty (crustose lichens consist of 75% of all lichens on earth)

Fruticose lichens are round (common fruticose lichens are called “powder puff” and model train people use them for mini trees and shrubs).

“A rolling stone gathers no moss” describes why lichens and moss do not grow on young, healthy, actively growing trees. Stressed trees and shrubs grow very slowly and often have lichens and moss growing on them.

Spanish moss and lichen have earned an inaccurate reputation for damaging trees and shrubs in the Florida landscape. Although they may be found in plants that are in decline or showing stress symptoms, they are simply taking advantage of space available to survive. Both plants are epiphytes and are obtaining moisture

and nutrients from the atmosphere rather than from the plants they rest upon.

Lichens and moss are not pathogens; they don’t cause disease in plants. They use the plants as a surface to grow on. Plants covered with lichens look sick and the reason is that the plant or tree is sick, allowing sunlight in for the opportunist lichen. Upon further investigation, you will discover the cause of the plant’s decline: stress, drought, disease or insects, plant competition, over watering, poor nutrition, improper soil pH or improper pruning. Lichens are not considered pests so there are no chemicals to spray to control lichens. You can pick them off, or as a neighbor of mine does, wash them off with detergent and scrub brush.

I think lichens are lovely. Lichens are often found growing on trees planted in small islands in parking lots. These trees are stressed by limited soil and root growth, compacted soils and heat stress due to paved surfaces.

Lichens serve an important role in the ecological community by monitoring the amount of pollutants in the environment. Lichens also provide food and shelter for wildlife including some insects, deer, moose and elk, certain squirrels, mice and bats.

So if you can rule out lichens as the cause of killing your landscape plants and check for the other possibilities, you can like lichens, too. ■



FOR ALL YOUR PLUMBING NEEDS!



844.358.4766 352.509.7130

24/7 EMERGENCY PLUMBING

General/Residential/Commercial

Backflow Testing/Repair

Video Camera Inspection

Leak Detection

Drain Cleaning

Well Pump Repair

Toilet Repair

Water Heaters

and Many More Services Offered!

PlumbingContractorsOcala.com

FREE
ESTIMATES



SPECIAL
Tankless Hot
Water Heater
De-Scale
Service

\$125

Must present coupon.
Flush valve kit not included.

RE/MAX® *Temperatures May Be Cooling Off, But the Real Estate Market Isn't!*
Premier Realty *Call a RE/MAX Agent to SELL Your Home Today!*



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

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



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



Joy Schimborski
 361-3220



Tammy Dunseath
 859-552-1372



Faith Mileo 272-0560
 George Mileo 205-2626



Debbie Gentry
 217-3179



Mary Larkin
 406-5359



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



David Gonzalez
 561-8199



Lynn Bartlett
 817-4023



Katy Kelly
 355-7982



Erica Jacobs
 572-2556



Joe Jackson
 216-2439



Bob Slutsky
 572-0551



Tom Heller
 874-2167



Kim Aschman
 630-270-7584



Keith Caulk
 431-8539



Mary Colbert
 207-8278



Jaylene Sheldon
 805-7653



Lynn Shepherd
 330-805-0611



Patricia Toale
 954-821-7273



Valerie Foerst
 360-3492



Joy Wilson
 552-5337



Sharon Wick
 919-824-6781



Rose Rupe
 304-784-7312



Bob Payne
 748-0455 or
 315-694-0925



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



Buddy Clark
 504-8145



Cindy Steinemann
 266-5836



Tammy Freilich 414-8473
 Cory Freilich 770-500-9943



LD Black
 469-500-1210



Dave Head
 571-8001



Buddy Lewis 205-222-8777
 Martha Lewis 362-2702



Seniors vs. Crime

Protect Against Utility Scams

At least a few times each month, we at Seniors Vs Crime get calls from victims or targets of utility scams. Here's how they usually work:

You get a call saying your electricity or water will be shut off unless you pay a past due bill. You may not think you have a past due bill. But the caller sounds convincing, and you can't afford to ignore it.

Actually, you can't afford to believe it! **This scam can cost you money!**



The Federal Trade Commission (FTC) has been hearing about scammers impersonating utility companies in an effort to scam you out of your money. According to Lisa Lake, a Consumer Education Specialist with the FTC, these are some warning signs of a utility scam:

If you know you already paid, stop and think – take a deep breath. Even if you deny you are “late” on paying a utility bill, the caller insists you have a past due bill. That's a big red flag. Just hand up on them.

Never give out your banking information by email or phone. Utility companies don't demand banking information by email or phone. And they won't force you to pay by phone as your only option.

Did the caller demand payment by gift card, cash reload card, wiring money or cryptocurrency? Don't do it. Legitimate companies don't demand one specific method of payment. And they don't generally accept gift cards (like iTunes or Amazon), cash reload cards (like MoneyPak, Vanilla, or Reloadit), or cryptocurrency (like bitcoin).

If you get a call like this, here are some things you can do:

Concerned that your bill is past due? Contact the utility company directly using the number on your paper bill or on the company's website. Don't call any number the caller gave you.

Never give banking information over the phone unless you place the call to a number you know is legitimate.

Tell the FTC. If you spot a scam, report it at ftc.gov/complaint. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice. And report it to the real utility company.

If you already fell for this scam and paid the bogus utility bill, tell the payment provider – such as the wire transfer or gift card company. You may not get your money back, but it's important to tell

them about the scam. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

The utility scam is a good demonstration of how crooks are always dreaming up new ways to get your hard earned money.

If you need assistance with understanding any aspects of Utility 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. ■

American Legion Post 347



Lady Lake Florida



609 W LADY LAKE BLVD

War Time Veteran?

Consider Joining Our Smoke Free Post



**Members Only
Lounge**



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

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

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.

Price Consulting and Home Repairs-LLC

609 Highway 466, Lady Lake, FL Lot #220 in Recreation Plantation. 352-857-1285. General handyman services, painting, carpentry work, minor electric and plumbing jobs. Will give POA members a 10% discount with a valid membership card. No job too small. Owner is a 10-year marine corps veteran.

Elite Lifestyles of Florida, Inc.

10282 North US Highway 301, Oxford, FL 34484. Use P.O. Box 746, Oxford, FL 34484 352-748-0473. Glass lanai enclosures, sunrooms, floor tile installation, louvered pergolas, screen rooms, pool cages. Any Remodeling Jobs. 10% Discount to POA members with a valid membership card. President is a Marine Corps Veteran and a resident of The Villages. Certified general contractor with FL License # CGC1511071.

Lovett's Lawn Maintenance

2010 County Road 416N
Lake Panasoffkee, FL33538
352-303-4975. Specializing in Landscaping, Hardscaping, includes decorative stone walls, Mowing, Hedges and Palm Trimming, Irrigation Repair, Rock and Mulch, Clean-Ups and Hauling. 10% Discount to POA Members with a valid membership card for all services. Mowing is 1st Month FREE and 10% off thereafter. Rock and Mulch is 10% off labor.

Distinguished Service Award

2018 Elaine Dreidame

POA Hall of Fame

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

Join the POA today
Become a member...
POA4US.org

The Property Owners' Association

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

2018 Officers

PresidentCliff Wiener 418-7372
V.P.Jerry Ferlisi 391-5261
Treasurer Donna Kempa 716-445-4008
Secretary Carolyn Reichel 205-8199

Directors

Susan Ball..... 430-2699
Ken Copp..... 751-0086
Andrew Curtis..... 315-0333
Tita Dumagsa 391-4828
Cathy Peppers..... 633-5667
Bill Schikora 552-1059
Peg Tackett 775-4837
Sal Torname 350-2218

POA Staff

Membership..... Bill Schikora 552-1059
IT Tech..... Ken Copp 751-0086
Bulletin Editor Deb Butterfield 219-508-6863

POA Email poa4you@gmail.com

POA Website poa4us.org

NEW POA Telephone 352-418-7372



VILLAGE CAR WASH

Full Service Car Wash Packages
Professional Detailing Center
970 Bichara Blvd
LA PLAZA GRANDE, THE VILLAGES
352-753-1306

\$1 OFF ANY CAR WASH WITH POA CARD

\$5 OFF Any Castrol Oil Change

Not Valid with any other discounts. See store for details. Expires November 30, 2018.

POA SPEAKERS AVAILABLE
For Your Group or Club.
Call **Cliff Wiener** POA
President **352-418-7372**



SURVIVAL ON THE HUDSON RIVER

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

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

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

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



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

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

