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# The Bulletin

The POA – Champions of Residents' Rights Since 1975

JUNE 2019

POA4US.org

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## UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday  
June 25, 2019 • 7 P.M.

Eisenhower Recreation Center  
**Hurricane Preparedness**  
Presented by Community Emergency  
Response Team (CERT)  
Commander Dave McCoy

Tuesday  
July 16, 2019 • 7 P.M.

Mulberry Recreation Center\*  
**Energy Savings**  
Presented by Tralene Lucas SECO Energy

\* Note Temporary Change in Location!

Donuts & Coffee for All  
After the Meetings!

All Residents Welcome –  
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## CDD Budgets Ready for June Approval:

**No Increases in Maintenance Fees in any CDD, even though some have significant expense increases**

Community Development Districts (CDDs) 1-12 Boards of Supervisors conducted budget workshops/reviews in May, each determining there will be no increases in rooftop maintenance fees for the upcoming 2019-20 fiscal year. Budgets will be approved at June meetings and presented to the respective county governments for approval – per State Statute – and cannot be increased prior to final approval in September.

If you have comments, now is the time to get in touch with your elected District supervisors. Each is listed on [districtgov.org](http://districtgov.org), under the 'Your District' tab. You can find your CDD's proposed budget also on [districtgov.org](http://districtgov.org), under the 'Departments' tab by selecting 'Budget.'

Maintenance assessments are paid annually with the resident county property tax bill, and each board of supervisors administers a maintenance budget that covers items such as landscaping, villa road improvements, irrigation, repairs and other improvements. All roads in CDD 4 are owned and maintained by the CDD.

Last year, three CDDs – 2, 3 and 4 – had increases in maintenance fees, but are holding steady this year. CDD 4 continues to address significant costs associated with the sinkhole issues in Calumet Grove, with no increase.

CDD	Budget	Budget % +/-	Assessment Fee Change
CDD 1	1,473,087	+15%	0
CDD 2	1,168,231	-20%	0
CDD 3	1,436,067	-24%	0
CDD 4	3,448,490	+1%	0
CDD 5	3,488,481	+24%	0
CDD 6	3,674,934	+12%	0
CDD 7	2,133,445	+5%	0
CDD 8	2,927,147	+4%	0
CDD 9	3,493,005	+5%	0
CDD 10	3,434,742	+6%	0
CDD 11	1,406,392	+8%	0
CDD 12	3,395,227	+21%	0

CDD Budgets 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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*CDD Budgets continued from page 1*

CDDs 5 – 12 also allocate a percentage of their maintenance assessment funds to the Project Wide Fund, administered by the Project Wide Advisory Committee (PWAC), which recommended an 8% increase in assessments to the CDDs. A number of years ago, CDDs determined they would rather hold fund balances in each of their districts rather than build the Project Wide fund balance, however, PWAC felt that those reserves were diminishing and determined the need to raise the CDD allocations to balance the upcoming budget. Those allocations by CDD are based on assessable acreage. The PWAC allocations are included in the overall budget expenses listed above. ■

Project Wide CDD	Revenues	Assessable Acreage	Percentage
Sumter Landing	104,670	74.45	0.80%
Brownwood	226,351	160.64	1.73%
District 5	1,829,116	1,297.59	13.98%
District 6	2,030,605	1,440.31	15.52%
District 7	1,293,989	917.72	9.89%
District 8	1,452,304	1,030.35	11.10%
District 9	1,649,869	1,170.28	12.61%
District 10	2,098,635	1,489.04	16.04%
District 11	703,910	499.27	5.38%
District 12	1,694,352	1,202.28	12.95%
Total	13,188,719	9,281.93	100%

# Amenity Deferral Rate Cap Removed – Now What?

It came as no surprise that the Village Center Community Development District (VCCDD) and the Sumter Landing Community Development District (SLCDD) followed the recommendations of the Amenity Authority Committee (AAC) and the Project Wide Advisory Committee (PWAC) and removed the Amenity Fee Deferral Rate at their May meetings. In joint meetings of the AAC and PWAC, and at the SLCDD meeting, dozens of residents showed up to ask that the cap remain in place.

Former PWAC member and District Supervisor Ron Reggieri suggested that the PWAC had not acted in accordance with its enabling resolution. Current PWAC member and District 7 Supervisor Jerry Vicente said the District had not explored enough other potential revenue sources before the cap was removed. Current PWAC member and District 10 Supervisor Don Wiley said that the Consumer Price Index (CPI) is flawed and not a realistic indication of the rate at which expenses in The Villages is increasing, citing labor shortages and contract increases. Not removing the cap would be “kicking the can down the road,” Wiley said.

The Attorney for the AAC and PWAC, Scott Gerken, said he did not agree that the proper procedures had not been followed, and that just because the cap is removed now does not mean it cannot be implemented at a later date if circumstances and projections change.

District Manager Richard Baier said that efficiency measures such as software management platforms, interlocal agreements with other units of government, piggybacking contracts, fleet maintenance and leasing, are underway and the District will continue to explore other ways to save.

*Rate Cap Removed continued from page 2*

What does this mean for residents? For the foreseeable future, all residential property owners will have their monthly Amenity Fee adjusted annually, beginning October 1, by the CPI on the anniversary month of the purchase of their home. If a homeowner has been capped at \$155, based on a 2% CPI increase, over 5 years the fee will be at approximately \$171 per month. If a new homeowner starts at the current Prevalent Rate (set by the Developer), after 5 years the rate will be \$175.

If a cap is to be reinstated, there are only two other ways to address the project budget shortfalls — find other revenue sources or reduce expenses. Each has pros and cons.

*Rate Cap Removed continued on page 5*

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*Details on  
page 18.*



# Renew or Start Your POA Membership!

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](http://poa4us.org)

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

FULL NAME(1) \_\_\_\_\_

FULL NAME(2) \_\_\_\_\_

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VILLAGE \_\_\_\_\_

VILLAGES ID# \_\_\_\_\_ VILLAGES ID# \_\_\_\_\_

CITY/STATE/ZIP CODE \_\_\_\_\_

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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

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**TOTAL AMOUNT FOR DUES AND ANY CONTRIBUTIONS: \$** \_\_\_\_\_

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

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## Passed or Pending State Legislation that May Affect The Villages

The District’s Attorney, Valerie Fuchs, advised the District and Community Development District (CDD) Boards of Supervisors of pending or passed legislation that may have an impact on Community Standards and other aspects of District governance. A brief description is listed below.

Among the more interesting potential changes pertaining to aspects of our Community Standards include the removal of trees and the placement of vegetable gardens on residential properties. Also of interest is pending legislation that would allow CDDs to merge under certain circumstances. Numbers 3, 4 and 5 have been “enrolled” (passed by both the State House and Senate) but have not been presented to the Governor for approval. We will keep a watchful eye on these potential changes.

**1 SB 7014 - Government Accountability** - revises Chapter 218, F.S.; requires each local government entity to establish internal controls designed to prevent fraud, waste and abuse; revises auditor selection procedures.

**APPROVED BY THE GOVERNOR.** Ch. 2019-15 Laws of Florida. Effective July 1, 2019.

**2 SB 248 - Public Records** - revises Chapter 119, F.S.; defines the term “home addresses” for purposes of public records exemptions for certain personnel and their family members.

**APPROVED BY THE GOVERNOR.** Ch. 2019-12, Laws of Florida. Effective July 1, 2019.

**3 SB 82 - Local Regulation of Vegetable Gardens** - provides that political subdivisions of the state may not regulate vegetable gardens on residential properties.

**STATUS:** Enrolled (passed the House and Senate) but has not been presented to the Governor for approval.

**4 HB 1159 - Tree Pruning, Trimming, or Removal on Residential Property** - prohibits local governments from requiring any notice, application, approval, permit, fee or mitigation for pruning, trimming or removal of trees on residential property if the property owner obtains documentation from an arborist certified by the International Society of Arboriculture or a Florida Licensed landscape architect that the tree presents a danger to persons or property.

**STATUS:** Enrolled but has not been presented to the Governor for approval.

**5 HB 437 - Community Development Districts** - authorizes certain lands within a county or municipality which a petitioner anticipates adding to a new CDD to be identified in the petition to establish a new district; provides detailed procedures for amending boundaries of a CDD to add the previously identified parcels of land; authorizes CDDs to merge with another type of special district created by special act or by filing a petition for establishment of a new district; authorizes a CDD merging with another type of district to enter into merger agreements for certain purposes.

**STATUS:** Enrolled but has not yet been presented to the Governor for approval. ■

*Rate Cap Removed continued from page 3*

**Other Revenue Sources.**

Approximately 92-93% of the Recreation Amenity and Sumter Landing Amenity Division revenues come from monthly Amenity Fees. What other sources of revenue could there be to have a large impact on reducing that percentage?

**Guest Fees.** Some have suggested that guests of residents should pay a fee to use amenities when they visit. In 2018 more than 300,000 guest passes were issued so how much would need to be charged to make a dent in the amenity budget revenue? Would it be a per diem charge or a per visit charge? How would it be administered and enforced, and what additional costs would be incurred to implement a guest fee?

For the sake of argument only (and there will definitely be argument over this proposal), let's assume that 60% of 65,000 households are at the \$155 Deferral Rate. With a 2% CPI increase, we will need roughly \$1.5 Million guest revenue in year one. That comes out to \$5 per guest pass. For a family of four that's only \$20 per visit. What about the cumulative effect of the non-collected amenity fee increase? **In year 2 we need 2x that much and so on.** How many

people will stop getting guest passes? If they are not golfing, maybe they'll just take their chances at the pool. How much more will it cost to administer and enforce?

One resident at the SLCDD meeting said it would be an "insult" to charge a guest fee. Isn't there something kind of special about being able to share our amenities with family and friends when they visit?

**Surcharge on Seasonal Renters.** Every year thousands come to The Villages to rent for 1-4 months. The property owner surrenders his/her Villages ID while continuing to pay the monthly amenity fee, the renter pays \$50 to get an ID, and they live and enjoy all the amenities as if they were paying amenity fees. **Here is a little-known fact: the District does not collect the \$50 fee, does not know what entity collects it or for what purpose and receives no portion of the fee. And, the District has no access to how many people are on the rental program.**

Again, for the sake of argument, let's say there are 10,000 renters per month for 4 months. **If the seasonal renter paid the \$50 (but make it a monthly fee for multiple month**

**renters) to the District, that would raise \$500,000 per month.**

**Fees Paid by Developer.** A transparent and complete review of fees paid by the Developer should be done. First, there should be a review of all fees for services that are paid by the Developer; we can see the line item revenues in the budgets and monthly financial statements, but are they adequate and fair? One glaring example of inequity may be the resident-financed addition to Fire Station 44 to house a new ladder trucker needed primarily for new for-profit multi-story buildings, such as independent living centers. Every rooftop pays \$4.08 per month for fire safety, which we gladly pay. However, these multi-dwelling unit buildings and multi-tenant commercial centers (shopping plazas) count as a single rooftop, just like a residential rooftop. **Resident Amenity Fees are financing that construction, while commercial properties pay nothing.** As The Villages continues to grow residentially, new and different commercial centers also continue to grow. **The POA is simply asking for equity in fees that are paid.**

We have already noted the \$50 flat (not monthly) fee paid by renters. **Who pays for visitors on the Developer's guest lifestyle program?** The Developer hopes they will buy homes. They sign up for activities, classes, golf, etc. and positions in classes and tee times are held for them. When asked about this recently, Recreation and Parks Director John Rohan said this is a practice that has been going on for years. Isn't it time to review these practices? How many people come in on this program every year? Does the Developer pay amenity fees for these lifestyle rooftops? Do these Developer visitors pay the same fees to golf as residents' guests? Simply, no.

The POA would like to see a detailed list of non-resident owned rooftops (for independent living centers, the new hotel and apartments, etc.) and what amenity fees are being paid for each.

*Rate Cap Removed continued on page 10*

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352.753.4508  
DistrictGov.org

- Go to the District website, scroll to the end of the menu on the left column.
- Click on ‘Sign up for e-Notifications.’
- Enter your information and choose the specific notifications you would like to receive.
- You will receive an email asking you to confirm your request. You must reply to this email before you are added to the notification.

We recommend that you sign up for What’s Happening & General Community Info for regular monthly updates, and Message from the District Manager for special and important announcements. Also sign up to receive the District’s Weekly Bulletin.

### County Alert Systems

The county alert systems will notify you of impending danger, storms, amber and silver alerts, etc. for your specific area.

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# Lightning Is Unpredictable!

Lightning guru Len Hathaway made his annual presentation to the POA General Membership Meeting in May, beginning with a tribute to his friend and lightning partner, Bob Freeman, who passed away earlier this year. Danny Mack of A-1 Lightning and SECO energy surge protection specialists were on hand to answer questions.

Len told the membership that lightning strikes in the “Lightning Capital of the World” continue at a record pace, with 124 direct strikes reported in Florida in 2018. There were 20 lightning related deaths, with 7 of them occurring in Florida. In 2017, a 12-year old boy was struck at The Villages polo fields by lightning that was 2 miles away.

Lightning is unpredictable and indiscriminate!

Len gave several examples of strikes in Villages homes that support staying away from plumbing, windows, and corded telephones. He said that since 2004, 16 homes have been seriously damaged; of those, 11 were block and stucco and 5 were vinyl sided, 13 had thin wall gas pipe in the attic and 3 had all electric service in the home.

**There are indirect lightning strikes that can fry electronics and appliances, and less frequent direct strikes that cause more serious damage.**

A variety of protections are available, including whole house Lightning Protection Systems (LPS) that will safely direct lightning to the ground. It is not true that lightning always strikes the tallest object; it looks for the least resistant path to the ground.

Len cautioned that it is a “Buyer Beware” market for LPS because the industry is not well regulated. He advised making sure to get a contractor like Danny Mack from A1 Lightning, who is listed by Underwriters Laboratories (look for a UL symbol) and has passed at least 4 proctored exams in

installation of systems. The cost for an LPS ranges from \$1300 - \$3000+. Len reported that, to his knowledge, none of the 13 homes that were struck in The Villages had LPS.

SECO Energy can provide surge protection for your home which covers residential major appliances and HVAC but does not cover electronics. For those, you can go to big box or hardware store and get a surge protector that is specific to your device.

There are other myths about lightning. Some believe that an LPS increases the chance of your house being struck. This is not true because it directs the lightning to the ground. If your neighbor has an LPS, it doesn’t mean that all the lightning will strike there. It can still strike your home! LPS

can work if installed and maintained properly. But, as with any manmade product, it is not 100%.

If you have an LPS and are having a new roof put on, have your LPS installer remove it and reinstall. Don’t let your roofer do it!

Corrugated Stainless Steel Tubing (CSST) is a thin wall gas pipe in your attic if you have natural gas service in your home. In 2007, there was a class action lawsuit claiming that the CSST caused fires when struck by lightning. There was no product recall, but Len reported the pipe is more robust, but it is still corrugated stainless. If you have CSST in your home, you can get a LPS, replace it with galvanized pipe, or have an excess flow valve installed.

“Since 2004, 16 [Villages] homes have been seriously damaged due to lightning.”

–Len Hathaway

## Questions & Answers

### **Should you turn off you AC?**

You can, although it would be a nuisance to do that as much lightning as we get in Florida, and you will then have to re-cool your house when the storm passes.

### **Of the 13 homes that were struck, did any have LPS?**

None of them had LPS.

### **Does SECO’s surge protection include the golf cart?**

No, it does not. You should check with a golf cart dealer to see what kind of surge protector to get.

### **Do metal bird cages need to have LPS? Yes.**

**How long are SECO surge protectors good, and does SECO replace them?** They have a 15-year life, and yes, SECO does replace them.

### **Do you need both an LPS and surge protector?**

Yes, they do different things. LPS is for direct strike and surge protection is for indirect that can affect your appliances and electronics.

### **How do you turn your gas off?**

There is a valve at the meter. You can also call your gas provider. ■

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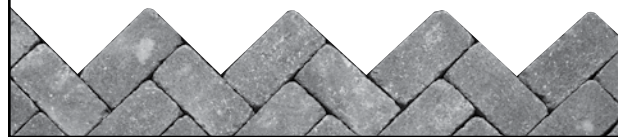
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*Rate Cap Removed continued from page 5*

### Expense Reductions and Efficiencies.

District Manager Richard Baier has cited many examples of efficiencies that have been implemented that are projected to save in the millions of dollars over multiple years. These include new technology platforms to better manage the District's \$2+ Billion in assets, interlocal agreements for such things as fleet management and maintenance, and, piggybacking of contracts. We applaud these efforts and are confident that Mr. Baier and District staff will continue to seek additional savings.

**However, the POA also believes it is time for a complete review of big-ticket budget line items such as Community Watch, and to engage the residents in a discussion about services that are provided.** How

were "level of services" determined and what document identifies what will be provided? This will be a complicated discussion because, among 125,000 residents there will be 125,000 differing opinions. Are a majority of residents willing to pay more for amenities – without a cap per the purchase contract – or are a majority willing to give some things up, and, if so, what?

The POA will be asking its membership for input, and we encourage the District to do the same. ■

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For more information: [aarp.org/findaworkshop10](http://aarp.org/findaworkshop10) or 352-430-1833.

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June 11 & 14	Laurel Manor	Bob Stephenson	702-275-1997
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June 15 & 22	Paradise	Joel Oleksa	610-509-1915
June 17 & 20	Savannah	Al Cloutier	352-693-2562
June 19*	Sumter Place	Jack Haughn	352-603-1420
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## In Case You Missed It...News Highlights from May Meetings

### Residents Upset over Hacienda Country Club Closing

Residents packed the May meeting of the Amenity Authority Committee (AAC) to express their concerns over the recent closing of the Hacienda Country Club restaurant and pool. In April, District Manager Richard Baier reported that the Developer had approached him regarding the availability of the property, excluding the golf course. Mr. Baier indicated that the AAC had directed staff to only look at concepts and said that no funds have been expended. He also stressed that the District nor the AAC have any jurisdiction over any of the facilities, the pool, restaurant or property. He said there would be concepts presented toward the end of Summer.

Residents were mixed in opinion as to what should happen with the property. Most want another restaurant. There did not seem to be an interest in the District acquiring the property, and residents expressed caution to residents south of CR 466. This is not the first time the

Developer has tried to “off-load” an outdated country club. The last time the District acquired a property – El Santiago Country Club – for \$350,000, the building had to be torn down. Beware, they said, when country club facilities begin to age south of CR 466.

### CDD 4 Takes Emergency Action to Begin Sinkhole Repairs

Community Development District (CDD) 4 held an emergency meeting to pass an emergency resolution that will allow repair work on the Calumet Grove sinkhole without having to go through the regular bidding process. They voted to award a \$1.4 million contract with Ciraco Underground, Inc. for drainage work in the sinkhole damaged areas, where sinkholes opened more than a year ago on McLawren Terrace.

In a budget meeting earlier that day, CDD 4 supervisors voted to hold the annual maintenance fees with no increase. However, projections indicate that expenses may again exceed income in a couple of years if no reimbursement is received from the Federal

Emergency Management Agency (FEMA) for expenditures made in the aftermath of Hurricane Irma. CDD 4 is also the only CDD that owns and maintains all of the roads in its District, also adding to its expenses.

### First Responders Rec Center Discussions Set – July 10 & July 24

Director of Recreation and Parks, John Rohan, will present a more detailed report to the AAC at its regular meeting on July 10 on programming for the new First Responders Recreation Center (formerly First Baptist Church). The AAC will then hold a special workshop on July 24 at 9 A.M. at Savannah Center to discuss and provide further direction to District staff.

Both discussions will again look at the resident survey results that were shared with the AAC in April. To view the survey results, go to [districtgov.org](http://districtgov.org) and click on the header of the announcement. ■



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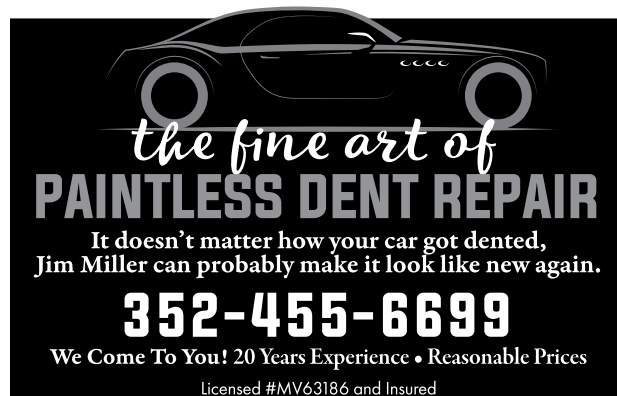
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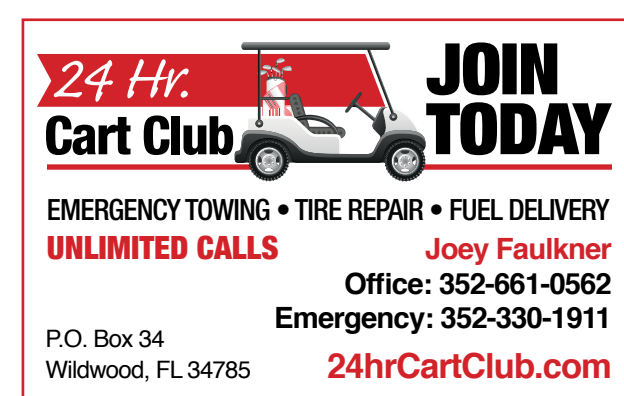
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# The History of Flag Day

Reprinted from [www.USflag.org](http://www.USflag.org)

The Fourth of July was traditionally celebrated as America's birthday, but the idea of an annual day specifically celebrating the Flag is believed to have first originated in 1885. BJ Cigrand, a schoolteacher, arranged for the pupils in the Fredonia, Wisconsin Public School, District 6, to observe June 14 (the 108th anniversary of the official adoption of The Stars and Stripes) as 'Flag Birthday'. In numerous magazines and newspaper articles and public addresses over the following years, Cigrand continued to enthusiastically advocate the observance of June 14 as 'Flag Birthday', or 'Flag Day.'

On June 14, 1889, George Balch, a kindergarten teacher in New York City, planned appropriate ceremonies for the children of his school, and his idea of observing Flag Day was later adopted by the State Board of Education of New York. On June 14, 1891, the Betsy Ross House in Philadelphia held a Flag Day celebration, and on June 14 of the following year, the New York Society of the Sons of the Revolution, celebrated Flag Day.

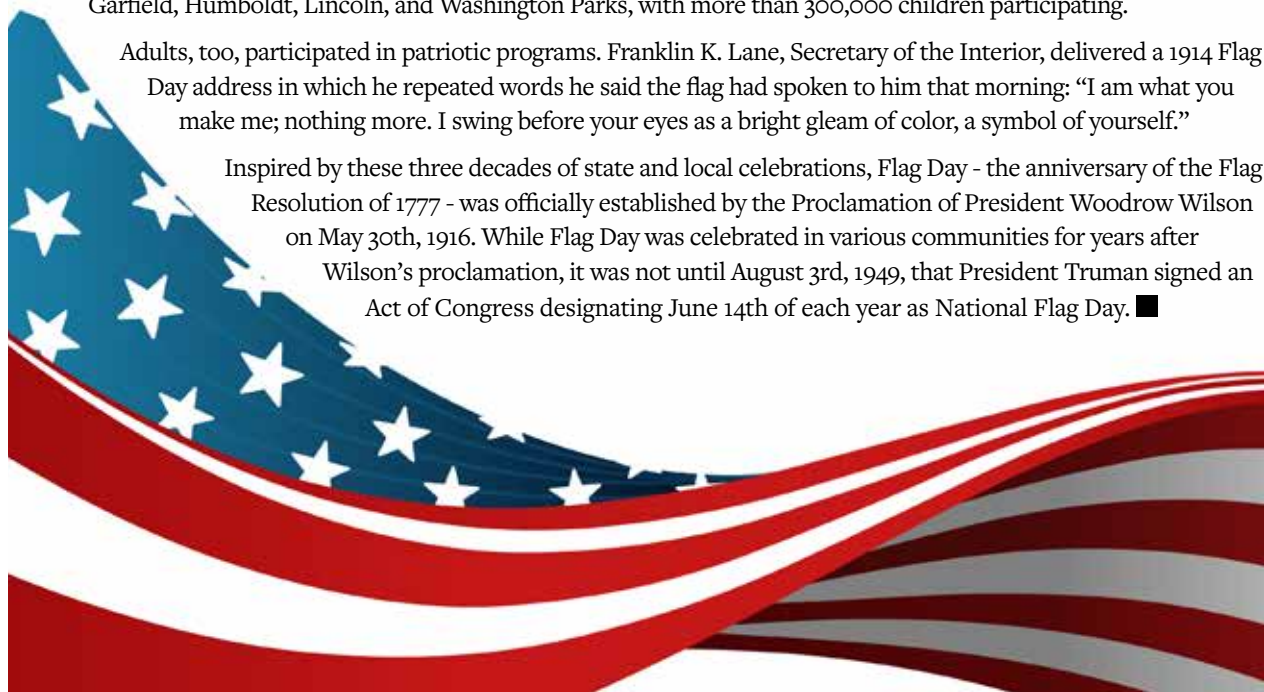
Following the suggestion of Colonel J Granville Leach (at the time historian of the Pennsylvania Society of the Sons of the Revolution), the Pennsylvania Society of Colonial Dames of America on April 25, 1893 adopted a resolution requesting the mayor of Philadelphia and all others in authority and all private citizens to display the Flag on June 14th. Leach went on to recommend that thereafter the day be known as 'Flag Day', and on that day, school children be assembled for appropriate exercises, with each child being given a small Flag.

Two weeks later on May 8th, the Board of Managers of the Pennsylvania Society of Sons of the Revolution unanimously endorsed the action of the Pennsylvania Society of Colonial Dames. As a result of the resolution, Dr. Edward Brooks, then Superintendent of Public Schools of Philadelphia, directed that Flag Day exercises be held on June 14, 1893 in Independence Square. School children were assembled, each carrying a small Flag, and patriotic songs were sung and addresses delivered.

In 1894, the governor of New York directed that on June 14 the Flag be displayed on all public buildings. With BJ Cigrand and Leroy Van Horn as the moving spirits, the Illinois organization, known as the American Flag Day Association, was organized for the purpose of promoting the holding of Flag Day exercises. On June 14th, 1894, under the auspices of this association, the first general public school children's celebration of Flag Day in Chicago was held in Douglas, Garfield, Humboldt, Lincoln, and Washington Parks, with more than 300,000 children participating.

Adults, too, participated in patriotic programs. Franklin K. Lane, Secretary of the Interior, delivered a 1914 Flag Day address in which he repeated words he said the flag had spoken to him that morning: "I am what you make me; nothing more. I swing before your eyes as a bright gleam of color, a symbol of yourself."

Inspired by these three decades of state and local celebrations, Flag Day - the anniversary of the Flag Resolution of 1777 - was officially established by the Proclamation of President Woodrow Wilson on May 30th, 1916. While Flag Day was celebrated in various communities for years after Wilson's proclamation, it was not until August 3rd, 1949, that President Truman signed an Act of Congress designating June 14th of each year as National Flag Day. ■



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## CPR/AED Community Emergency Alert Program

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.**



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## Q & A with District Budget Director Barbara Kays

District Budget Director Barbara Kays gave a detailed presentation at the April POA General Membership Meeting and residents had lots of good questions.

**Q Budget shortfalls are projected for the Sumter Landing Amenity Division (south of CR 466) and Recreation Amenity Division (north of CR 466) within the next 5 years. How were those shortfalls projected?**

Budget forecasts are used to make general projections based on certain assumptions. The District uses 1.5 – 2% increases in the Consumer Price Index (CPI) to predict revenues. Based on history and the current economy, a 4% increase in expenses is projected.

**Q Do the budgets cover all residential districts, including the new areas?**

Yes, there are 53 funds that are included in the budgets. Each district has a separate budget that is managed by an elected Board of Supervisors and is funded by the annual maintenance assessment, also set annually by the Board. Your maintenance fees are only spent in your district, although CDDs 5-12 also allocate a percentage to the Project Wide Fund that maintains infrastructure such as multi-modal paths and other specific areas. The new districts actually help spread costs over more residential rooftops.

Q & A continued on page 17



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Q & A continued from page 16

**Q** If capital improvements are not completed by the end of the year, do they roll over?

Yes, there is a carryforward process if projects are not completed.

**Q** What techniques and tools are used to control expenses?

Very few items in the numbered (residential) CDD budgets can be cut or reduced. Most services are contracted, and it is very difficult to control labor costs in a robust economy. However, the District has undertaken several initiatives including interlocal agreements with other local units of government, has "piggyback" contracts with other municipalities, technology platforms to improve efficiencies, and has moved toward leasing more fuel-efficient vehicles.

**Q** What is the relationship between amenity fees and expansion of The Villages and is the District still issuing debt?

The areas being developed south of CR 44 are owned by the Developer. Debt may be issued if/when the District purchases amenities from the Developer. The last significant purchase was made in November 2016 with the acquisition of amenities south of CR 466. At that time, nearly \$350 Million in District debt was issued. The District then also receives the amenity fee revenue stream to fund the amenities and debt service. ■

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# POA General Membership Meeting Open Forum

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 people asked in April and May.

**I had a water main break and had to flush my water pipes. How much of a refund do I get for the extra water I had to use?**

Unfortunately, you won't get a refund. But, come to the August POA General Membership Meeting when our speaker will be from the water utility, Northern Sumter County Utility Development District (NSCUDD).

**Who do I call about irregularities/delays in garbage pick up?** You can call District Customer Service at 352-753-4508.

**Has the POA gotten involved in the sinkhole issue in Calumet Grove?** There has been no direct way for the POA to get involved, although we are working with Good Foundation Florida on efforts to change insurance legislation that was so dramatically changed in 2011. The POA has tried to investigate an insurance "co-op" or not-for-profit to help with financial assistance, but so far, have not found a way to do it.

**A neighbor had trouble selling a house, so it is now managed as a rental by an outside company. They seem to be renting it on a daily basis with kids and dogs. Is this common here?** Rental of properties is common here. If you suspect there is a violation of deed restrictions, you can call Community Standards at 352-751-3912.

**Is there any place to find a government structure flow chart and a list of all the acronyms used in The Villages?** The District website [districtgov.org](http://districtgov.org) has all the information you may need about District government. You may also be interested in attending one of the weekly "CDD Orientation" sessions held on Thursdays at 10 A.M. at the District office, located in Lake Sumter Landing at 984 Old Mill Road. There is a lengthier "Resident's Academy" that you can also sign up to attend.

**There is a growing issue with door-to-door salespeople. Is there a "No Soliciting" policy in The Villages?** A no solicitation ordinance or policy does not exist and cannot really be enforced. However, if there is someone on your property that you don't want there, it is considered trespass and you can call your local sheriff's office. ■

## HEALING THE VILLAGES COMMUNITY ONE STEM CELL AT A TIME!



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# Gardening Spot

## The Magnificent Magnolia

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

The Magnolia is a stately, broad leaf evergreen tree with large, shiny leaves and huge, creamy, fragrant flowers.

The Southern Magnolia (*Magnolia grandiflora*) and Sweet Bay Magnolia (*Magnolia virginiana*) are the trees most grown here in central Florida, although many of the other species do just fine here, too. They are native to the southeastern United States down to the Caribbean and parts of South America, and also native to Southeast Asia. There are 210 species belonging to the family Magnolia. When the early botanist dudes were categorizing plants, they named it for a French botanist, Pierre Magnol, but one of its other names was “talauma.”

Magnolia is an ancient genus. (A clue would be the hard leaves and weird-looking seed pods). They were here before the bees and so the flowers evolved to encourage pollination by beetles. To avoid damage from pollinating beetles, the carpels (reproductive parts) of Magnolia flowers are extremely tough. Some fossils of the Magnolia family have been found dating to 95 million years ago.

The leaves, sometimes as much as 12” long, have dark green, highly glossy upper surfaces and an equally attractive lower surface covered by a dense, velvet layer of rich cinnamon brown hairs. The huge white flowers are richly aromatic and combined with the foliage make this one of our most beautiful native flowering trees. The Magnolia flower is the state flower of both Mississippi and Louisiana.

Magnolias can grow up to 65 feet high. The foliage is attractive all year. The huge, fragrant flowers bloom from late spring into autumn. Flower colors range from white to pink, red, purple or yellow. There are both evergreen and deciduous kinds of Magnolias. The “fruit” (what comes after the flower is finished) is

a prominent cone with red fleshy seeds inside. The bark is smooth and grayish.

The Sweet Bay Magnolia is a small to medium sized tree, 20-30 feet high. They like moist to wet, acidic sites in partial shade to full sun. Zones 8-10. Sweet Bay can withstand “wet feet” and is good for areas near ponds. They are also good in the home garden as long as the soil is acidic, or the leaves might become yellow and chlorotic. The undersides of the leaves are a silvery-green and the flowers have a crisp lemon scent. Since Sweet Bay has a large distribution throughout Florida, it is important to obtain locally adapted strains for your garden. There are many “improved” cultivars that are propagated by way of grafting or specially treated seed cuttings. It is so important to buy your trees from a reputable nursery that stands by their stock.

Magnolias like rich, moist sites in full sun to light shade. They are not attractive to deer. Most nurseries only carry a few varieties so in order to get a prized specimen; you’ll probably need to hunt through mail-order catalogs.

There are just a few drawbacks to Magnolias: some will take up to ten years to flower. Their dense shade and shallow roots make it impossible for grass to grow beneath the canopy. The roots often crack or uplift pavement if planted between sidewalk and curb. Leaves drop 365 days a year. Fallen leaves and cones decompose slowly. They grow to 40 feet wide, so they take up a large amount of garden space. All are hard to move once established. We needed a fork lift to move one to the backyard.



What  
Magnolias need:

**CAREFUL SITING** pick a location where the shallow, fleshy roots won’t be damaged by digging or by soil compaction from constant foot traffic.

**SOIL** fairly rich, well drained neutral to slightly acid soil amended with plenty of organic matter at planting time.

**MULCHING** at least in the early years, keep a cooling mulch over the root area (not rocks).

**WATERING** irrigate deeply and thoroughly, but don’t waterlog the soil or the tree will drown. Only Sweet Bay can take lots of water.

**FERTILIZING** feed trees if new growth is scanty or weak, or if you see significant die back despite adequate watering and drainage. Use a controlled release product; magnolias are very susceptible to salt damage from over fertilizing, resulting in burned leaf edges.

**PRUNING** for deciduous magnolias, the best time is after bloom; for evergreen kinds, do the job before the spring growth flush (January or February). The best method is to remove the entire twig or limb right to its base.

Magnolias seldom have serious pest or disease problems. Scale and mealy bugs are known pests.

There has been some cancer research done on magnolia seeds. The research, funded by the National Institute of Health, yielded an encouraging discovery: the cones have substances that inhibit the growth of new blood vessels, critical in stopping the growth of tumors. In fact, the substances cut tumor growth by half in lab mice. ■



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# Seniors vs. Crime

## Free Trial Offers That Aren't Free!

Have you ever signed up for a product free trial, only to find yourself locked into some sort of payment program you didn't bargain for?

If so, you're not alone. And while you might be able to spot some of the easier tricks, other schemes may not be so obvious because the scammers simply lied about the deal. And, just to make things worse, some of the tricks are perfectly legal because the conditions under which victims end up having to pay often are hidden in small print.

The growth in low cost or free trial scams has prompted several consumer organizations to issue new warnings.

Many promoters of free trial programs ask consumers to provide their credit card or bank account details, sometimes claiming they need the numbers for security purposes, or to cover supposed shipping and handling costs. In the process, the consumer may not realize they're also actually signing up for an automatic subscription or supply.

The onus is on the consumer to cancel or opt-out before the trial period is up. Sometimes, that's not easy to do, and the subsequent costs may be considerably higher than the shopper thought.

"Some dishonest businesses make it tough to cancel," says the US Federal Trade Commission, "hiding the terms and conditions of their offers in teensy type, using pre-checked sign-up boxes as the default setting online, and putting conditions on returns and cancellations that are so strict it could be next to impossible to stop the deliveries and the billing."

In fact, in some instances, victims discover they've signed up for a whole range of products or services, way beyond those that were originally part of the "free trial."

For instance, you may sign up for a free product, a CD for example, not realizing that you're actually joining a "club" that will now bombard you with more CDs, DVDs, books, magazines and so on -- while deducting the cost from the account info you provided.

Most of these so-called free trials pop up either online or in TV infomercials. As we said, some of them may be perfectly legal -- but that doesn't guarantee you won't be out of pocket at the end of it.

### Scambusters, a nationally recognized scam-fighting organization, offers these seven rules to avoid Free Trial Scams.

- 1 Always research the company making the offer.
- 2 Check if the relevant website or TV ad offers contact details beyond a 1-800 phone number. You're looking for a company name, a street address (not just a PO Box number), phone number, terms of service and a privacy statement.
- 3 Read those terms and conditions, and other small print, carefully. Look especially for pre-checked boxes. Uncheck any box you do not agree with.

4 Make sure you know, and keep a note of, the cancellation procedure before you even sign up. It might be difficult to find in the future.

5 Note carefully the date the free trial ends. Set up an alarm or reminder a couple of days before the deadline. Make sure you cancel before that date.

6 Consider using a pre-paid debit card for your sign-up or to cover shipping and handling costs. That way, your exposure will be limited to the value of the prepaid card. Don't use a regular bank debit card because it probably won't have the same protections as a credit card.

7 If paying by credit card or bank account, check your statements regularly for unexpected payments. If you see charges you didn't agree to, first contact the company directly to sort out the situation. If that doesn't work, dispute the charge in writing with your credit card company.

If you need assistance with understanding any aspects of warranty service, 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  
(temporarily located at the Moyer Recreation Center while the Wildwood Police Department wrestles with repairing fire damage at their main police station).

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



# DISCOUNT PARTNERS

**Another benefit for POA members is this Discount Partner program.**

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say “thanks” to our Discount Partners for their participation.

**The up-to-date list of Discount Partners can always be found on our website [poa4us.org](http://poa4us.org).** Click ‘Discount Partners’ on the left menu.

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# 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.



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