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The Bulletin

The POA – Champions of Residents' Rights Since 1975

MARCH 2019

POA4US.org

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, Mar. 19, 2019 • 7 P.M.

Laurel Manor

Don Henderson, President & CEO
of The Villages Regional Hospital
Update on Improvements at TVRH

Tuesday, Apr. 23, 2019 • 7 P.M.

Eisenhower Recreation Center

Barbara Kays, District Budget Director
Understanding the District Budget Process

Donuts & Coffee for All After the Meeting!
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Details on page 18.



Understanding Amenity Fees –What You Need to Know & Why

As the next year's budget process begins, discussions about our Amenity Fees and whether or not they should be increased will be at the forefront at a special workshop of the Amenity Authority Committee (AAC) and the Project Wide Advisory Committee (PWAC) on March 20 at 9 AM at the Savannah Center. It is important that residents understand how rates are set, what different terms mean, who pays and on what basis, and what the money collected is spent on.

Let's start with definitions.

Contracted Amenity Fees

(Paragraph 4 of **Deed Restrictions**) – Each Owner hereby agrees to pay to the Developer, or its designee, a monthly fee or charge (“Contractual Amenities Fee”) against each Homesite for these services described herein, in the amount per month set forth in the Owner's deed. The Contractual Amenities Fee set forth is limited to the Owner named therein. 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.

Prevalent Contractual Amenity Fee The **Prevalent Amenity Fee** is set solely by the Developer, and is the beginning monthly Amenity Fee that is set forth in the Owner's deed at the time of purchase. Effective October 1, 2018, the Developer raised the Prevalent Amenity Fee from \$145 to \$159 for all homes that were bought or sold on or after that date. Current homeowners under a previous Prevalent Amenity Fee will continue to be under that fee until the events described from Paragraph 4 of the Deed Restrictions listed above (they sell or convey their property to another party.) The Deed Restriction documents now allow your Current Amenity Rate to be adjusted annually

In a related article on Page 4, we will look at a 10-year projection that will affect decisions going forward to keep the Amenity Fee Deferral Rate the same, or to raise it from \$155 to at least the level the Developer set on October 1 at \$159.

Amenity Fees 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
- Honesty
- Fairness
- Objectivity
- Respect



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

Amenity Fees continued from page 1

based on the Consumer Price Index (CPI.) The rate may be adjusted upward to downward based on your CPI, and is adjusted annually on the anniversary date of home ownership.

Deferral Amenity Rate Each District that has been assigned Amenity Fees – the Village Center Community District (VCCDD - north of CR 466) and the Sumter Landing Community Development District (SLCDD – south of CR 466, but north of CR 44), have been given the discretion to defer CPI adjustments. Each has established a **Deferral Amenity Fee Rate** – a maximum rate that an increase by CPI will not exceed – of \$155 that is renewed annually by resolution. Once a homeowner reaches this rate, the CPI increase is “frozen.” If the Deferral Rate is increased, the District deferred and CPI increases may be imposed. There is no mandate that the Amenity Deferral Rate must be the same in all Districts. However, District Manager Richard Baier has said that for billing and convenience purposes, it may be desirable.

Amenity Authority Committee (AAC)

In 2008, as a result of a POA-backed lawsuit, the AAC was established by an Interlocal Agreement with the consent of the Developer and the VCCDD to oversee a \$40 Million settlement fund. The AAC was also given, from its inception, the power to establish from time to time a maximum Amenity Fee Deferral Rate for the Center District Territory. The Amenity Fee may increase by Consumer Price Index, or resale of a home, but not result in an Amenity Fee for a particular homesite within the Center District Territory having to pay in excess of such maximum amount at that time.

AAC members are elected by property owners (not residents, if renters) in each of the Districts in the VCCDD territory (CDDs 1-4 and Lady Lake). A VCCDD representative is also appointed.

Project Wide Advisory Committee (PWAC)

PWAC was originally established by Resolution 13-05 to provide input, explore issues and provide advice and recommendations to the SLCDD on issues related to the maintenance of Project Wide Improvements. An Interlocal Agreement

defines what maintenance and improvements are in PWAC’s purview. In 2017, Resolution 17-05 was passed giving PWAC additional direction to provide input, explore issues and provide advice and recommendations to the SLCDD on issues related to the maintenance of Project Wide Improvements. PWAC has **no authority, only advisory** responsibilities (but the AAC does have authority) to the SLCDD. However, the Resolution does provide that if the SLCDD does not agree with a PWAC recommendation, they will hold a joint meeting to further discuss, before making a final decision.

PWAC members, unlike the AAC, are not elected by property owners. Each Community Development District 5-11 Board of Supervisors, appoints a primary member and a secondary member from its elected CDD Board of Supervisors.

What is the Difference Between Amenity Fees and Maintenance Fees?

Amenity Fees are collected with the monthly utility bills to fund expenses (including operations, maintenance, new recreation facilities and payment of bonds to purchase the recreation facilities) in the Recreation Amenities Division (RAD) Budget (north of CR 466) and the Sumter Landing Amenities Division (SLAD) Budget (south of CR 466.) These budgets are administered by the VCCDD/AAC and SLCDD/PWAC. **Amenity Fees** also pay for such amenity services such as Community Watch (patrols,

Amenity Fees continued on page 3

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Amenity Fees continued from page 2

gates, etc.) Postal facilities, Public Safety facilities (fire stations), and Administration (District staff and facilities.)

Non Ad-valorem **Maintenance Assessments** are paid annually with the property owners' county property taxes, and are set annually by each Community Development District (CDD) based on budgetary needs. Annual maintenance budgets are established and managed by each CDD to pay for routine maintenance items such as villa roads (all roads in CDD 4), flowers, landscaping, etc.. The annual maintenance fees vary from CDD to CDD. In addition, a percentage of each CDD's (5-11) are allocated to PWAC for identified shared infrastructure maintenance, such as multi-modal paths. Each CDD 1-4 pays individually for all maintenance expenses.

Q How are Amenity Fee Expenses Allocated? A variety of methodologies are used to allocate expenses for amenity facilities and services throughout The Villages.

Rooftops have been used as a fair way to allocate expenses such as administration (personnel) and Community Watch. Residents pay these expenses based on the percentage of households in their respective Districts (VDCCDD or SLCCDD.) The Developer currently pays **\$4.08 per rooftop** (keep this figure in mind as you read the related article about Amenity Fee revenues and expenses) for Fire Safety Services and **\$10.56 per rooftop per month** for Community Watch Services still owned by the Developer (south of CR 44.)

Fees and Management Contracts are used specifically for services provided by the District to those areas still owned by the Developer for Villages Public Safety (Community Watch).

The number of facilities has been used recently to allocate expenses for Recreation Centers.

The above definitions and information will be useful as you read the article on Page 4 about factors that will be used by the AAC and PWAC in their discussion on March 20. Residents are encouraged to attend, listen, and ask questions! ■

Renew or Start Your POA Membership for 2019!

You should have already received your pre-filled renewal form in the mail. You can return that form with your check or go online at **POA4us.org** to pay your 2019 dues, which is a snap to do and saves you time.

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Please print on this form, or use the online form at **poa4us.org**

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FULL NAME(2) _____

ADDRESS _____

VILLAGE _____

VILLAGES ID# _____ VILLAGES ID# _____

CITY/STATE/ZIP CODE _____

PHONE _____

EMAIL _____

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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.

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10-Year Budget Forecast Projects Shortfalls AAC and PWAC to Discuss Amenity Rates

District Budget Director Barbara Kays presented the Amenity Authority Committee (AAC) with a 10-year budget forecast that projects that by the Fiscal Year 2023-24 expenses will begin to exceed Amenity Fee Revenues, and the fund balances (“savings account”) will start to erode. The Project Wide Advisory Committee (PWAC) will likely see the same scenario in their upcoming budget workshop immediately following the March 11 PWAC regular meeting.

This information will be a main topic of discussion at a special joint meeting of the two groups on March 20 at 9 AM at the Savannah Center.

Complicating the discussion is the recent action by the Developer raising the Prevalent Amenity Fee Rate from \$145 to \$159, effective October 1, 2018 on all homes that are bought or sold after that date. For the first time, the Amenity Prevalent Rate is higher than the current Amenity Deferral Rate of \$155.

Each Committee will contemplate separately whether to raise the Amenity Deferral Rate (there is no mandate that Amenity Deferral Rate be uniform) for their respective areas of responsibility – the AAC for rooftops north of CR 466, and PWAC (by recommendation to the Sumter Landing Community Development District) for rooftops south of CR 466, but north of CR 44. The Developer has control of rooftops south of CR44.

Remember, The Amenity Deferral Rate is the maximum a resident will pay until that rate is changed. If the AAC and/or PWAC raises the rate, residents who are currently at the maximum rate of \$155 will begin to pay the CPI increase again until the new maximum is reached.

The graph below is specific to the AAC Recreation Amenity Division Budget (because the PWAC projections will not be presented until the March 11 meeting), showing when the expenses begin to exceed revenue. Amenity revenues remain relatively flat, while expenses are projected to climb by 4% annually.

As The Villages continues to grow, it seems the Developer is changing some of the Amenity “products” to meet newer demographics with different expectations. More and more senior living facilities, apartment units, and a luxury hotel – for profit businesses owned by the Developer – are being built with hundreds of amenity units, in addition to causing the need for additional fire and safety equipment – housed in amenity fee supported facilities.

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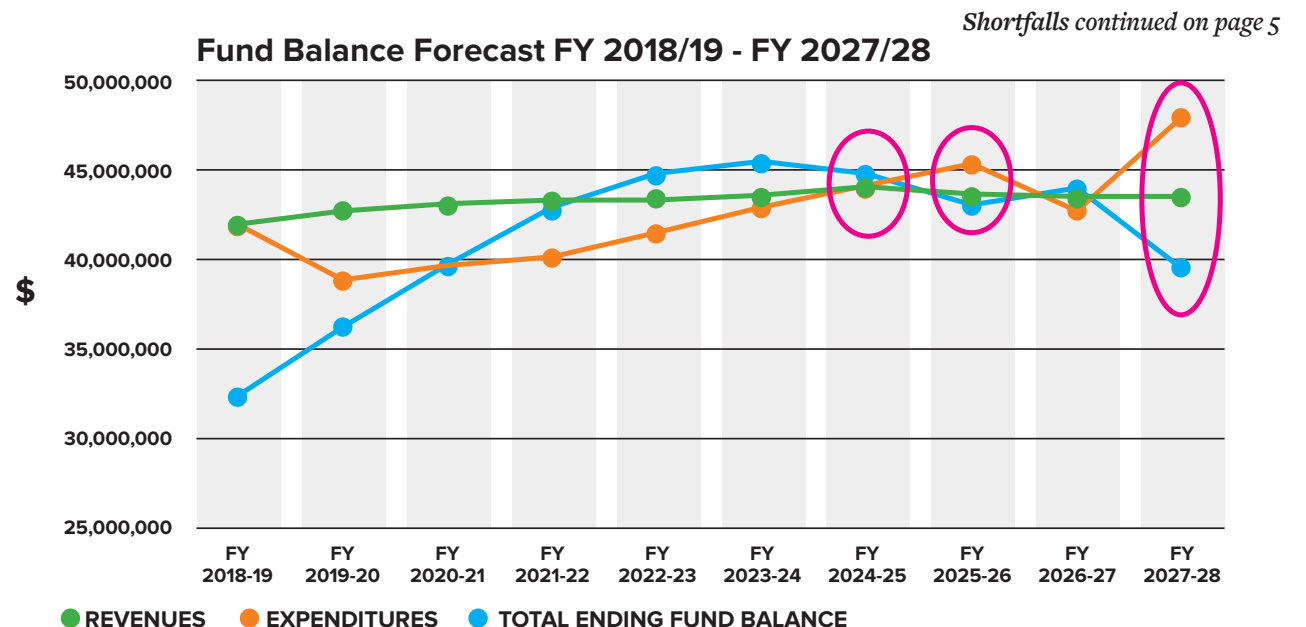
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Shortfalls continued from page 4

The POA hopes the AAC and PWAC will contemplate some important questions.

- Is the \$4.08 per rooftop fee fair to residential property owners?
- Does \$10.56 per rooftop per month cover the actual expenses incurred by Community Watch for Developer-owned properties? What is the calculation for this rate?
- What is the actual number of amenity units owned by or used by the Developer? Do these residents or visitors pay an amenity fee for the use of facilities or does the Developer pay an additional fee? How is it calculated and when was the last time the practice was reviewed?
- If the AAC and PWAC/SLCDD are considering a raise in the Amenity Fee Deferral Rate, should there not first be a review of what the Developer is paying to ensure fairness to the residential property owners?
- Where can the specific Management Agreements with the Developer be found by residents?
- What will happen in 2036 when the AAC bonds are paid off and there is a \$12 Million reduction in expenses? Should current residents be expected to pay more now, when this significant impact will be realized in 2036?
- Are there reserves that can be used to “close” the gap in AAC revenue v expense shortfalls until 2036?
- Are all multi-dwelling units, such as the apartments being built in Brownwood and senior living structures throughout The Villages (owned by the Developer) accounted for and how many amenity units are allocated for each?

The easy decision would be to recommend raising the Amenity Deferral Fee to \$159 for all households. The AAC and PWAC must consider their Amenity Deferral Fee Rates separately based on the circumstances of their territories, and for the good of the residents who have either elected them (AAC) or represent them (PWAC), not for any other reason that has to do with administrative convenience or ease of billing.

The POA believes there is an opportunity to reshape and create a model for budgeting that accounts for continued growth, different housing products, different amenity facilities and services, and different debt schedules. It should be done carefully and thoughtfully. New District management has demonstrated that new approaches have the potential to create synergies with other governmental units and efficiencies that will benefit residents and the Developer alike. The Developer is taking innovative approaches to new development.

We encourage District leadership to work closely with elected boards and committees, and to ask the Developer to engage in the process, to ensure a sustainable and equitable funding model for the future. ■



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POA Watch List Update!

Bills Filed in Florida House and Senate Address Sinkhole Insurance Coverage

Florida House Bill 541, and Senate Bill 566 have been filed relating to sinkhole and catastrophic ground cover collapse, according to John Thompson, President of Good Florida Foundation. Mr. Thompson spoke to POA members last year and gave us valuable insight into the 2011 legislative changes to sinkhole insurance coverage that now excludes sinkholes from normal perils, such as fire, from homeowner insurance policies.

You can find the full explanation in the August 2018 Bulletin at www.poa4us.org/bulletins_files/bulletin201808.pdf.

Each of the Bills that have been introduced must pass out of legislative committees before they go before the full House and Senate for votes. There are a number of contacts that Villages residents can make to express their support of the bills.

First, you need to contact Senator Dennis Baxley and let him know that Villages homeowners need his support to ensure the Bill is heard in Committee and is favorably referred. Senator Baxley can be contacted at Baxley.Dennis@flsenate.gov or 352-750-3133. Please state that the Senate Bill will provide meaningful coverage for Villagers that does not presently exist.

Additionally, contact is needed to the Chairs and Vice Chairs of the respective Committees. The request is to please hear this bill (refer to either House Bill 541 or Senate Bill 566) and ask that they please hear this Bill in Committee, as it is a matter of great urgency and need for Villagers.

Contacts:

Representative Cyndi Stevenson, Chair,
House Insurance & Banking Subcommittee
Cyndi.stevenson@myfloridahouse.gov
850-717-5017

Representative Chuck Clemons, Vice Chair,
House Insurance & Banking Subcommittee
Chuck.clemons@myfloridahouse.gov
850-717-5021

Representative Shevrin Jones,
Democratic Ranking Member
Shevrin.jones@myfloridahouse.gov
850-717-5101

Senator Doug Broxson, Chair, Committee
on Banking and Insurance
Broxson.doug@flsenate.gov
850-487-5001

Centers for Medicaid and Medicare (CMS) Hospital Ratings

We have anxiously awaited the CMS updated hospital compare data for 2018 so we can compare whether The Villages Regional Hospital (TVRH) has improved in the ratings we looked at from 2017. Central Florida Health President and CEO Don Henderson will be the featured speaker at the POA General Membership Meeting on March 19. We had hoped for the new data so residents would have an opportunity to review before the meeting.

The CMS ratings were originally slated to be published last October, but after apparent push back from hospitals – we have seen reports that indicate 50% of hospitals showed a decline that year from the previous year's ratings – the updated reports have been continually delayed. The CMS Hospital Compare website currently says the data will publish in February. As of this writing, nothing has been shared, even though the data was given to hospitals in October!

We hope to see a full disclosure of the data from Mr. Henderson when he addresses the POA membership in March.

AAC/PWAC Amenity Deferral Rate Discussion Meeting

March 20, 9 AM | Savannah Center

Residents should attend this meeting to hear this important discussion about setting the Amenity Deferral Rates! The Amenity Authority Committee (AAC) has the authority to decide what the Deferral Rate will be for residents north of CR 466. The Project Wide Advisory Committee will make its recommendation to the Sumter Landing Community Development District to set the rate for residents south of CR 466.

Please read the cover story in this issue to fully understand how rates are set, by whom, and factors that may – or should – affect these decisions.



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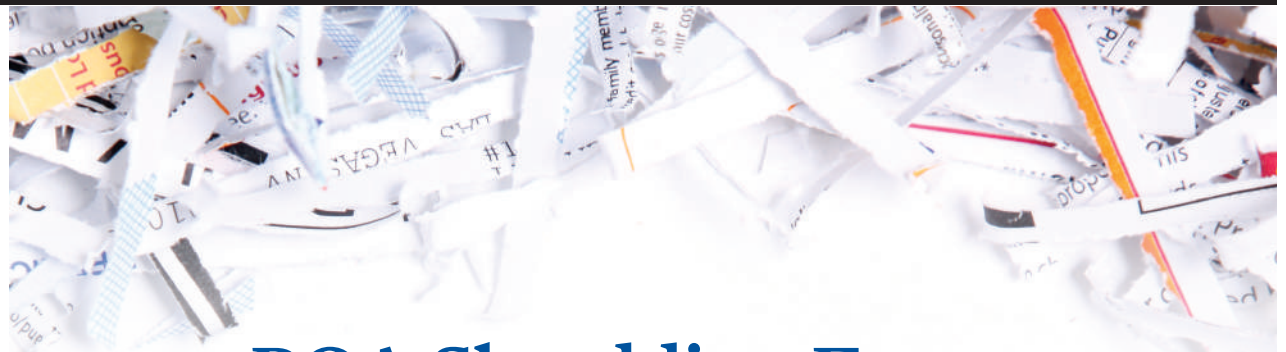


Neighbors Saving Neighbors

CPR/AED Community Emergency Alert Program

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

The POA has created a neighborhood presentation to encourage non-participating areas to get involved in getting their units underway. Neighborhood coordinators are needed to initiate and shepherd the effort to become an AED community. The presentation answers the questions of necessity, how it works, and recurring and non-recurring costs associated with the program. **Presentations are available for your neighborhood by calling Cliff Weiner, 352-418-7372 or Sal Torname, 352-350-2218.**



POA Shredding Event: Hundreds of Cars & Tons of Paper!

Thank you to all who came to the POA's first FREE shredding event at Lowe's, Saturday, February 9. **We took in 10 TONS of paper and served hundreds of Villagers.** We also created a bit of a traffic jam on CR 466A and want to thank both the Wildwood Police Department and the Sumter County Sheriff's office. Of course, we also want to thank Lowe's for making their parking lot available for this event.

The turnout was even bigger than we had anticipated, and as it was our first time providing this service, everything didn't go as smoothly as we had hoped, and we learned a lot about how to do it better next time! We will have more trucks and a better traffic pattern so lines will go more quickly and we are able to handle more cars.

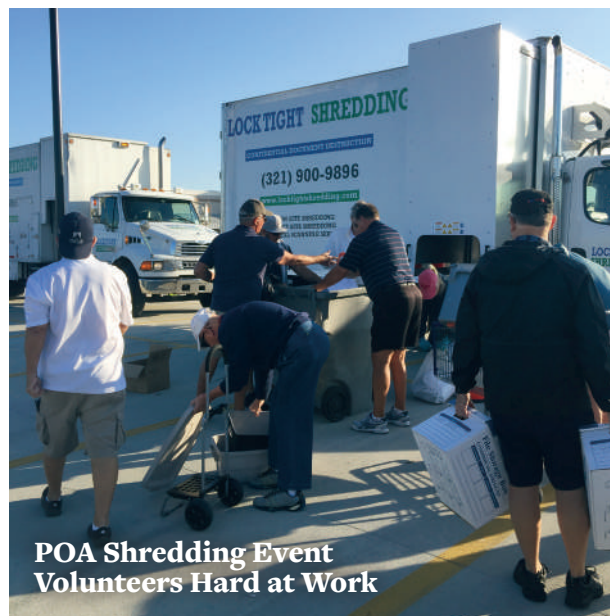
To all those who were not able to get to the head of the line before the trucks were full, or others who tried to park and walk up to the trucks, or those who arrived after the trucks were full, we offer our sincere apologies. We will do this again later this year, and we will make improvements.

The POA appreciates the help of our many volunteers who gave up their Saturday morning to unload cars, direct traffic, break down boxes and a myriad of other tasks.

Thank you for your continued support of the POA, YOUR Champions of Residents' Rights Since 1975!



Village Residents in line for the POA Shredding Event



POA Shredding Event Volunteers Hard at Work



POA Board Members Present Plaque to Lowe's Manager L-R: Sal Torname, Lowe's Manager Brian Reed, POA President Cliff Wiener, Reb Benson



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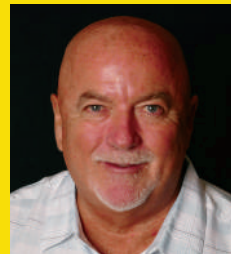
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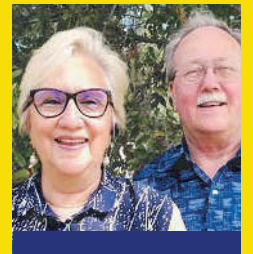
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March 12 & 15	Laurel Manor	Don Walker,	352-430-0610
March 13*	Harbor Chase	Charlie Webb	352-693-2562
March 16 & 23	Paradise	Art Donnelly	631-792-2203
March 18 & 21	Savannah	Wink Daniel	352-753-8563
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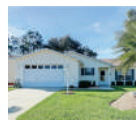
Long Term Furnished Ranch Village of El Cortez
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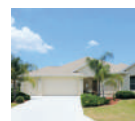
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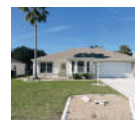
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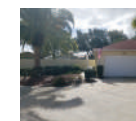
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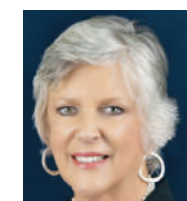
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In Case You Missed It...News Highlights from February Meetings

PWAC Adopts Landscape Policy

In response to a recent decision to redesign the landscaped entrance to Osceola Hills on South Morse Blvd., District staff drafted a landscape policy for members of the Project Wide Advisory Committee (PWAC) to give guidelines to the committee, District staff and residents. The policy's introductory statement says, "The initial design intent provided by the developer and landscape architect helps guide us when the need arises to replace or re-design these areas." It identifies a variety of plant materials, each having a broad selection to help staff stay within the original design intent. The policy further states that the District Manager along with District Property Management staff will make decisions based on past and present knowledge to help guarantee survivability of the material within each group.

Specific areas that the policy addresses include Maintenance and Replacement of plant material, Annuals, and Tree Removal, Relocation or Addition of new trees. The Committee adopted the policy.

AAC Finalizes Aquatic Chair Lift Expenditure

After discussing at its capital budget workshop in January, the Amenity Authority Committee (AAC) gave final approval to an \$80,000 expenditure to install aquatic chair lifts at the eight pools north of CR 466 that don't currently have them. The estimated annual maintenance expense for each lift is \$500.

Del Mar Gate Redesign to Move Forward

The AAC authorized a \$15,000 contract to move forward with the redesign of the Del Mar gate to add a second lane that makes the design consistent with all other gates of its kind in The Villages. AAC Chair Ann Forrester continued to raise concerns about adding the lane and voted against approving the contract.

At its January capital budget workshop, several visually impaired residents expressed concern about pedestrian safety at the gate. Just days after the AAC redesign approval, a visually impaired resident was struck by a vehicle across from the gate on the north side.

Morse Bridge Embankment Update

The POA, as well as many Community Development District (CDD) Supervisors and PWAC members regularly receive questions and comments about the Morse Bridge embankment revetment project that was approved by PWAC nearly 2 years ago. Discussion this month occurred at PWAC, and CDDs 5 and 6. According to District Manager Richard Baier, they are not concerned about continued degradation, as regular inspections have been conducted.

Since Hurricane Irma, Lake Sumter has had water levels too high to fully assess the embankment. Mr. Baier said that depending on the clarity of the water, they may use a diver, or, if that isn't possible, they will use ground penetrating radar to conduct further assessment. He hopes to have new options available for PWAC to consider before the end of the current fiscal year on September 30.

PWAC Sets March 11 Budget Workshop

Among high-ticket items to be discussed at the Project Wide Advisory Committee (PWAC) March 11 Budget Workshop is the proposed \$350,000 expenditure to install aquatic chair lifts at all pools south of CR 466 that do not have them. Also on the agenda will be the financing options for the expansion of Fire Station 40. The expansion was necessitated by the purchase of a ladder truck that is needed to ensure response times to the Elan Senior Living Center on CR 466. Residents and PWAC members have expressed concerns about residents footing the bill for the expansion.

88 Wayfinding Signs to be Installed

Community Development Districts 1-4 and Project Wide Advisory Committee have approved contracts for the installation of 88 wayfinding signs at tunnel locations on multi modal paths throughout The Villages. The signs are the result of the Multi Modal Path Discussion Group's recommendation and subsequent design work to improve the visibility of signs along the multi modal paths. The total cost for all signs is \$71,328.40, with \$57,389.60 coming from the Project Wide funds.

District Manager Richard Baier said that the designs have been shared with the Developer, but did not acknowledge that a commitment to use the new design had been received from the Developer.



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Annual Audit Reports Presented to CDDs and Boards

FY 2017-18 Audit reports were presented to each Community Development District Board of Supervisors, Sumter Landing Community Development District, the utility boards and Village Center Community Development District. The lead auditor from Purvis, Gray & Company noted that CDDs 2 and 4 each had expenses higher than maintenance fees received, and addressed those losses with each implementing an increase in resident maintenance fees for the current fiscal year. CDDs south of CR 466 that are a part of PWAC did not increase maintenance fees, due to the ability to share maintenance expenses in the event unforeseen circumstances, such as sinkholes and the Morse Bridge revetment, occur. CDDs north of CR 466 have to bear those kinds of expenses separately in the District in which it occurs.

Audit reports can be found at **districtgov.org**. Select 'Finance' from the drop-down Department list and click on 'Annual Audit Reports' on the side menu.

Postal Station Improvements Continue

The revised Scope of Work for the janitorial services at the postal facilities was implemented in February. Additionally, the District will be issuing an RFP, inclusive of the revised Scope of Services, for janitorial services Villages-wide. Replacement of the LED lighting at postal facilities is ongoing.

FY 19-20 Budget Process Calendars Set

District Budget Director Barbara Kays reported to all District Boards and Committees that the Fiscal Year 19-20 budget process has officially kicked off, and presented budget calendars to each group in February.

Project Wide Advisory Committee (PWAC) will hold a budget workshop immediately following its March 11 regular meeting. There will be a joint meeting between PWAC and the Amenity Authority Committee (AAC – who conducted its workshop in February) on March 20. Community Development District boards will hold workshops or reviews in May.

At each June board or committee meeting, the proposed budgets will be recommended (by PWAC) or approved. After this budget approval, any rates that are set cannot go higher in the final budget approval in September, only lower. So, if there is an increase in an individual district's maintenance budget proposed at 10%, it could only come down from there.

Staff work will continue through the summer months to finalize expenses and review cost allocations methodologies prior to final budget presentations and approvals in September.

The next fiscal year begins October 1, 2019. The full budget calendar can be found on **districtgov.org**, click on 'Budget' from the drop-down Department menu, and click 'Budget Calendar' from the side menu.

The POA encourages residents to understand the budget process and how the fees you pay are set and spent. Ms. Kays will be the featured speaker at the April 23 POA General Membership Meeting at Eisenhower Recreation Center. ■


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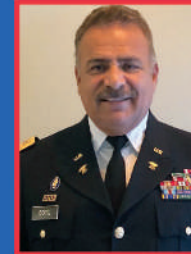
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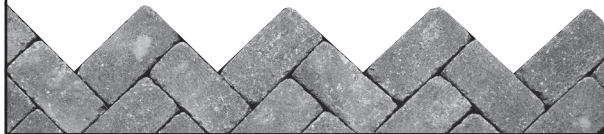
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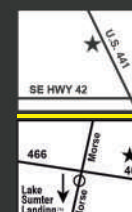
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by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

Look around and you will see hundreds of red berries in some of our ornamental trees. Those are holly berries and they are a favorite food of lots of our visiting birds. Not snowbirds, silly, but flocks of migrating birds such as the Cedar Waxwing.

One of the best landscape plants you could choose would be the Holly (*Ilex* species). If planted well they are virtually maintenance free. Most hollies are evergreen and come in many sizes and shapes. At least 11 hollies are native to Florida.

Many of our landscapes already have hollies, a great little tree or shrub that does very well here with a big bonus: many birds just love the berries. A berry-eating favorite bird of mine is the beautiful Cedar Waxwing. The first time I observed them in my garden was many years ago in March. I was sitting near my East Palatka holly which was laden with berries, when a flock of light brown birds wearing black masks (and looking very much like a female cardinals), silently boiled through the tree, up and down and all around, fluttering and zooming in and out as if vacuuming the tree, devouring hundreds of the berries. Then, as a group, they rested on the top of the tree and flew off. I was absolutely awestruck. Keep your eyes peeled for these birds. You will see their cute yellow bellies when in flight. You will love them!

Hollies all have small, white, inconspicuous flowers in the spring that attract bees. (Don't worry, bee-phobic people, the bees don't give a hoot about you!) Those flowers turn into berries in the fall and winter and make excellent food for wildlife. Hollies are dioecious plants which means male and female flowers are located on separate plants. Female plants produce berries and since most people want hollies with berries, most nurseries sell females. Most dwarf cultivars do not produce berries since they are propagated from

male plants. A male plant must be in the vicinity to pollinate female hollies. Pollen is transported primarily by bees from distances up to 1.5 to 2 miles! One kind of a male holly is able to pollinate a female from another species. Hollies require minimal pruning except to train the plants for special purposes or to remove diseased or dead branches.

Cedar Waxwings got their name for their strong attraction to the red cedar tree (actually a juniper) with its sweet blue fruits. Gin, anyone? Their name “waxwing” comes from some waxy looking red feathers found on the ends of their secondary wings. The waxwing's diet is about 80% fruit. As the supply of red cedars dwindled due to their value as fence posts (resistant to rot), storage chests (repellent to insects) and the main wood for pencils, waxwing diets became more varied. They typically feed near the tips of fruit bearing branches, often hanging upside down to pluck favorites such as mulberries, holly berries, crabapples and hawthorn fruits which are high in sugar content. Waxwings are vulnerable to alcohol intoxication after eating fermented fruit. There are numerous records of these birds flying out of control from the effects of alcohol but no actual DUIs have been reported.

Here are some of the best hollies for our area:

Dahoon Holly (*Ilex cassine*) - Taller than wide, densely foliated with leathery shiny medium green leaves. Native to southeast and can be found at edges of swamps, ponds and wet hammocks. Berries are reddish to orange.

Yaupon Holly (*Ilex vomitoria*) - The most widely used native holly in Florida; there are 3 popular cultivars of *Ilex vomitoria*: a large specimen shrub (weeping yaupon), a hedge form or a single round or oval bush. Tiny leaves are dark green, leathery, oval to oblong, with scalloped margins. Fruit is bright orange-red and squishy.

Weeping yaupon is the largest of the three and looks like a stiff weeping willow, 10'-25'. “Nana” is the dwarf compact female form and tolerates a variety of soils in full sun to part shade and is virtually pest free. Shellings Dwarf is a dwarf male with an even more compact form than “Nana”. Interesting note: Native Americans of the southeast brewed the leaves of this holly into a strong tea known as the “black drink” and may have played a part in ritual purifications. As the name, *Ilex vomitoria* implies, if you eat it, you throw up.

American Holly (*Ilex iopaca*) - Normally grown as a tree because of its size, the American holly comes in many varieties, the most common being the “East Palatka” (*Ilex x attenuata*) type, found throughout the state. The first wild specimens were discovered in 1927 near Palatka, Florida. Full sun for best fruit but tolerant of light shade. Lifespan is more than 50 years.

Chinese Holly (*Ilex cornuta*) - Large, compact shrub with glossy dark green leaves that have a sharp pointed spine at the top of each leaf. Bright red berries. Burford is a common variety. Dwarf is the “Rotunda” with spiny foliage which makes this cultivar a great barrier plant.

Japanese Holly (*Ilex crenata*) - Not a US native but a “Florida friendly” in that it tolerates drought, can be grown in full sun in almost any soil type and is easy to maintain at a small size.

It is good for the holly tree to have its berries extricated so that it may start the new growth cycle again in the spring. And it is good for the birds to be able to eat their berries to fortify themselves to fly north again. A true nature's love story. ■

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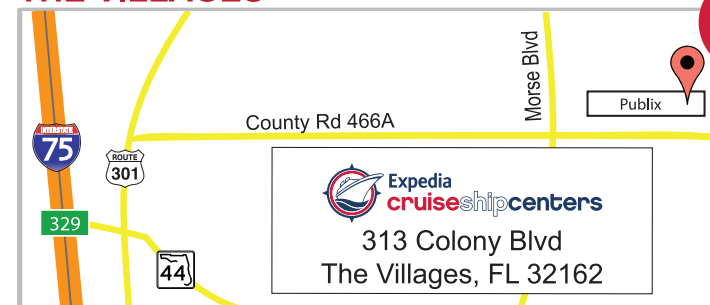
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Seniors vs. Crime

Fake Family Emergency Scams

At Seniors vs. Crime, we get reports of calls, emails and texts like these almost every day of the week. It's one of the older scams around, but it is still making money for the scammers!

Scammers try to trick you into thinking a loved one is in trouble. They call, text, email, or send messages on social media about a supposed emergency with a family member or friend. They ask you to send money immediately. To make their story seem real, they may claim to be an authority figure, like a lawyer or police officer; they may have or guess at facts about your loved one.

These imposters may insist that you keep quiet about their demand for money to keep you from checking out their story and identifying them as imposters. But no matter how real or urgent this seems — it's a scam.

If you get a call or message like this, what can and should you do?

Carol Kando, an Attorney with the Division of Consumer and Business Education of the Federal Trade Commission (FTC), advises that you should:

- **Check it out before you act.** Look up that friend or family member's phone number yourself. Call them or another family member to see what's happening, even if the person who contacted you told you not to.
- **Don't pay.** Don't wire money, send a check, overnight a money order, or pay with a gift card or cash reload card. Anyone who demands payment in these ways is always, always, always a scammer. These payment methods are like giving cash — and are nearly untraceable, unless you act almost immediately.
- If you sent money to a family emergency scammer, contact the company you used to send the money (wire transfer service, bank, gift card company, or cash reload card company) and tell them it was a fraudulent transaction. **Ask to have the transaction reversed, if possible.**
- **Report the message** or call at FTC.gov/complaint.
- **Share this article** to help other residents and their families avoid family imposter scams.

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

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

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

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



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