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# The Bulletin

The POA – Champions of Residents' Rights Since 1975

**JULY 2019**

**POA4US.org**

Issue 45.07 | Circulation 59,650

## UPCOMING POA GENERAL MEMBERSHIP MEETING

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 – Come and Join Us!

## Solid Waste and Recycling Collection in The Villages:

### *District Begins Planning Process with Workshop*

The Villages District Administration took what District Manager Richard Baier said is the first step in the development of a Solid Waste Management Plan with a workshop held for the North Sumter County Utility Dependent District (NSCUDD) and residents last month. Nearly 150 people attended the workshop to learn more about how the District will create the plan and options it may consider.

Mr. Baier said that Solid Waste is a big \$10 Million business in The Villages and that public participation is key as they move forward. Meetings will be recorded and posted on **DistrictGov.org**, along with presentation materials.

John Wood from Jacobs Engineering, the company with whom the District contracts for solid waste and recycling collection, and who has worked with numerous counties and communities in Florida and around the country, provided overwhelming background information about the complexities of solid waste and recycling in The Villages and all over the world.

**This is a presentation that ALL Villagers need to review!**

### **How The Villages Compares.**

Every year Americans create 258 million tons of trash, 169 million tons that end up in landfills and incinerators. In 2015 the U.S. recycling rate (tons recycled + credit for material used to create energy or tons recycled + tons disposed) was 34.7% and Florida was 54%. In 2018 The Villages recycling rate was 37.1%. Rates are higher than average in Florida because there are 12 waste energy facilities that increase the amount that can be disposed.

*Recycling continued on page 2*

**SAVE THE DATE**  
**POA Shredding Event**  
**SATURDAY, October 19, 2019**  
**9:00AM to NOON**  
**Wildwood Lowe's**  
5630 Seven Mile Dr., Wildwood, FL34785  
[Just off of CR466A]  
**FREE PRIORITY TICKETS FOR POA MEMBERS**  
**DETAILS TO FOLLOW**

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
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- Respect



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*Recycling continued from page 1*

**Currently, The Villages Solid Waste Collection:**

- Residential waste is collected twice per week ~100 tons per collection day
- Recyclables are collected once per week ~ 55 tons per collection day
- Yard waste is collected once per week ~125 tons per collection day
- Bulky waste pickup on request
- \$17.90 per month household assessment
- Village Community Development Districts 1 through 11 – services are provided by the North Sumter County Utility Dependent District (NSCUDD), which owns Sumter Sanitation. Sumter Sanitation contracts collection services to Jacobs.
- Town of Lady Lake portion of The Villages and District 12 & 13, south of Route 44 - services are provided by Waste Management, Inc. under contract with the homeowners.
- Material is taken to Waste Management, Inc’s Wildwood Transfer Station, and the NSCUDD pays a \$28.35 per ton tip fee for solid waste, recyclables, and yard waste

Mr. Wood said that the solid waste and recycling industry is being impacted by several factors that he described as “messy:” Plummeting market prices, aging/outdated infrastructure, environmental concerns, China imports, limited

landfill options, contamination and volatile shifting markets.

**Global/China Factors.**

For decades, China has been the largest importer of recycled paper and plastics from around the world (55% of world market.) In 2016, China imported 7.3 million tons of plastic worldwide (2.5 million tons from U.S.) The U.S. has sent much of our recyclables there due to lower labor costs, China’s willingness to pay high prices and accept contaminated material and limited domestic markets. Since that time, China has put restrictions on 24 types of materials, banned mixed paper and scrap plastics, and put a 0.5% restriction on contaminations. Even imports that meet those requirements are often turned away at the port.

In 2012, more than 2.5 million tons of scrap plastics were exported by the U.S. to China and received nearly \$150 per ton. By 2018 those exports are negligible and practically worthless at less than \$50 per ton.

Communities have been forced to change how they collect recyclables, including removing some materials from their program, placing selective bans on specific materials (e.g., plastic bags), and switching from single stream (one container that will be sorted) to separate bins. Some communities have had to landfill recyclables due to no markets or higher costs.

*Recycling continued on page 4*

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## October POA Shredding Event to be Bigger and Better!

POA Membership Committee Chairman, Bill Schikora, announced that the **POA will host another paper shredding event on October 19 from 9 A.M. to 12 NOON (OR UNTIL THE TRUCKS ARE FULL)** at the Wildwood Lowe's in Trailwinds Plaza on CR 466A.

"We will be using 4 shredding trucks this time, allowing us to take twice as much paper as last time," Bill said. He also said the committee is working with Wildwood Police and Sumter County Sheriff departments for traffic control and have worked out a traffic pattern that should allow cars to move through more efficiently. Bill promises the event will be "bigger and better."

**JOIN THE POA TODAY**

This will be a ticketed event, with a maximum of 1,000 tickets available. **POA MEMBERS\*** will be able to get **FREE PRIORITY TICKETS!** The committee is still working out the details on when and how the tickets will be made available.

**Bill advised that NO WALKUPS to the trucks will be allowed.** "We had some issues last February with people trying to skirt the car lines of people who were patiently waiting. We will have those folks without patience escorted from the event," he said.

*Shredding continued on page 13*

## 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) \_\_\_\_\_

ADDRESS \_\_\_\_\_

VILLAGE \_\_\_\_\_

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

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

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

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

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

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

**ADDITIONAL CONTRIBUTION IF DESIRED: \$** \_\_\_\_\_

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

Enclosed is a Stamped, Self-Addressed Envelope, along with this form and my check.  
Please mail my Membership Card to me.

Please hold my POA Membership Card for me to pick up at one of the monthly POA Meetings.

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Recycling continued from page 2

**Why Should The Villages Consider Preparing a Solid Waste Management Plan (SWMP)?**

A SWMP identifies waste and recycling services, the amount of waste generated, and identifies options to manage the waste. It provides a recommended path forward for programs and disposal methods. And, a SWMP can be used for budget prioritization and forecasting.

**A Solid Waste Management Plan will answer these questions:**

- What changes can be made to the solid waste and recycling program to be more cost-effective?

- Can we sustainably recycle more waste?
- How do we remain flexible to changing markets for recyclables?
- What alternatives are available for the disposal of solid waste?
- What are the overall environmental impacts of the alternatives considered in the SWMP?
- What are the financial impacts to residents of the long-term SWMP?

Residents asked many good questions and brought up many good points, from what can and should be recycled to balancing environmental and other concerns with financial savings. All agreed that education and increased awareness through media outlets, the District website, brochures and other means are essential.

Mr. Baier said after the meeting that no decisions have been made yet on defining the process to develop the plan. He said it was important to gather resident input before putting out a process that residents would have to fit into. He emphasized that nothing will change immediately.

To access information on the District’s Sanitation and Recycling programs, go to **DistrictGov.org** and select ‘Sanitation and Recycling Information and Schedule’ from the Quick Access menu on the left. Also, for guidance on recycling from Waste Management, please access the article in the March 2018 POA Bulletin on page 14 with this link [https://www.poa4us.org/bulletins\\_files/bulletin201803.pdf](https://www.poa4us.org/bulletins_files/bulletin201803.pdf). ■

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# The Beginning of the End of Country Club Dining in The Villages?

A country club is defined as a privately-owned club, often with a membership quota and recreational sports and **facilities for dining and entertaining**. *Wikipedia*. There are currently 12 Country Clubs in The Villages (*see list on page 7*), but if the Developer has his way, there will soon only be 11. The restaurant at Hacienda Hills Country Club has closed, and a recent announcement suggests it will be replaced with a small bar and grill – hardly a Country Club standard. To maintain Country Club status, as is promoted in all of The Villages literature, there should at least be a restaurant as nice as the redesigned Tierra del Sol. Residents bought homes in that area – as they choose locations throughout The Villages – because of the amenities and recreation, including Country Club dining.

Residents are often referred to the Declaration of Restrictions, which we all sign when we are purchasing our homes, when they wish to do something that relates to home improvements, internal and external deed restrictions, adjustments for amenity fees, etc. **These Declarations are a two-party agreement between the Developer and the resident.** Residents have no say in how the Declarations are interpreted or enforced. If they are found in non-compliance, there is an enforcement process, sometimes with financial penalties. What happens when the Developer doesn't comply? Usually, NOTHING, unless residents decide to file a class action lawsuit, as occurred in 2008 when the Developer let amenity facilities north of CR 466 fall into serious disrepair. The POA backed the lawsuit, which resulted in a \$40+ Million settlement and the creation of the Amenity Authority Committee (AAC) that now has control over spending and maintenance of the facilities. It would be an unfortunate action to take again.

The following section of the Declaration of Restrictions states:

**“4.1 SERVICES TO BE PERFORMED BY DEVELOPER OR VCCDD, OR THE DEVELOPER’S DESIGNEE,**

**4.1 The Developer or its designee shall perpetually provide the recreational facilities.”**

The Villages promotional website describes as among the amenities “free lifetime membership to all of our Championship Country Clubs.” It further describes this benefit: “As a resident, you are automatically a member meaning you can enjoy the game, **unique dining experiences**, pro shops and more at **every** (*emphasis added*) Country Club.”

*Country Clubs continued on page 7*



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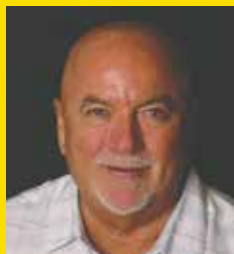
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*Country Clubs continued from page 5*

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**Hacienda Hills Country Club**

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**The Lopez Legacy Country Club**

Restaurant, Retail Golf Shop, Practice Facility, Golf Academy

**Orange Blossom Hills Country Club**

Restaurant, Retail Golf Shop

**Tierra del Sol Country Club**

Retail Golf Shop, Bar & Grill, Studio Theatre

SOUTH OF CR 466 TO CR 466A

**Cane Garden Country Club**

Restaurant, Retail Golf Shop

**Mallory Hills Country Club**

Restaurant, Retail Golf Shop

**Palmer Legends Country Club**

Restaurant, Retail Golf Shop, Golf Academy, Custom Club Shop

**Havana Country Club**

Restaurant, Retail Golf Shop

SOUTH OF CR 466A TO CR 44

**Evans Prairie Country Club**

Restaurant, Retail Golf Shop

**Bonifay Country Club**

Restaurant, Retail Golf Shop

**Belle Glade Country Club**

Restaurant, Retail Golf Shop

So, if the Developer signed off on the Declaration of Restrictions, is it legal for the Developer to close the restaurant at Hacienda Country Club? Residents were provided with golf, swimming pool and hot tub, dining, and tennis at Hacienda. The Developer is required to maintain the Country Club as it was built and advertised to prospective buyers – **“perpetually.”**

We understand that the Country Clubs and Championship Golf Courses are private enterprises and entitled to make a profit. But we don't think that when they deteriorate the Developer can just abandon his part of the bargain and close up shop or reduce the level of service that residents bought into. The District is not allowed to do that when it acquires amenity facilities. The Developer already unloaded two former popular standalone restaurants – El Santiago and Chula Vista – to the District, the former, to the tune of \$350,000, only to have it torn down because it was full of mold.

Residents packed a recent meeting of the Amenity Authority Committee (AAC) to protest the closing of the restaurant but learned quickly that it is not in the District or AAC's purview, unless it is acquired from the Developer. We don't think the District should entertain acquiring Hacienda Hills. Clearly, this is the responsibility of the Developer to maintain and provide as a Country Club. If the Developer is not stopped in the case of Hacienda Hills, we may eventually have no country club restaurants.... maybe even no country clubs at all.

Residents are entitled to – by mutual agreement – all of the recreational facilities and Country Clubs that were in place when they purchased their homes – **forever – and as the Developer continues to advertise. ■**



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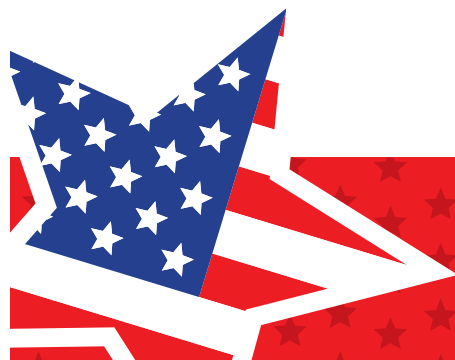


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AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers.

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

DATE(S)	LOCATION	INSTRUCTOR	CONTACT #
July 2 & 3	Colony Cottage	Paul Scannell	352-430-1833
July 9 & 12	Laurel Manor	John Shepard	702-275-1997
July 10*	Harbor Chase	Wes Eades	321-402-4839
July 20 & 27	Paradise	John Shepard	702-275-1997
July 15 & 18	Savannah	Art Donnelly	631-792-2203
July 23 & 24	Rohan	Brenda Oleksa	610-392-9552
July 26*	Buffalo Cross	Jack Haughn	352-603-1420

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# In Case You Missed It...News Highlights from June Meetings

## Clarification of CDD 12 Maintenance Assessments

In the June issue of The Bulletin, we reported that there were no increases in the annual maintenance assessments in any Community Development District (CDD). This is almost correct. Because there were numerous acreage changes over the past year in CDD 12 there would have been a loss of revenue (approx. \$252K) if all the units were at -0- or a decrease. Three options were provided for the CDD Board and the Board voted for the option that provides the District with the same amount of revenue as current year. This resulted in **ONLY 7 residential units** receiving an increase in the maintenance assessments with the other units receiving a decrease in maintenance assessments. Those units with increases in acreage during the development/platting process were the units with the increased assessment.

## CDD 7 Board of Supervisors Divided on Expansion of PWAC Agreement

While every other Community Development District (CDD) south of CR 466 and north of CR 44 approved the "Third Amended and Restated Interlocal Agreement for Maintenance of Project Wide Improvements," a 20-year agreement that adds CDDs 12 and 13 south of CR 44, two CDD 7 supervisors voted against the amendment. According to the staff memo and recommendation, this change will guarantee the new Districts will pay the proportionate share for the improvements and maintenance on a timely and appropriate basis.

Concerns were voiced by supervisors Bill VonDohlen and Jerry Vicente about the length of the agreement and the ultimate decision-making control resting in the hands of a Developer elected Sumter Landing Community Development District (SLCDD) Board of Supervisors, most of whom don't even live in The Villages.

When PWAC's responsibilities were expanded in 2017, following the purchase of amenity assets

and revenue in CDDs 6 -10, the POA also fought hard for Authority powers for the PWAC, not just Advisory. However, then-District Manager Janet Tutt said that type of interlocal agreement could not be made, and instead, a resolution was crafted that mirrors the Amenity Authority Committee's (AAC) Interlocal Agreement and provides that if the SLCDD disagrees with a PWAC recommendation, before final action the two boards would meet together.

The POA maintains that authority for PWAC is still preferred, however, the advisory role has, so far, been working. The POA is paying close attention to ensure this continues.

The resolution eventually passed by a vote of 3-2.

## Morse Revetment Project to be Revisited at July PWAC Meeting

Richard Bush of Kimley-Horn provided a PowerPoint update to the Project Wide Advisory Committee (PWAC) on the history and status of the Morse Bridge Revetment project that was approved in 2016, just prior to significant rainfall and Hurricane Irma that has caused a 3-year delay. Residents and CDD Supervisors have

*Highlights continued on page 13*

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*Shredding continued from page 3*

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“We learned a lot from our first event in February and expect that the October event (*pictured below*) will run very smoothly,” Bill said. He advises POA members to watch their emails for the first opportunity to get the free priority tickets. Additional details will be included in *The Bulletin* as they are worked out.

To become a POA member please see page 3 of *The Bulletin* or sign up online at [poa4us.org](http://poa4us.org), select **Membership** from the menu. ■



*Highlights continued from page 9*

had many questions about spending the \$1.4 Million approved in 2016, including ownership of the “island” under the bridge, the Developer’s responsibility for the engineering and erosion of the shoreline, and whether a repair is even needed.

Mr. Bush said that pricing will obviously be higher than when the \$1.4 Million was approved three years ago and suggested that among the options could be a different solution. **He will present a new scope and contract to District Manager Richard Baier for discussion at the July PWAC meeting to be held on July 8 at 9 A.M. at the District Office Board Room in Lake Sumter Landing.**

PWAC Chairman Peter Moeller said he would like to know the risks of not doing a particular option, what happens if the water levels don’t go down, and what options would be void if water levels don’t go down. Mr. Bush said that recent surveys show the water level is currently 18” higher than in 2016 and has lowered more on the west side of the bank.

The District has already spent \$121,000 on engineering studies and work performed by Kimley-Horn in two approved separate contracts not to exceed \$231,950. The latest laser level survey, done in two phases, was approximately \$5,000.

**How much more will be spent on this controversial project? The POA believes now is the appropriate time to evaluate the risk/benefit before any more is spent on studies or proposed solutions.**

**Residents Upset About Loss of Unofficial Dog Park at Rio Grande**

Another issue involving an “ad hoc” dog park has resulted in disgruntled dog owners in The Villages, this time behind the Rio Grande Family Pool where residents have been using vacant land owned by the Developer to exercise and train their dogs. Plans for the new air gun range include fencing off the opening to that area.

Residents lined up at the June meeting of the Amenity Authority Committee to protest the loss of use but were told by the District’s attorney Lewis Stone that they have no legal access to that land. Residents expressed concerns about the maintenance and safety at District-owned dog parks and predicted that usage by the displaced residents from Rio Grande will overwhelm the existing parks.

Committee Member Don Deakin implored the District to explore opportunities with the Developer to turn the area into a dog park/nature preserve, but District Manager Richard Baier said those are two entirely different uses of land. There was no support from other committee members. ■

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# Gardening Spot

## Cool Bromeliads in Hot Summertime

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com



The 3000 species of the Bromeliad family include members such as Spanish Moss (neither Spanish nor a moss) and the pineapple. Other members resemble aloes or yuccas while still others look like green leafy grasses. Bromeliads are considered “Neotropical” which means they are only found in the New World tropics with most of them coming from South America, especially Brazil. They are so unusual and so pretty.

Bromeliads are inexpensive, easy to grow, require very little care and have long lasting blooms and ornamental foliage. They come in a wide range of sizes. They can be found in a wide variety of habitats from hot, dry deserts to moist rainforests to cool mountainous regions. They cannot tolerate the cold here in north central Florida.

Bromeliads have only in the past 100 years become accessible ornamental plants. They could be found in royal botanical gardens or the greenhouses of wealthy Europeans.

Columbus was intrigued by the pineapple and brought them back to Spain from his second voyage to the New World in 1493. It had been cultivated for centuries by the Carib Indians in the West Indies. To the explorers they looked like a pinecone and tasted (they thought) sweet like an apple.

The pineapple is the only member of the family cultivated for food. Many bromeliads contain a protein-digesting enzyme, bromelain, used as a meat tenderizer. The pineapple enzyme has great healing properties. When I am gardening and get scratched by the edge of a bromeliad, my skin forms welts until the next day.

### **Bromeliads grow three ways:**

**Terrestrial** – these bromeliads rely on their roots for water and nutrient absorption.

**Saxicolous** – grow on rocks with roots going into cracks seeking moisture.

**Epiphytic** – grow on other plants, trees, shrubs or cactus for support and take moisture and nutrition from the air, hence their name, “Air Plants.”

All Bromeliads are composed of a spiral arrangement of leaves sometimes called a “rosette.” The bases of the leaves in the rosette may overlap tightly to form a water reservoir. This central cup also collects leaf debris and insects. These are called tank bromeliads and are usually epiphytic. In some species, the bases of the leaves form small chambers as they overlap, and these protected spaces are often home to ants. In exchange for shelter, the ants' waste may provide the bromeliad with extra fertilizer.

All Bromeliads also share a common characteristic: they have tiny scales on their leaves called trichomes which serve as a very efficient absorption system. In the desert, these scales help the plant to reduce water loss and shield the plant from sun burn. On some,

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the scales appear silvery white and feel fuzzy. Sometimes the scales form patterns on the leaves that add to the plant's beauty.

The flower is usually produced in the center of the rosette. The stalk, or scape, may be long with the flowers held far away from the plant or the scape may be short with the flowers nestled in the rosette. The scape may produce a single flower or many individual flowers and may have colorful leaf-like appendages that serve to attract pollinators. Bromeliads will only flower a single time. Once the (mother) plant stops producing leaves and produces its flower, it will not start making leaves again. However, the mother will produce new plantlets called “offsets” or “pups” and these will feed off the mother plant until they are large enough to set roots of their own and survive as a separate plant. I know a bromeliad grower who actually kills the mother with a screwdriver in order to hurry the pups along. It is a sight you just cannot watch. The green leafy top of a pineapple is in fact a pup and may be removed and planted to start a new plant.

My favorites? Dancing Lady, Matchstick, Aechmia, oh, heck, I love them all! But you can't get the unusual ones just anywhere. Contact the Bromeliad Society of Central Florida: **bromeliadorslando.com** for specific sales (usually in the summer).

Can you imagine a living wreath made of epiphytic bromeliads? How cool. My Garden Buddy has a terrestrial bromeliad whose roots are wrapped in moss and tied with twine and can be displayed hanging from a tree or lamp post. This technique is called Kokedama, a practice from Japan. But that, as well as the Garden Buddy, is a story for another time. ■

*The above borrowed from Bromeliad Society International, [www.bsi.org](http://www.bsi.org)*



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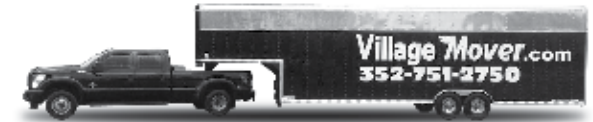
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# Seniors vs. Crime

## OVERBIFFING - A Debt Collection Scam

There’s one thing worse than being in debt: being in debt and not knowing how much you owe – because then you could become a victim of overbiffing.

The term comes from the initials for how much you owe – your **Balance In Full**, or **BIF**. And, as you might suspect, “overbiffing” refers to being asked to repay more than you should.

It’s a simple trick that rogue debt collectors use. They simply tell you that you owe more than you actually do and demand full payment of this amount. And they’ve got lots of potential targets to aim for. Americans are past due on more than \$600 billion of payments by an estimated one in 10 people. That’s in addition to people who actually don’t owe money at all but are cajoled and threatened into repaying non-existent debt, or phantom debt as it’s called.

The roots of overbiffing lie in the process that lenders use to recoup outstanding debt.

They do what they can to collect the money, often using legitimate debt collection agencies. The debt that can’t be recovered is often sold to other debt collectors who may not have the same scruples that legit firms have. They buy the debt for cents on the dollar.

If they can collect, anything they collect is all theirs. And they use all manner of tricks,

threats and intimidation to get their hands your money. These lower-end collection agencies employ freelancers to recoup the cash, usually on commission. If they don’t collect, they don’t get paid.

It’s obviously in the interests of the collector to recover as much as possible. So, unscrupulous agencies provide them with forms showing how much the debtor owes (referred to as “Client Balance in Full”) but leaving a blank space titled “Balance Given.”

This latter amount is what the debt collector chooses to tell his victim he or she owes. And the scammer can be tempted to enter sums that are vastly higher than the actual debt. This is overbiffing in action.

According to the US Federal Trade Commission (FTC), the difference between the two numbers can run to thousands of dollars.

“They threaten that consumers are about to be arrested, sued, or served with legal papers unless they cough up money immediately,” the agency explains.

“To keep the pressure on, the callers often suggest that people can avoid arrest by speaking with someone they’re told is an attorney. Who is it really? Another one of the scammers’ “debt collectors.”

### How do you protect yourself against these scams?

- Under the Fair Debt Collection Practices Act (FDCPA), overbiffing, making threats and pretending to be a government or law enforcement official for the purposes of collecting debts are all illegal.

- Government and law enforcement officials are not in the business of collecting debt, nor of making threats to people who owe money.
- If the caller is abusive, you should tell them they should not call anymore and must communicate instead in writing. Do not give them your address! If they don’t know it already, they are trying to scam you big time.
- If you’re contacted by a supposed debt collector, you have the right to ask them to validate, in writing, details of the debt, including the balance in full. Until they do that, in writing, ignore their calls.
- If you receive a supposed ‘debt validation letter’ bring it to Seniors vs. Crime. We have preformatted Debt Dispute Letters that you can use.

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. ■



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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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