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The Bulletin

The POA – Champions of Residents' Rights Since 1975

DECEMBER 2018

POA4US.org

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, Dec. 18, 2018 • 7 P.M.

Laurel Manor
TAX AIDE

Tuesday, Jan. 15, 2019 • 7 P.M.

Laurel Manor
District Manager Richard Baier

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

Developer Raises Amenity Fee Prevalent Rate to \$159

In a move that appeared to take everyone by surprise, The Villages Administration (the Developer) advised District Manager Richard Baier that The Villages would be adjusting the contractual amenity fee for all previously owned homes that were sold or purchased on or after October 1, 2018, and on all new homes contracted on or after October 1, 2018. **The adjusted fee will be increased from \$145 per month to \$159 per month.** The letter was dated October 1, 2018.

Every homeowner signs a “Declaration of Restrictions,” which is a contract between the homeowner and Developer. Every home that is resold obligates the new property owner to the same restrictions. In that contract, the Developer is allowed to set the prevalent rate, which is the Amenity Fee rate a homeowner pays. It is increased, by contract, annually based on the Consumer Price Index until such time it reaches the Deferral Rate. The current Deferral Rate – or “cap” is \$155. The Developer cannot change the Deferral Rate for rooftops he doesn't own.

The Amenity Authority Committee (AAC) sets the Deferral Rate for homes within the Villages Center Community Development District (VCCDD) north of CR 466. The Sumter Landing Community Development District (SLCDD) sets the Deferral Rate for rooftops in its area between CR 466 and CR 44, with input and recommendation from the Project

Wide Advisory Committee, who represent the residents.

Section 4.1(a) of the Declaration states that “In the event the Owner(s) transfer, assign or in any manner convey their interest in and to the Homesite and/or Home, the New Owner(s) shall be obligated to pay the prevalent Contractual Amenities fee **that is then in force and effect for new Owners of Homesites in the most recent addition or unit of the VILLAGES OF SUMTER.**” (emphasis added)

This clause essentially gives the Developer control over setting the Amenities Fee Prevalent Rate forever, whether he continues to collect the fee or own the amenity facilities. Today it is \$159; what will it be tomorrow? Apparently, it can be any amount this Developer wants it to be. Residents, their elected representatives on any

Raised Rates 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.

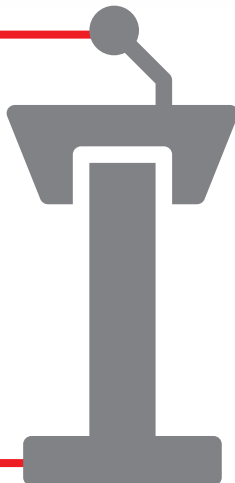
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- Independence
- Objectivity
- Fairness
- Honesty
- Respect

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Raised Rates continued from page 1

Board of Supervisors, the Amenity Authority Committee (AAC), Project Wide Advisory Committee (PWAC), nor anyone working in District Government have any control over this Developer’s arbitrary rate setting of the prevalent rate.

Deferral Rates. Homeowners who remain in their current homes will not be affected.

If they are at the current deferral rate they will remain at that rate. If they are below \$155, they will continue to receive the annual CPI increase until they reach \$155, where it will be frozen, unless or until the AAC or SLCCD (on recommendation by PWAC) vote to raise the fee. It is only when the resident moves to a new or previously owned home in The Villages that they are charged the new rate. And the home they sell then becomes subject to the new rate.

Some people might say that a \$4 increase is “no big deal.” Maybe it isn’t – this time. But shouldn’t the property owners’ elected and District officials at least be given some justification for the increase? None was given.

District Manager Richard Baier told PWAC members that the District will engage a consultant to conduct a comprehensive review for benchmarking, operations, investment, strategy, facilities assessment and capital planning, which will aid in the discussions to

be held next year with respect to the Amenity Deferral Rate. Budget Director Barbara Kays has provided projections for both AAC and PWAC which indicate that revenues will fall below projected expenses within 4 years. For this reason, AAC and PWAC have planned a joint workshop in 2019, on a date yet to be set.

The Interlocal Agreement for the AAC indicates that there is no requirement for them to have the same Deferral Rate as any other area. As The Villages continues to grow; (and there are now three ownership entities – VCCDD/AAC, SLCCD (PWAC), and the Villages of Lake Sumter, each with bonds that expire at different times and each with Amenity facilities at various stages of aging or renovation), financial needs will vary. Will Deferral Rates stay the same for all areas? Should they stay the same? If the Developer is going to hold on to the Amenity Facilities and Fees south of CR 44, but is still by contract the one to set the Amenity Fee Prevalent Rate, shouldn’t there be some opportunity for dialogue with the District entities at which he would discuss what his thoughts for future Amenity Fee rate setting will be? It seems odd to us that the Prevalent Rate and the Deferral Rate for rooftops south of CR 44 are the same.

Stay tuned. The discussions about Amenity Fee Deferral Rates should get very interesting when the AAC and PWAC meet together. ■

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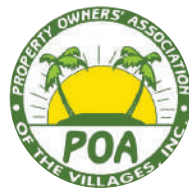
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New Renew How Many Occupants: _____ Member ID (if known) _____

FULL NAME(1) _____

FULL NAME(2) _____

ADDRESS _____

VILLAGE _____ VILLAGES ID# _____

VILLAGE _____ VILLAGES ID# _____

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EMAIL _____

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Two years – 2019/2020 - \$20 per/household

Three years – 2019/2020/2021 - \$30 per/household

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TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$ _____

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3 Top Issues in 2018: Sinkholes, Villages Hospital, and Cracked Lanai Ceilings

District 4 residents in the Village of Calumet Grove, hardest hit by sinkhole activity in 2018, as well as residents in other areas had sinkhole concerns on their minds for much of 2018. Two homes in Calumet Grove were condemned, leaving the owners homeless and challenged by the legalities and insurance woes that have come with their traumatic situations.

The District, too, has been saddled with engineering and repair costs, resulting in a 20% increase in annual maintenance fees for residents of Community Development District (CDD) 4, and continued delays in road repairs in the area.

The POA uncovered the little-known change in Florida sinkhole insurance law that was passed in 2011 effectively hangs the homeowner in a sinkhole situation out to dry with large financial and legal obligations.

The first depressions occurred on February 15, affecting four homes on McLawren Terrace and a District-owned basin near Cameron Villas. The second depressions occurred on May 21, after a period of heavy rains in the area (6+ inches.) The first depressions had a variety of engineering tests completed and repairs were made to District-owned basins and pipe systems. However, homeowners are responsible for the repairs to their private property, and District Manager Richard Baier said the District cannot provide public funds for the repair of private property. But, the District has worked with residents to share information, providing support throughout the situation, and made its engineering and Ground Penetrating Radar (GPR) reports available to them to use with their insurance companies and contractors.

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



The POA provided speakers at both its July and August General Membership Meetings to explain the insurance changes made in 2011 and the evaluation of and repair to sinkholes.

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. John Thompson, founder of Good Foundation Florida, explained that Floridians are at greater financial risk because of 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.”

The POA has joined forces with Mr. Thompson in lobbying legislators for change. Meetings have already been held with State Senator Dennis Baxley, and the POA is exploring the establishment of a foundation that could help residents with financial issues in the event of a sinkhole. “This is the right thing to do for our property owners,” POA Board President Cliff Wiener said.

See the complete articles on sinkholes in the August and September Bulletins, available online at poa4us.org.

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The Villages Regional Hospital (TVRH) CMS Ratings Fall

The POA created a firestorm when, after officials from TVRH cancelled twice at the last minute to speak at POA membership meetings, we revealed that the 2017 Centers for Medicare and Medicaid Services (CMS) quality rating indicated that the overall ratings for TVRH had gone from a 3 to a 2! TVRH and Leesburg Hospital – also a 2 star rating – are part of Central Florida Health.

In January 2017, Michael Pittman, Chief Clinical Officer and Site Administrator for The Villages Regional Hospital (TVRH), promised that the hospital was on a journey toward becoming “Extraordinary” in providing health care services to the residents of The Villages. Mr. Pittman has been with TVRH since March 2016. He said that they were creating processes designed to respond quickly and that were proactive in nature. There were four primary expectations for which the leadership team was being held 100% accountable: 1) Patient safety and quality, 2) Staff safety, 3) Patient satisfaction, and 4) Staff satisfaction.

When asked where TVRH ranked among other hospitals in Florida, Mr. Pittman said that the Centers for Medicare and Medicaid Services (CMS) had rated them a 3 and Leesburg (the “parent” hospital system) is a 2. The average for the state of FL is a 2.4. He said, “I am very confident, that the next time that they do rate us –they look at you twice a year and give you points for each thing you are doing – I would like to see

us a 4 by the end of the year (2017), and we will be working for that 5... that is a journey that will probably take a couple of years.”

In four of seven categories – Mortality (incidents of death), Safety of Care, Patient Experience and Timeliness of Care – TVRH ranks “below the national average.” It ranks “above the national average” in Readmission and Efficient Use of Medical Imaging, and it is the “same as the national average” in Effectiveness of Care. (Source: Medicare.gov/hospitalcompare)

The website **Medicare.gov/hospitalcompare** provides details about the measures referenced above for any hospital you choose to search. Under each category, there are more specific measures and patient satisfaction survey results are also included. You can compare data for any three hospitals that you choose.

The September Bulletin article compared TVRH, Florida Hospital Waterman in Tavares, and Leesburg Regional Health. The data is also compared to the Florida Average and the National Average. We looked at Timely and Effective Care and Survey of Patient Experiences.

Two other measures we found to be significant are related to deaths that occurred within 30 days of treatment. Death rates for heart failure and pneumonia patients were each categorized as “worse than the national rate,” which are 11.7% and 15.7% respectively. Death rates for heart attack and stroke patients were categorized as “no different than national rate.” Incidents of healthcare associated infections were also listed

as “no different than national benchmark.”

You can also find the full article and CMS data in the September Bulletin on poa4us.org.

Since that initial article and a follow up in the October issue, POA President Cliff Wiener has met with the hospital’s CEO Don Henderson, and has received a commitment that Mr. Henderson and Mr. Pittman will make a presentation at the March 2019 General Membership Meeting at Laurel Manor. More details will follow.

POA Issues Final Report on Cracked Lanai Ceilings

In March 2018, the POA issued its final report on the issue of cracked lanai ceilings, that it had been looking into for a year, with more than 1,000 complaints received from homeowners. POA President, Cliff Wiener, and Board member, Bob Rovegno contacted residents on the list for more details, and spent several days with retired engineers and contractors visiting approximately 100 homes to see if there was any common thread. They found that most of the homes were built after 2008 and there were some common models that seemed to be affected. They noted that the affected cracked areas were isolated to non-temperature controlled spaces, and they were also not insulated.

Also in July 2017, the POA Board hired an independent structural engineer – one that had done no work in The Villages and had no

Top Issues continued on page 19



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Top News Stories in The Villages in 2018



Purchase of Baptist Church Property Finalized; Residents to Have Survey Opportunity

The church property on SR 42 conveyed to the District on September 6, with a significant change in the terms – the church will only lease the property for 4 months instead of 8, so the District will take possession after December 31. This means that design and construction on programming for the property and renovation of the Fellowship Hall can begin earlier than expected. The property purchase and development was funded from the POA sponsored lawsuit settlement funds.

January 7, 2019 is the kick-off of a resident survey on desired programming and facilities for the newly named Villages of Marion County.

For years, residents in Community Development District (CDD) 4 have clamored for additional recreational facilities. The Amenity Authority Committee (AAC) explored several options and when the church property came back on the table in late 2017, they jumped at it.

Richard Baier Takes Over as District Manager

As the POA and residents of The Villages expressed appreciation to retiring District Manager Janet Tutt, Richard Baier, who had served as Assistant District Manager for 10 months, took over the helm on July 9. He hit the ground running, restructuring departments and announcing several changes:



- 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, which can be found on districtgov.org. 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.

NOTE: Mr. Baier will be the POA’s featured speaker at the January 2019 General Membership Meeting at Laurel Manor.



Multi-Modal Path Discussion Group Recommends Moving Ahead with Wayfinding Signage

Representatives for Community Development Districts (CDDs) 1-11 and the Amenity Authority Committee (AAC) concurred with the District staff’s recommendation to develop design plans and specifications, provide MMPDG with estimated cost estimates for signage, posts, installation and identify the plan for bidding and construction.

The District’s engineering firm, Kimley-Horn Associates (KHA) identified the project scope:

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

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

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

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Top News Stories continued from page 6

KHA made the following recommendations for consistency:

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

Dogs, Dog Parks & Residents

Residents congregating on public property, often with their dogs in tow, became issues both north and south of CR466. The AAC dealt with the issue of golf carts driving on and causing maintenance headaches on property just off of El Camino near Freedom Pointe. The AAC solution was to construct a golf cart parking lot, which they believe has effectively addressed the issue.

CDD 10 and Project Wide Advisory Committee (PWAC) also faced the issue when a resident whose home abuts an open parcel in the Hillsborough area asked PWAC to put up a fence. PWAC came close to approving the fence to keep the golf carts off the property, but put on the brakes and decided to monitor the situation, fearing it would set a precedent it could not undo.

One outcome of the discussion was much needed maintenance and attention by the District Recreation and Parks Department to the upkeep of several dog parks, as well as a reminder to residents of their own responsibilities when using the dog parks.

Morse Bridge Embankment Project on Hold

Residents and District supervisors alike wanted to know why work had 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.

Resident Groups Seek Resolution to Issues

Dancers, dragon boat groups, and residents turned to the Project Wide Advisory Committee (PWAC) for resolutions affecting their lifestyles.

For more than a year, and several times over the last number of years, residents from the Lake Miona Conservation District Area have come to the District with concerns about the overgrowth along the banks of Lake Miona which has, among other concerns, diminished residents' views of the Lake and allowed various undesirable wildlife species to develop habitats.

In January, residents again attended the meeting and indicated that if PWAC approved the plan that was put together by Jeff Pardue with Breedlove, Dennis & Associates, and that was presented to and approved by Southwest Florida Water Management District (SWFWMD), the residents were willing to enter into an agreement that they would pay for ongoing maintenance.

The plan that was presented will cost approximately \$104,000, although it has not yet been determined what impact Hurricane Irma might have on the costs.

In February, an agreement was approved between the District and Lawrence D. White, one of the residents of Lake Miona, that provides that Mr. White will pay for the entirety of the initial work, that no work will be completed until the District is fully paid, and no portion of the ongoing work will be performed until it too has been funded by Mr. White or his successors and assigns.

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PWAC members applauded the agreement as establishing a model for resident involvement in the maintenance of their views (which is not the responsibility of the District), while giving the District oversight of the implementation of any plan, permit administration and compliance. Committee members recommended the plan be presented for SLCCD approval.



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

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

The Project Wide Advisory Committee has no allocation of funding for any of the activities occurring on Lake Sumter, and has no amenity oversight since the Lake is owned by the SLCCD. However, they asked Mr. Rohan and staff to identify a forum to communicate with the This Boat Rocks Dragon Boat Club to determine how consistent practice hours can be established.

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 individual hours are logged weekly at 23 recreation centers by the various dance groups in The Villages, and 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.

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.

PWAC and AAC Approve Pool Chair Access Lifts

PWAC directed Staff to proceed with the installation of the Aquatic Access Lift at the Hemingway Neighborhood and Largo Family Pools. 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 requests for a lift at the Rio Grande Pool, expressing that accommodating this need is a priority for them. ■

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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
Jan 8 & 11	Laurel Manor	Wink Daniel	352-753-8563
Jan 9*	Harbor Chase	Charlie Webb	352-693-2562
Jan 16 *	Sumter Place	Wes Eades	321-402-4839
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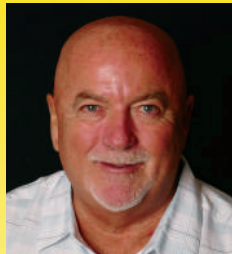
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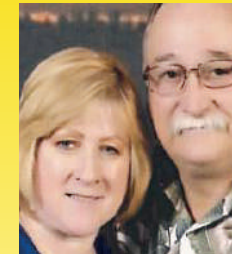
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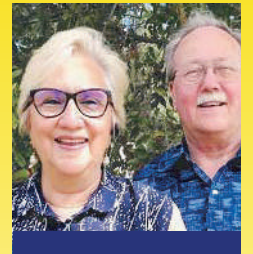
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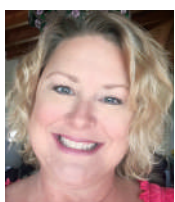
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In Case You Missed It...News Highlights from November Meetings



Fire Station Expansion Leads PWAC to Question Fire Funding

The purchase of a ladder truck to serve the multi-story Elan Senior Living Facility on CR 466 has necessitated the expansion of Fire Station 40 on Parr Drive, at a cost of \$1.85 Million and will be financed with funds from the Sumter Landing Amenity Division R & R budget, but will be paid back through a lease agreement with Villages Public Safety. District Manager Richard Baier told members of the Project Wide Advisory Committee (PWAC) that the truck is needed to keep response time to calls under 4 ½ minutes, a measure needed to maintain fire Insurance Service Office (ISO) ratings that affect such things as individual home insurance rates.

PWAC members had several questions about how the fire district is funded, and Mr. Baier promised a presentation that will provide those details. Budget Director Barbara Kays said that amenity fees are just one of, but not the majority, of funding for the fire district.

Slip Tests on Recreation Facility Floors

After a request by dancers, choreographers and local performers at the October PWAC meeting, the District conducted “slip” tests on recreation facility ballroom floors and found that they all meet or exceed engineering standards. The dancers raised concerns about falls and safety. District Manager Baier noted that the floors were of varying age and manufacturer, but that many of the floors observed were the same as those the dancers identified as acceptable.

The Recreation and Parks Department reviewed cleaning products, and have re-established rules about groups using additives on floors that may affect how slippery a floor becomes. Recreation and Parks Director John Rohan also stated that they have been contacted by numerous other groups reminding the District that the floors are used by multiple groups and asked that the needs of all groups be considered when choosing/maintaining the floors.

Highlights continued on page 15

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Highlights continued from page 14

Save the Date - January 7 Survey Kick-Off

The Amenity Authority Committee (AAC) has directed District Staff to receive input from residents and Resident Lifestyle Volunteer groups for both internal and external recreation center features, such as meeting space, storage, restrooms, facility enhancements, type of pool and other considerations for the property located at the First Baptist Church, The Villages in Marion County. On January 7, 2019, the survey will be posted online at districtgov.org and will be available at all recreation center facilities.

The AAC will review the final survey for content only at its December meeting; they will NOT be taking public input at the meeting. The AAC will see the final survey results at its April 2019 meeting.



Delmar Gate Study

The AAC directed staff to try various solutions that they feel will work to address traffic concerns at the Delmar gate. Member Carl Bell would like to have a report and evaluation of different options prior to the AAC workshop in January.

PWAC Sets Public Q & A Session

To help residents understand the functions and actions of the Project Wide Advisory Committee (PWAC), a night meeting will be held on February 28, 2019 at 6 P.M. at Rohan Recreation Center. Details on the structure of the meeting are still being worked out and will include a Q & A session.

FEMA Update

More than a year after Hurricane Irma, the Districts are still waiting for reimbursement of claims they made to the Federal Emergency Management Agency (FEMA). In fact, they only recently received payment for a claim that was made for the 2007 tornado. District Manager Richard Baier is optimistic, however, saying that clarifications to the original claims that pertained to the numbered districts being separate units of government were accepted, and the claims should be more favorably received upon review.

Highlights continued on page 17

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Dennis Tufano (original lead singer of The Buckingham's) "Kind of a Drag"
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The Capris "There's a Moon Out Tonight"
Vito Picone and The Elegants "Little Star"
Peggy March "I Will Follow Him"
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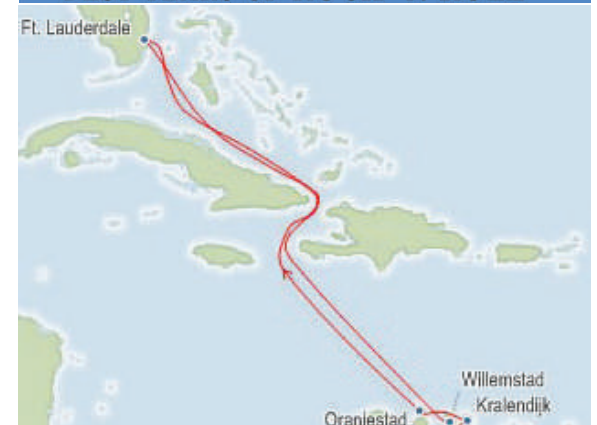
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Highlights continued from page 14

Advanced Wastewater Treatment Workshops

As a follow-up to workshops held earlier this year, the District will offer Advanced Wastewater Treatment Workshops on January 14 and 17. These events are open to residents free of charge, but will require a ticket. The first workshop will be held at Rohan Recreation Center and the second at Savannah Center. Both will begin at 10 A.M. Tickets may be obtained at any Villages Box Office. ■

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.

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Top Issues continued from page 5

ties to the Developer – to inspect a sampling of the homes and provide a report. BillerReinhart Engineering Group, Inc., located in Tampa, was hired. In addition to reporting that there were no violations of Florida building codes, provided the following conclusions from their inspections:

BillerReinhart believes that the observed cracking of garage and patio ceilings appear to be due to exposure to environment conditions – temperature changes and humidity. The ceiling cracks are located at non-climate controlled areas under uninsulated attic spaces. BillerReinhart believes that the cracking observed in ceilings of the garages and patios are likely due to expansion and contraction of the gypsum boards due to changes in temperature and moisture/humidity.

POA Conclusions. Even though there were no code violations, the POA believes this is a situation that should not have occurred. Based on the recommended solution by the engineer, there are materials that could have, and should

have, been used to ensure the high quality that Villages residents expect in their homes. Further, the Home Warranty Department could have been more responsive as these issues came to light. If we received thousands of contacts, then surely, they did too. Was a pattern of poor quality not detected? Doesn't the Developer care whether homes are built to high standards and not just to code?

The POA hopes the Developer will take this information to his sub-contractors and insist on new standards to improve the quality of construction, as well as, to advise residents building homes how insulation in these areas can prevent problems from occurring. We further urge the Home Warranty Department to offer lasting repair solutions based on these recommendations, and if a problem reoccurs, whether still in warranty or not, to stand behind their products and take care of what is now a known problem!

Visit poa4us.org to view the entire article in the March 2018 issue that includes recommended repair protocols. ■

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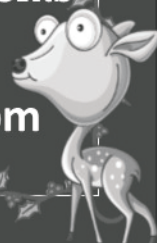
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Twelve Cool Annuals

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

Fall is in the air. The angle of the sun is different, the night air is cooler, and the daytime air is less humid. Garden chores are less painful now, and it is the time to plant cool weather annuals. Here are twelve pretty plants that will do well in the cooler months in our Florida gardens:

Calendula or Pot Marigold - coin-like bright yellow or golden ruffly flowers grow 8"-24". The flower petals have been used in veggie stews, hence the name "pot marigold". They make great cut flowers. Calendula has been used for medicinal purposes since at least the 12th century. The cream made from the plant has been demonstrated to help burns, bruises, and cuts heal faster, and has been used to heal diaper rash.

African Daisy - or Osteospermum - has daisy-like flowers in single or bi-color shades of white, blue, purple, orange, yellow, rose and lavender. Their colors are so striking that they almost look painted! Natives of South Africa, grown as annuals in Florida, the flowers open in sunlight. Moderate water with good drainage. Likes sun or shade and cool temps.

Pansy (viola family) - come in a wide assortment of colors and bi-colors, many with super cute face patterns on the petals. Growing 6 to 8 inches tall, pansies follow the sun during the day. They are ideal for container gardens or mass plantings around trees or along garden walkways. Pansies are surprisingly hearty in cold weather. They'll survive a frost (even a hard freeze). Remember to water your pansies regularly. You can use a general, all-purpose fertilizer around your pansies to help them grow. Remove faded/dead flowers to prolong blooming and encourage more flowers.

Dianthus (carnation cousin) - are also called "pinks" or Sweet William and have a fragrance similar to cinnamon or cloves. The plants are

small and usually between 6 and 10 inches tall. Dianthus flowers are most often in pink, salmon, red and white hues. The foliage is slender and sparsely spread on thick stems. Use annual dianthus in containers or line them out along a front walk or border edge.

Petunia - native to Argentina, petunias have wide trumpet-shaped flowers and branching foliage that is hairy and somewhat sticky. Within the petunia family, there is great variety: single and double blooms, ruffled or smooth petals, striped, veined or solid colors, mounding and cascading habits and even some with fragrance. Petunias have one thing in common: they bloom happily in containers or garden beds. Just give them a sunny spot, a little fertilizer and water, and they'll do the rest.

Snapdragon - The flowers start blooming at the bottom of the stalk and work their way up, making for a long period of bloom, provided they are planted in full sun, good soil, and get plenty of water. They are wonderful cool-weather annuals and come in many jewel-like colors. If you press on the sides of the flower, they look like the opening mouths of little dragons. The flowers are snapped tightly shut and require more pressure to open than a honeybee can provide, so snapdragons rely on heavier bumblebees for their pollination.

Swiss Chard - is an ornamental plant that also tastes good. A member of the beet family, Swiss chard is usually grown for its leaves and stems and will not form a fleshy root. This salad garden favorite develops broad red, yellow, white, or orange stems and grows 12 to 18 inches tall with delicious dark green, crinkled leaves you can harvest at any time.

Kale and Cabbage - Appearing in shades of green, blue, purple, rose, and cream, flowering

kale and cabbage forms a dense mound that mixes well with other plants, kind of like a cool background color. Add to containers or plant directly in the landscape. These plants prefer full sun, but will tolerate light shade. These are not considered an edible. White fly loves the undersides of their leaves so take a quick peek underneath before purchasing.

Dusty Miller - The soft, silvery foliage of Dusty Miller contrasts beautifully with the bright blooms of other cool weather annuals. It's the perfect filler plant for mixed containers and baskets. These plants grow 6 to 9 inches tall with velvety, scalloped silver. It is almost indestructible and is fairly disease-resistant. Plant it where it receives at least 6 hours of sun a day and gets regular water. Their flowers are little yellow dots.

Sweet Alyssum - a low-growing (4-6 inches), super fragrant, very cute annual has nectar-rich blooms that are popular with bees and butterflies. Alyssum produces thousands of tiny white, rose, blue, or bi-colored blooms and prefers full sun. They look awesome in pots and flower borders.

Geranium - is one of America's favorite summer flowers, but are even more vigorous when grown during our cool fall weather. In fact, in frost-free regions, geraniums are often used to color the winter landscape even when temperatures drop into the low 40s. Geraniums are also one of the most versatile annuals you can grow, and are available in a host of colors and bi-colors as well as upright and trailing forms. They look great on their own or mixed with other annuals in pots, planters, window boxes, or flower beds. Just give them a sunny spot.

Cyclamen - these plants start showing up for sale as houseplants around the winter holiday season with flowers in shades of pink, red, or white. The foliage is attractive, often having silver marbling on the top sides of the heart-shaped leaves. The entire plant, when in flower, reaches only about 8 inches high. Cyclamen make excellent houseplants, blooming for weeks and requiring very little care. I would be hesitant to grow them outside, because they do not like our Florida hot sun. ■

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Seniors vs. Crime

New Extortion Scam Sweeping The Nation

It’s not new, but it is one of the most widespread Internet extortion scams seen in recent years. It is usually based on a claim your PC has been hacked, and is currently sweeping North America and parts of Europe. Seniors vs. Crime has seen several of these scams in our offices in The Villages.

It works most effectively on people who have previously visited “adult” sites or other unsavory corners of the web, or who have taken compromising photos of themselves with their webcam. But sometimes even those who haven’t done this get caught up in the scam out of sheer fear.

The crooks send an email to random potential victims claiming they hacked the recipients’ computers and recorded their Internet activities. Not only that, but they activated the victims’ webcam and recorded them during their activities -- and they threaten to release the video and screen-grabs to all the victims’ contacts.

Finally, just to make their threat seem all the more convincing, the message includes details of recipients’ passwords followed by a demand for a blackmail payment in Bitcoin, an untraceable cyber-currency. The demand is usually in excess of \$1,000, payable within 24 hours – and people have been paying up like crazy.

Of course, if you receive this kind of message, all of these claims could, in theory, be true. But unless you have been behaving inappropriately and you don’t have up-to-date security software on your PC, it’s almost certainly a scam that you can ignore.

Knowing your password(s) means little or nothing in this case. Mostly, they’ve been bought from dealers on the dark web and often they’re old ones. And if they are, that’s another way of identifying this as a scam. But the disclosure does underline the importance of using different passwords for different sites and regularly changing them.

Even if you do have something you’d rather others didn’t know about – perhaps you were just innocently nosing around the Internet or tricked into visiting a particular site – it would be foolish to pay the crooks. Blackmailers always return for more. Instead, you should contact the police.

As an extra precaution, always switch off and (if possible) disconnect your webcam when you’re not using it -- and keep your security software updated.

The extortion scam is a good demonstration of how crooks are always dreaming up new ways to employ established scams.

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

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

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

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

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

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

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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.

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