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The POA – Champions of Residents' Rights Since 1975 SEPTEMBER 2019

POA4US.org

Issue 45.09 | Circulation 60,650

UPCOMING POA GENERAL MEMBERSHIP MEETING

Tuesday September 17, 2019 • 7 P.M.

Laurel Manor Recreation Center Understanding Deed Compliance Presented by Candice Dennis Manager, Community Standards

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

BOARD OF SUMTER COUNTY COMMISSIONERS

Meetings to Approve the FY 2019-20 Budgets Public Hearings

September 10, 2019 | 6:00 PM Savannah Center

https://www.sumtercountyfl.gov/ AgendaCenter/ViewFile/Agenda/_09102019-468?html=true

September 24, 2019 | 6:00 PM Savannah Center

The Commissioners have changed the location of these meetings to accommodate more residents. However, get there early to ensure you are able to get inside the room!

Sumter County 25% Proposed Tax Increase **Poor Planning? Poor Management?** Does Anyone Really Know?

Residents throughout Sumter County have been reeling since word got out last month of a proposed 24% increase in property taxes being considered by the Sumter County Board of Commissioners. The posted agenda for the September 10 Public Meeting of the Board of Commissioners (see sidebar) now shows a **25.2% increase – a total increase of \$50,947,400!**



The POA is not against a measured and reasonable tax increase that is based solidly on a good government approach and is truly in the best interests of all the taxpayers of Sumter County, but what we have seen to date since first hearing of this increase leaves much skepticism.

POA Board members have been scouring through the documents to find any reasonable explanation and have gone to County Administrator Bradley Arnold with questions (*see article on Page 3*) but what they have found only raises BIG questions and major concerns about Sumter County officials' abilities to adequately plan for growth.

They (the County) told us:

- This is the first tax increase in 14 years
- Commissioner pay is set by the State, 9% increase
- School Resource Officers required by new state safety laws
- Part of the increase is to pay for 8 new law enforcement officers
- Costs are up, road maintenance is required
- New development costs outpaced revenue: fire station, roads, etc.
- There's a lag between infrastructure costs and new growth revenue
- County invited the Developer to expand southward

Here are some interesting facts that the POA found:

- The rolled back rate of 5.3365% has generated a 54% REVENUE INCREASE over the last eight years. (2011 - 2018) Property tax revenue has increased from about \$39 Million to \$59 Million in this time. It grew \$20 million in 8 years. It would continue to grow \$2.5 Million (average) per year without a rate increase.
- Next year's increase at the new rate will be an additional \$20 million.

The Bulletin SEPTEMBER 2019

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



Tax Increase continued from page 1

- The proposed 2020 County Budget is about 300 pages.
- The State **does not** mandate Commissioners salaries. It caps them. AND COMMISSISONERS HAVE THE AUTHORITY TO LOWER THEM! **Do they really need a 9.3% increase in total compensation?**
- County contributions to the School District beyond 1% increase are OPTIONAL.
- Road construction and maintenance costs are predictable and should be planned and budgeted instead of an enormous tax increase that residents had no time to prepare for.

Road Construction and Maintenance Costs are Staggering! The County Commissioners and Administration are charged with managing growth, not subsidizing it. The POA uncovered an agreement dated July 2018 between the County and the Developer that has the County pay for \$40 Million in road construction South of **CR 44** (the extension of Morse Blvd & Buena Vista.) That \$40 Million is reflected as debt repayment in the proposed 2019-20 budgets and going forward at an annual cost of \$4,746,516. An additional \$31,995,200 to improve CR 501 from Morse Blvd. (known as Warm Springs Blvd south of CR 44) to CR 468 is budgeted from 2019 - FY 2022, and another \$20 Million to extend Buena Vista south of CR 44. The total for these projects alone is nearly **\$92 Million** that current Sumter County residents are paying for!

Surprisingly, the POA cannot fault the Developer on this one. He was asked to continue building, and as some have suggested, the County "sold the residents down the river" by picking up this major infrastructure tab. In the past, the Developer has paid for roads constructed in the rest of The Villages – including all of Morse and Buena Vista Boulevards – before turning them over to the County for maintenance. According to Mr. Arnold, public/private partnership agreements that existed prior to 2005 included The Villages[®] developer's contribution of the regional road system capacity improvements that also included portions of CR 466, US 301, CR 466A, C-462, and Powell Road. The partnerships included the State of Florida Department of Transportation (FDOT), Sumter County, and The Villages[®] developer. FDOT funding is not being used for the new road improvements.

As for road maintenance projects, the major resurfacing of Morse Blvd. and Buena Vista Blvd. that began in August of this year, and other road improvement projects are ALL budgeted in FY 2019-20 at a cost of more than \$20 Million!

"Cozy" relationships pay off. The Developer and the VHA have both been silent on the issue of this tax increase. Why?

- The Developer has made significant contributions to Commissioner campaigns.
- County Tourist Development Council \$180,000 to Villages for nightly entertainment on the Squares.
- County Tourist Development Council donation \$50,000 to VHA Hoedown.
- Shared interest in rapid growth south of 44 more profit for the Developer, greater influence, and a Larger County = larger payrolls and more employees.
- Three of the five Commissioners live in The Villages. Most, if not all, have been supported by The Villages Developer in winning their elections. Three are up for reelection next year.

The County has budgeted this massive increase and it is apparently a "done deal." See Page 1 for the link to the September 10 public hearing meeting agenda, which includes a resolution that passes the increase! This is presented before any public hearings! So much for public input!

Two public hearings are scheduled at the Savannah Center in September "before" the County Commissioners vote on the FY 2019-20 budget. Details are on the front page of this Bulletin. And even though it is apparent that the County intends to forge ahead, it is important that residents attend these meetings. We may not be able to do anything now, but we can make certain that the Commissioners understand the extent to which we find their actions and lack of planning **unacceptable** and our attendance at these meetings predictive of future resistance by the citizens of Sumter County. ■

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See chart on page 21 for Your Impact of the proposed property tax increase by home-assessed taxable value.

POA Poses Questions to County Administrator About Property Tax Increase

POA Board President Cliff Wiener sent questions to County Administrator Bradley Arnold, in hopes that more complete information could be obtained about the proposed 24% increase in Sumter County property taxes. Following are answers that were received, although the POA does not believe the information given provides any more logic to why these funding needs came all in one fell swoop, instead of planning and building a reserve over time.

Mr. Arnold has said repeatedly that the County requested The Villages Developer continue building south of CR 44 in order to continue the economic benefits of jobs and tax growth. However, the POA finds the County Administrator and the Sumter County Commissioners did not adequately plan for this continued growth and we believe should have waited until increased taxes – from the growth that has already taken place – were sufficient to pay for the additional operating and capital (road) needs.

Further, the POA does not believe Mr. Arnold and the Commissioners are being transparent at all about the specifics of the additional \$48 Million in expenditures, instead referring residents to the 300-page budget document.

The POA has provided details about the additional expenditures as a result of examining these budget documents in the article on Page 1 of this Bulletin. After reading both articles, it will be clear where the facts can be found, and where you will instead find the administrative "run around." **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**

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	🔵 One year – 2019 - \$10 per/household
(Please Select One):	 One year – 2019 - \$10 per/household Two years – 2019/2020 - \$20 per/household
(Please Select One):	Two years – 2019/2020 - \$20 per/household
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(Please Select One): ADDITIONAL CONTRIBUTIONAL CONTRIBUTIONAL CONTRIBUTIONAL CONTRIBUTIONAL AMOUNT FOR DESIGNATION DESIGNATION DE LA CONTRUMENTA DE LA CONTRUBIENTA DE LA CONTRUBIENTE	 Two years – 2019/2020 - \$20 per/household Three years – 2019/2020/2021 - \$30 per/household UTION IF DESIRED: \$ DUES AND ANY CONTRIBUTIONS: \$ Self-Addressed Envelope, along with this form and my check.

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Questions & Answers continued on page 4

Questions & Answers continued from page 3

Directly from Bradley Arnold, Sumter County Administrator

The September 10, 2019 agenda with the supporting Tentative Budget documentation can be found via this link https://www.sumtercountyfl.gov/ AgendaCenter/ViewFile/Agenda/_09102019-468?html=true. (NOTE THAT THIS AGENDA PACKET INCLUDES THE RESOLUTION TO PASS THE PROPOSED INCREASE, SUGGESTING AN ALREADY "DONE DEAL!")

I (Mr. Arnold) did expand more in the Tentative Budget Letter to aid in its understanding and to address some of the frequently asked questions received to date. The documentation within the agenda includes the detailed line-item budget information as part of the agenda documents and an area map to better understand the location of the road projects for those unfamiliar with the entire county. I also provided clarification that the increase is not 24% of an individual's total tax bill, which is the most common misnomer found during my communication with residents.

What is the county going to do with all that additional revenue? We've listened carefully to the explanations, and analyzed the budgets and proformas to the best of our abilities but just cannot figure out what all that money is for?

The additional reoccurring revenue supports the increases in the reoccurring expenditures and relieves the gas tax revenues to perform more work on the maintenance and improvement of the road network. In the Tentative Budget letter, I highlight several public safety-related increases, which have been and will continue to be the majority of the increases in future reoccurring expenditures.

Questions & Answers continued on page 5

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Questions & Answers continued from page 4

Is there a long-term plan to avoid another big increase?

The long-term plan of service delivery will still focus on the vision/mission of the organization to provide the most effective and efficient delivery of services including consolidation and public/private opportunities; the long-term comprehensive plan will still support continued development in Sumter County through joint planning with the five municipalities, the longterm plan of maintenance of non-regional roads in unincorporated areas of The Villages, and the long-term plan of construction and maintenance of a regional road network to support the joint planning efforts such as the current work and FY 20 future work on

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Morse Boulevard and Buena Vista Boulevard. The millage increase proposed follows these long-term planning efforts with the level of transparency (see the detailed line item portion of the budget) to demonstrate the need.

Will the rate be rolled back after the new road construction is completed?

Each year the millage rate and budget are prepared and the five-year proforma updated accordingly, so I anticipate the following year millage rate will be less than 6.7 as values continue to rise and the pace of construction settles to a predictable rate.



Why is there a tax increase on taxpayers instead of higher impact fees on the Developer?

Sumter County has a road impact fee that applies countywide, not just to The Villages developer. Per Florida Statutes, we are required to update the study from which the fees are determined. We started the study a year in advance of the requirement; however, you will see my recommendation in the Tentative Budget letter to not increase the road impact fee in FY 20 since the Board approved a 50% increase in the building permit fees effective 10/1/19. Arbitrarily raising the road impact fee is illegal, and it also does not impact a single developer, it also impacts a family attempting to build their first home. The consumption-based formula from the current adopted study demonstrated The Villages development has a lower capacity impact on the road network due to the fewer number of residents per home and the extensive use of multi-modal trails. The current road impact fee for age-restricted residential development is \$901 and is paid concurrently to the issuance of the building permit. The road impact fee is \$2,600 for all other single-family detached residences. The Board must balance not only the impact on the family building their first

Questions & Answers continued on page 17

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First Look at First Responders Recreation Center Concept Drawings

After receiving resident input via survey, input from members of the Amenity Authority Committee (AAC), and looking at the available property and building space, Recreation and Park Director John Rohan unveiled a first look at the concepts for the new First Responders Recreation Center on CR 42 at the August AAC meeting. Several residents attended and spoke for specific group uses and made suggestions that the building and property offer more contemporary uses, rather than having the same types of card and reading rooms that are in all the other recreation centers.

Specific suggestions were made that the room in the center designated for Arts & Crafts include permanent space for the Gem and Mineral Club, as well as Glass Fusion. Rather than a traditional Game Room, residents requested a "retro" game room with machines and juke boxes. They also suggested eliminating reading and puzzles and making the room a computer/technology specific area.

AAC member Don Deakin voiced similar questions and summarized resident and his suggestions in a document he has sent to residents in the Community Development District (CDD) 4 area. Included are:

- A resort-style Family designated pool with lighting for night usage, a walk-up snack bar and grill, and an Adult-only hot tub spa.
- Eliminate the Putt 'n Play and add expanded area for Pitch 'n Putt course with lighting for night usage.
- Add a wood-burning campfire pit.
- Add an enclosure for antique fire engine if one is donated or loaned for display.
- Utilize the "Multi-Purpose Room" for a "Sport Court Game Room" by preserving its high ceilings. Instead of the traditional Game room, design a Retro Arcade Game Room.



- Eliminate the "Card Room" and storage area and re-purpose it for use as a dedicated area for the Gem & Mineral Society, Wire-Wrappers, Silver Smiths, and related activities.
- Utilize the Arts & Crafts room and dedicated kilns for Glass Fusion.
- Re-purpose the "Puzzle, Reading & Computer Room" and utilize it for newer modern high-tech indoor recreation suggestions.

Residents were given until August 23 to email other suggestions to the Recreation and Park staff, with a second opportunity to look at and comment on revised plans. Following is the schedule to get to final drawings in January:

Tues. Sept. 24 - Public meeting for residents to review updated concept plan and provide more input to staff - (2:00 to 5:00 pm at the Savannah Center).

Wed. Nov. 6 - AAC Public meeting: Staff will provide an updated, revised concept site plan. (9:00 am at the Savannah Center)

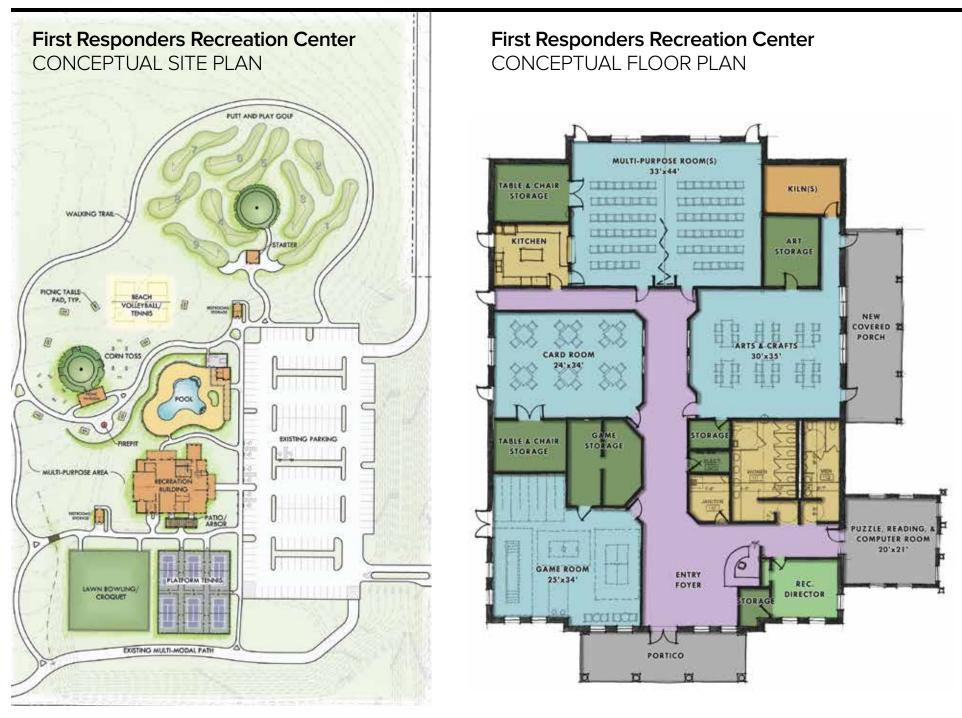
Wed. Jan. 8 - AAC Public meeting: Consideration of proposed FINAL PLAN. (9:00 am at the Savannah Center)





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SEPTEMBER 2019 The Bulletin









Driver Safety



AARP Driver Safety now offers a 6 hour "Smart Driver" course for seniors; it is designed for those 50 and older.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 A.M. to Noon or one day* 9 A.M. - 4 P.M. Fee is \$15 for AARP members, \$20 for nonmembers. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration.

AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers. For more information: aarp.org/findaworkshop10 or 352-430-1833.

All available courses are listed at aarp.org/findacourse or call 877-846-3299.

DATE(S)	LOCATION	INSTRUCTOR	CONTACT #
September 10 & 13	Laurel Manor	John Shepard	352-399-2344
September 11*	Harbor Chase	Joel Oleksa	610-509-1915
September 21 & 28	Paradise	Jack Haughn	352-603-1420
September 16 & 19	Savannah	Charlie Webb	352-693-2562
September 24 & 25	Rohan	Pauline Bolwell	352-205-3880



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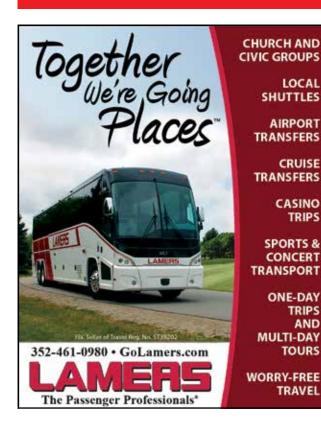
In Case You Missed It...News Highlights from August Meetings

AAC Halts Discussion on Hacienda Hills CC

Recreation and Park Director John Rohan came to the Amenity Authority Committee (AAC) with a preliminary concept drawing for the Hacienda Hills Country Club should the AAC decide to acquire it, but members wanted no part of a discussion until they find out how much the Developer wants for any of the available property. District Manager Richard Baier said they have not been given a price but have been told it will not be donated. AAC members agreed there is no point in looking at concepts until they know what the acquisition costs will be.

Mr. Baier also reminded the committee and residents that the AAC and District have nothing to do with the pool and restaurant as those will remain private Developer issues.

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AAC Establishes Minimum Repair & Replacement Reserve Balance

At the request of AAC Chair Ann Forrester, Assistant District Manager Kenny Blocker presented information and recommendations on establishing a minimum Repair & Replacement (R & R) reserve balance for the AAC amenities.

Mr. Blocker said that the Recreation Amenities Division (RAD) Fund balances are reviewed during the annual budget. The Working Capital minimum is 3-4 months of the operating budget and the General R & R Reserve includes an annual transfer of \$2M with annual capital projects being funded from these reserves.

General R & R funds are currently utilized to Fund Five Year Capital Improvement Plan for proper budgeting of capital needs; Fund replacement and new capital projects for sustainability, aesthetics, technology and other criteria as identified by AAC; Fund emergency/unforeseen expenditures; and, Meet debt ratio covenants.

Staff reviewed various policies/best practices for General R & R Reserve minimums and recommended that the Minimum General Reserve should be equal to 20% percent of Net Asset Value based on prior year audit. With a FY17-18 Net Asset Value of \$68 Million, 20% of that Net Asset Value is \$14 Million. The recommended annual transfer is based on the prior year depreciation value, which would be \$3 Million. This figure does not represent any other available revenue sources such as debt retirement.

The Committee will vote on the recommendation at the September meeting.



Morse Embankment Revetment to Be Discussed at September PWAC Meeting

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Members of the Project Wide Advisory Committee (PWAC) will be given the opportunity to consider new options for the repair of the Morse Bridge island embankment at its September meeting. The project has been dormant since PWAC approved a \$1.7 Million repair budget three years ago. District Manager Richard Baier said a new option that will include using a combination of materials should help lower the costs significantly.

NOTE: The September PWAC meeting will be held on Tuesday, September 3, in order to recommend approval of the 2019-20 budget.

Pilot Tunnel Project Gets Green Light

The "Caroline" tunnel coming into Lake Sumter Landing has been selected as the pilot for steps to improve tunnel lighting in tunnels north of CR 44. District Property Manager Sam Wartinbee reported that they will begin with a power wash of the tunnel followed by a white paint coating, at a cost projected less than \$4000. District Manager Richard Baier said they will need to give it some time – 9 months to a year – to determine the impact and then can proceed with others if satisfied with the results.

Staff also provided cost estimates to upgrade the solar lighting system, improve the LED light boards and add more LED lights, but recommends waiting for the test of the first improvement before proceeding with additional options.

August Meeting continued on page 10



August Meeting continued from page 9

No Changes to CDD Policies on Vegetable Gardens and Tree Removal

While Governor Ron DeSantis recently signed legislation that prohibits restrictions on front yard vegetable gardens and lessened restrictions on tree removal, the District's attorney Lewis Stone said that these new laws will have no bearing on rules in The Villages because they cannot be applied to private property agreements between a Developer and residents or neighbors. He advised residents to continue to contact Community Standards any time changes are being considered to personal property.

New Standards at Executive **Golf Courses**

The District's new Director of Executive Golf Maintenance, Mitch Leininger, reported to Boards and Committees this month that he has three main areas of focus for the executive golf courses: focus on guest first impressions; enhanced attention to detail; and, raising overall course standards. After conducting an inspection of each course, he has begun painting worn areas to improve first impressions - from ball wash mechanisms to bathroom signs. He has repaired a washed-out walk up area that was overgrown with vegetation and was a trip hazard. Mitch will report bi-monthly to boards and committees on course conditions and improvements.

The POA welcomes Mitch Leininger to The Villages!



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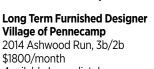
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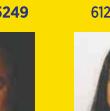
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Understanding the Guest ID Card Program

According to Carrie Duckett, the District's Customer Service Director, in 2018 nearly 277,000 guest IDs were issued to out-of-area visitors, and 2,753 to in-area guests.

Ms. Duckett explained that in 2008/09 a resident/ staff task force carefully examined the guest ID policies and made revisions based on their findings, allowing children and grandchildren (and their spouses) of Villages Residents, who live in Sumter, Marion or Lake counties to get an in-area ID that is good for one year. This was done for the convenience of residents with immediate family members who live in the area and may only periodically visit.

Current residents continue to question the policies that do not allow others to be added to the in-area privileges – because those friends are not even eligible for a regular guest ID – while others believe the in-area policy should be eliminated altogether.

Others complain that no one checks for IDs at facilities, but some say it is embarrassing for guests when IDs are checked. John Rohan, Recreation and Park Department Director, said that there are guidelines for checking IDs, while acknowledging that it is the luck of the draw if you happen to be the one at the facility when it is checked. He also said that staff has been instructed not to ask people to get out of the pools to have IDs checked.

The Project Wide Advisory Committee (PWAC)

suggested that since the policy is now 10-years old, perhaps it is time to revisit it, and will ask members of the Amenity Authority Committee (AAC) to hold a joint meeting for that purpose.

Below is a portion of the policy, which can be found in its entirety on **districtgov.org**, click 'Resident ID Card Information' on the Quick Links menu on the left.

Village Community Development Districts Guest ID Card Program Policy

Purpose: To set forth the rules, regulations and expectations for allowing approved guest(s) of eligible resident's limited use of District supported facilities and services.

Application: Any resident requesting a Guest ID card(s) must make initial application to the Districts at the District Customer Service Center located at 984 Old Mill Run, at any Regional Recreation Center (Paradise, La Hacienda, Savannah, Mulberry Grove, Laurel Manor, Lake Miona, SeaBreeze, Colony Cottage, Eisenhower) or the District website, www.districtgov.org. In-Area Guest ID applications must be completed in person at one of the locations listed above.

The resident must provide all required guest(s) information requested on the application in order



to be issued a Guest ID card. Any falsification or misrepresentation of guest information on the application will be considered a violation of the Guest ID card policy and subject to appropriate action as provided for in this policy.

Eligibility Requirements: A resident with a valid Resident ID card can make application for a Guest ID card. A qualified guest is defined as an individual whose current residence is outside Lake, Marion and Sumter counties. A resident who has a son, daughter, grandchild or great grandchild (and their spouses) who reside in Lake, Marion or Sumter counties may apply for an In-Area Guest ID card.

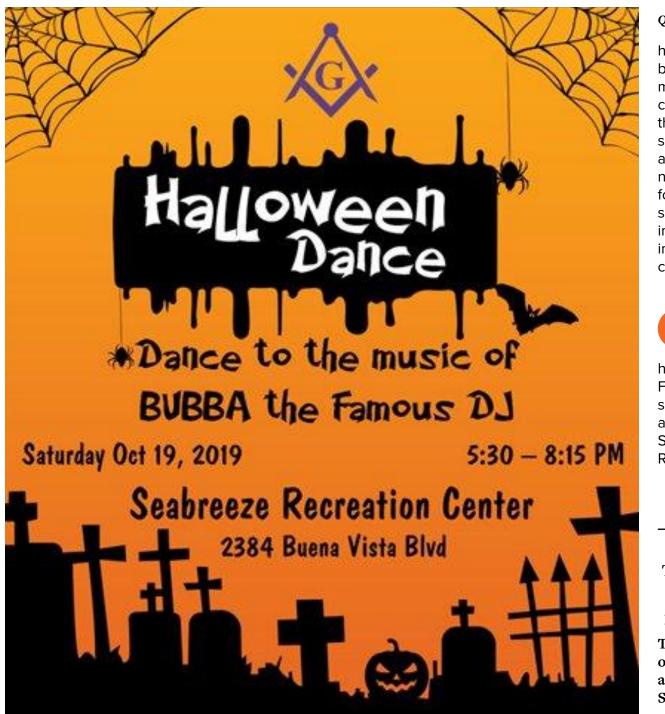
Issuance: Guest ID cards are issued for a guest (s) whose current residence is outside Lake, Marion and Sumter counties for up to 30 days from the issue date. Guest ID card renewals may be requested after the 30thday for an additional 30 days and renewals may continue to be issued every 30 days. The In-Area Guest ID card for qualified family members is valid for one (1) year from date of issuance.

Supervision Requirements: Guests are required to carry their original Guest ID card when using a District amenity facility even if accompanied by a resident. If the guest is under 19 years of age, they must be accompanied by a Village resident or a guest 19 years of age or older with a valid Guest ID card and photo ID. The accompanying resident is required to have a valid Resident ID card. If a guest(s) does not have a valid Guest ID card with them, the guest(s) will be denied access to District amenity facilities.

In-Area Guests, regardless of age, will be required to have the sponsoring resident in attendance with them at all times when using District amenity facilities. If the In-Area Guest(s) is not with the sponsoring resident they will be denied access to District amenity facilities.

DistrictGov.org - click Resident ID Card Information on the Quick Links menu.

SEPTEMBER 2019 The Bulletin



Proceeds to Support Lady Lake Elementary School For Information Contact Jim: (443) 622-0228 Sponsored by: The Villages Masonic Lodge #394

Questions & Answers continued from page 5

home but also ensure that development is balanced and competitive in the regional market. While other counties arbitrarily ceased imposing the road impact fee during the Recession, Sumter County did not follow suit; despite criticism from some builders and a municipality. Road impact fees do not resolve the reoccurring revenue needs for the service delivery reoccurring costs since it can only be used for the capacity improvement of roads such as intersection improvements, adding additional lanes, and construction of new roads.

Is there an appeal process to the Commission's decision?

The Board of County Commissioners has the authority and responsibility under Florida Statutes to make the decision on setting the millage rate for this taxing authority and provided they comply with Florida Statutes and the Department of Revenue Rules; there is no appeal to their decision.

THE VILLAGES MASONIC LODGE #394

Searching for Freemasons who may have gotten a little "Rusty."

The Villages Masonic Lodge #394 will be offering a "Rusty Nail" degree on November 7 at 6 pm at the Wildwood Lodge, 103 Georgia Street in Wildwood.

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POA Board Bids Farewell to Long-Time Secretary and Welcomes New Board Member

Long-time POA Board Secretary, **Carolyn Reichel**, retired from her position and the POA Board after many years of service. Carolyn continues to be a volunteer for Serving the Health Insurance Needs of Elders (SHINE). Carolyn faithfully recorded the minutes at POA General Membership and POA Board meetings, often a thankless job. We say, "THANK YOU, CAROLYN!" with much appreciation.

Susan Ball served on the POA Board for three years, joining in 2016, after her move to The Villages from Michigan. She recently resigned from the board, and we also appreciate Susan's dedication to the efforts of the POA and its members.

Welcome Vicki Alkema

We are pleased to welcome the POA's newest Board member, Vicki Alkema. She was employed by the Defense Logistics Agency, Defense Information System Agency, and Department of the Navy and a Computer Scientist and Computer Engineer from 1978-2011.

Vicki worked for Our Daily Bread Ministries in Grand Rapids, MI from 2012-2017. For the ministry, she achieved payment card industry compliance for the ministry located in 38 countries.

She currently volunteers and translates the devotional booklet, Our Daily Bread, into a Symbolic Universal Notation. This symbolism dictionary overcomes language barriers and encourages those who do not know how to read.

She and her husband, Don, moved to the Village of Woodbury in September 2017, and love to travel, learn and help others. They volunteer at Our Daily Bread Ministries, Camp Michawana Youth Camp and Wycliff Ministries. They attend First Baptist Church of the Villages. ■



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Gardening Spot Establishing Shrubs

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

September and October are great months to plant and transplant shrubs. This is because their root systems will have a chance to become established before the winter cold sets in thus maximizing the odds of the plant's survival. Let's review the old UF/IFAS mantra: Right Plant, Right Place. When you buy a shrub, or plan to transplant an existing shrub, make sure that you've got a good place for the plant, taking into account its mature size, soil type, soil pH, water, and light needs. Sometimes people will lust after a plant, buy it and then say to themselves, "I will deal with the monster later." I am guilty of this but trust me, it's not worth it.

Most people plant their shrubs too deeply. It is always better to plant a little higher than deeper. This is because, over time, plants settle and then it will collect water.

You don't want to place your plant too near the foundation of the house for two main reasons: it will grow into the side of the house with one side becoming stunted or even dying and the concrete in the foundation might prove noxious to the root system. Now, people, I get it: near the house is where the soil is loose and you can dig easily without digging up the turf. But trust me again, not worth it.

First, dig your hole, making it at least one-anda-half to two times wider than the root ball but one inch shallower. That's not like digging to China: it's only as deep as the root ball. Loosen the roots in the root ball. This may mean you will have to cut or saw the roots so they become loose. The whole idea is to let the roots of the plant become easily established in the soil in the shortest amount of time. If they are all balled up, then the plant will eventually die or become weak. Sometimes I will soak the root ball in a container of water to further loosen it up.

When you remove the soil from the hole, put it in a wheelbarrow and add leaves, compost, and manure. Mix it all together and use this to fill in around the plant that you've placed into the hole. This is called good, basic, "amending the soil". My Garden Buddy has clay-fill soil and does not amend his soil. Therefore, his plants are weak and do not sustain. Water the plant until the water has seeped through. You probably will need to add more soil as it will settle. Water (drench) your plant once every other day. If it rains, you don't have to water; let Mother Nature do the work.

Put some slow release fertilizer around the plant, on top of the root ball. If you use the "blue stuff", it will wash away when it rains or every time you water. Fertilizer is not a soil amendment.

Shrubs are considered "established" when they are able to survive and grow without irrigation. Most shrubs can make it on rainfall alone once roots have grown to the edge of the hole that you dug, provided the hole is two times the width of the root ball. In prolonged hot, dry weather, occasional irrigation may be needed after the establishment period. Such weather can occur at any time in Florida, but is most likely to occur in the spring and fall-April, May, October and/or November. During the first year after planting, 1-2 gallons of water may be needed during periods of more than approximately two weeks without a $\frac{1}{4}$ inch of rain. Drought-sensitive shrubs may need more frequent supplemental irrigation, whereas, drought-tolerant shrubs may need very little.



Several months are required for a shrub planted from a 3-gallon nursery container to adjust to its new landscape surroundings. Specifically, roots must grow from the artificial confines of the container into the surrounding landscape soil. Roots grow in response to soil conditions at the site and over time spread out and sometimes down into a more natural position. That is why amending your soil is so important.

Happy Gardening!

Above adapted from http://edis.ifas.ufl.edu/ep391 Establishing Shrubs in Florida Landscape by Edward Gilman et al.

The Bulletin SEPTEMBER 2019

Impact of the proposed property tax increase by home-assessed taxable value.

Home Assessed Taxable Value	Standard Homestead Exemptions	Adjusted Taxable Value	Current Millage Rate	Current BOCC Ad Valorem Tax Portion	Proposed Millage Rate	Proposed BOCC Ad Valorem Tax Portion	Increase in BOCC Tax Portion
\$75,000	\$50,000	\$25,000	5.3365	\$133.41	6.7000	\$167.50	\$34.09
\$100,000	\$50,000	\$50,000	5.3365	\$266.83	6.7000	\$335.00	\$68.18
\$200,000	\$50,000	\$150,000	5.3365	\$800.48	6.7000	\$1,005.00	\$204.53
\$250,000	\$50,000	\$200,000	5.3365	\$1,067.30	6.7000	\$1,340.00	\$272.70
\$300,000	\$50,000	\$250,000	5.3365	\$1,334.13	6.7000	\$1,675.00	\$340.88
\$400,000	\$50,000	\$350,000	5.3365	\$1,867.78	6.7000	\$2,345.00	\$477.23
\$500,000	\$50,000	\$450,000	5.3365	\$2,401.43	6.7000	\$3,015.00	\$613.58
\$75,000		\$75,000	5.3365	\$400.24	6.7000	\$502.50	\$102.26
\$100,000		\$100,000	5.3365	\$533.65	6.7000	\$670.00	\$136.35
\$200,000		\$200,000	5.3365	\$1,067.30	6.7000	\$1,340.00	\$272.70
\$250,000		\$250,000	5.3365	\$1,334.13	6.7000	\$1,675.00	\$340.88
\$300,000		\$300,000	5.3365	\$1,600.95	6.7000	\$2,010.00	\$409.05
\$400,000		\$400,000	5.3365	\$2,134.60	6.7000	\$2,680.00	\$545.40
\$500,000		\$500,000	5.3365	\$2,668.25	6.7000	\$3,350.00	\$681.75

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Seniors vs. Crime Government Imposter Scams

You've gotten the calls: from the Social Security Administration (SSA). Or the IRS. Or Medicare. Or any number of other agencies. Except: as soon as the caller threatens you or demands that you pay them with a gift card or by wiring money, you know it's a scam. Even if caller ID tells you otherwise – that's not the government calling.

The Federal Trade Commission is reminding consumers that scammers are increasingly trying to make a buck by falsely claiming to be Uncle Sam. Monthly complaints to the FTC's Consumer Sentinel Network about scammers pretending to be from the government reached the highest levels on record this past spring.

The FTC's latest Data Spotlight shows the surge in reports about government imposters. You know about the SSA imposters who claim that your Social Security number has been linked to "criminal activity" and ask you to provide some information or money. (That's a lie. The real SSA doesn't work that way.) But those scammers are not alone. People are still telling the FTC that they're getting calls from – and losing money to – scammers pretending to be the IRS, Medicare, a government grants group, or cops and the FBI.

Since 2014, consumers have filed nearly 1.3 million reports about these cons, far more than any other type of fraud. According to Paul Witt, a Supervisory Data Analyst with the Federal Trade Commission, the FTC has received about 46,600 complaints in May alone from consumers who were contacted by someone falsely claiming to be from the Social Security Administration, Internal Revenue Service, or another government entity. These scammers may tell people that their Social Security number has been suspended, which does not happen, or that they are facing arrest because they owe back taxes, and demand payment from the consumer to avoid getting into trouble. Often, they demand that a consumer pay with a gift card, which is a dead giveaway that the consumer is dealing with a scammer.

While only 6 percent of consumers who report a government imposter scam say they lost money, when people do report a loss, it is a significant amount. The median amount consumers reported losing to a government imposter scam from January 2018 through May of this year was \$960. Consumers under the age of 60 report losing money at higher rates than consumers over that age, but median individual reported losses increase with age.

Exploring the data can tell you, for example, that this year's median losses to law enforcement imposters are the highest of all imposter scams (a whopping \$3,000), and that 20% of the people who reported those scams told us they lost money. Those calls work because they're scary. But now you can stay on top of the latest as data is updated every quarter.

The FTC warns consumers to be suspicious if they receive a call out of the blue from someone claiming to be from a government agency. You can find additional tips on how to avoid government imposter scams in the FTC's latest data spotlight. Visit the FTC's new interactive infographic to explore data about government imposter scams. Right here in Florida, the Office of the Florida Attorney General has launched a special project to fight IRS and Social Security scams. They have set up a special hotline and are asking consumers to report any suspected scam SSA or IRS calls directly to them at **1-866-966-7226.**

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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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.

RBC BOISSONEAULT ONCOLOGY INSTITUTE

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