



FREE COPY



# The Bulletin

The POA – Champions of Residents' Rights Since 1975

NOVEMBER 2019

POA4US.org

Issue 45.11 | Circulation 62,550

## UPCOMING POA GENERAL MEMBERSHIP MEETING

Tuesday

November 19, 2019 • 7 P.M.

Laurel Manor Recreation Center

**Profit Care vs. Patient Care**

presented by Norman H. Anderson, M.D.  
Robert Boissoneault Oncology Institute

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



## POA Paper Shredding Event

*Rescheduled!*

Saturday, November 16, 2019

9 A.M. – Noon

Lowe's Parking Lot  
5630 Seven Mile Dr.  
(Trailwinds Development,  
just off of CR 466A)

**YOUR ORIGINAL TICKET  
IS STILL YOUR TICKET!  
NO TICKET/NO SHRED**

# Fair Government 4 Sumter County

Outraged by the shoddy treatment rendered by the five current Sumter County Commissioners, the POA has embarked on its first effort to unseat incumbents.

As you'll recall these five men arrogantly passed the 25% property tax increase without considering other options, or the concerns voiced repeatedly by the public. Then, at their next meeting, they claimed receipt of "few complaints," further demeaning the overwhelming public opinion against their actions.

A new group has been formed, "Fair Government 4 Sumter County." Under the POA umbrella, the Objective of this task force is **to replace the current 5 County Commissioners with independent, thoughtful candidates who will always put Sumter County residents FIRST.** We are non-partisan, non-profit, low budget, and we are definitely underdogs. We need your help.

**FIRST UP:** the three incumbents with terms ending in 2020. They are Al Butler, Don Burgess, and Steve Printz. **We are recruiting volunteers who are interested and willing to help in this effort.** If you would like to join us, please send your phone number and email address to **fairgovernment@poa4us.org**. We recruited over 150 members at the September POA Membership Meeting and at the two County Commission hearings in September. We'd like to be at least 500 members strong, or even more. Our task will be VERY difficult. The odds and the big money are stacked against us. But, with enough "grass roots" support, and lots of channeled enthusiasm, we should be able to prevail.

**We must try!**

If you signed up already, you've probably already received a survey asking for your areas of interest and experience so that we can best get organized. If you haven't joined us yet, please go to your email now and do so. We will also solicit more volunteers at our monthly POA Membership Meetings. These are always listed on the first page of the "POA Bulletin," and the website, "**poa4us.org**."

The Developer may try, but he just can't buy all of us. ■

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

## More Shenanigans or Just a “Clerical Error?”

As Sumter County residents are gearing up to find new candidates to run for the three County Commission seats up for election in 2020, we were shocked to learn that the Commission District map and peoples' voter registration cards in parts of Sumter County have been wrongly published – apparently since 2011!

According to Toby Farmer, a resident in South Sumter County, when he went to file the paperwork to run for a Commission seat in District 5, he was unceremoniously denied because he's not really a resident of District 5. He was told by phone that he really lives in District 4 – even though he verified his district residency with a printout from the county's own data base just minutes before he went in to dispute the claim. Shocking to Mr. Farmer, a 5th generation Sumter Countian and a Sumter County Deputy Sheriff – yes, from that family of Farmers – because every voter registration card he has received for more than 10 years said District 5.

**In 2011, after the 2010 census, the District lines were redrawn, but apparently the map was never updated, nor were voter registration cards.**

Mr. Farmer even called the State of Florida Department of Elections and spoke to an attorney

who called Mr. William Keen's office (Sumter County's Supervisor of Elections). She then called Mr. Farmer back within minutes and reported it was just a clerical error and she didn't believe anything nefarious was going on.

Mr. Keen did not personally discuss the erroneous map and data base with Mr. Farmer, instead sending his assistant to deliver the news. Mr. Keen, the former chairman of the Sumter County Republican Executive Committee, was elected in 2016 to the job that pays \$117,000 a year.

Wow! Perhaps next time the census is done (next year), the District lines will be drawn only around the houses of the people who have the right “connections” to run for office. This would be funny if it wasn't another symptom of an overall culture of either incompetence or a “good old boys club” running amok.

Note that after this debacle with Mr. Farmer, the District map now shows as “under construction.” We can't wait to see how it compares with what has been published for more than a decade – or how long it takes to untangle the mess. Stay tuned. ■

Your money shouldn't stop working when you do.



**Greg Panjian, AAMS®**  
Financial Advisor

309 Colony Blvd  
Colony Plaza  
The Villages, FL 32162  
352-750-9246

**Edward Jones®**  
MAKING SENSE OF INVESTING

**SINKHOLES? FREE Consultation**

We buy homes in any condition.  
We offer free physical inspection.

**(407) 520-6565** [SinkHoleBuyerFlorida.com](http://SinkHoleBuyerFlorida.com)

## ATTENTION RENEWING POA MEMBERS:

### POA Annual Officers & Directors Elections

Election of Officers and Directors for the 2020 membership year will be conducted at the November POA membership meeting on November 19. The swearing-in will be conducted at the December 17 POA membership meeting, and the one-year terms will commence on January 1, 2020.

#### POA SLATE OF CANDIDATES for 2020 Officer and Board positions are as follows:

##### OFFICERS

President - Cliff Wiener - Piedmont  
Vice President - Jerry Ferlisi - Poinciana  
Treasurer - Donna Kempa - Glenbrook  
Secretary – Reb Benson – Palo Alto

##### DIRECTORS

Vicki Alkema- Woodbury  
Andrew Curtis - Mallory  
Ken Copp – Duval  
Tita Dumagsa – Fenney  
Cathy Peppers – Tamarind Grove  
Bill Schikora – Santo Domingo  
Peg Tackett – Santo Domingo  
Sal Torname - St. James

Nominations will be accepted from the floor for any of the above positions.

If you are interested in serving as a Director on the POA Board, please contact President Cliff Wiener for more information at [president@poa4us.com](mailto:president@poa4us.com) or call 352-418-7372. ■

On or about November 15, 2019 pre-filled out forms will be sent to the address of record of all members due for a 2020 renewal.

**The Best:** This is the best form to use because all you have to do is verify the information, correct where necessary, enclose your check, and return to the POA. *All renewals wanting membership cards mailed to you must enclose a Self Addressed Stamped Envelope (SASE).*

**Second Best:** Go to [POA4US.org](http://POA4US.org) to renew and pay (credit card) on line.

**Very Good:** Go to [POA4US.org](http://POA4US.org) and fill out the on line form, print it, and then mail it to us with your check/SASE.

**Good:** Fill out the renewal form in *The Bulletin* newspaper if you do not have a computer, and mail it to us with your check/SASE.



### POA 2020 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 – 2020 - \$10 per/household  
 Two years – 2020/2021 - \$20 per/household  
 Three years – 2020/2021/2022 - \$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.

## Utility Purchase Flying Under the Radar

The process for the North Sumter Utility Dependent District's (NSCUDD) purchase of the Central Sumter Utility (CSU) is moving quickly forward while most residents don't even know the transaction is taking place. The Villages District government manages NSCUDD, while CSU is a private utility owned by the Developer. The CSU Board of Directors consists of President Mark Morse and a host of other Morse family members and key executives connected to The Villages.

In September, the NSCUDD board voted to move ahead with the purchase of CSU amid questions from Board member Richard Radamacher about the choice of firms to conduct the valuation for NSCUDD. At issue was NSCUDD's use of the PFM Financial Advisors to conduct the valuation because it had purchased the valuation firm that had conducted the valuation for CSU in 2015.

NSCUDD members were told at their October meeting that the cost to purchase CSU will be approximately \$98.5 million based on valuations submitted by the two firms hired to evaluate CSU to come up with a fair price. NSCUDD's consultant, PFM, put the value of the utility at about \$93.9 million, while the Developer's consultant, Stantec Consulting Services Inc., set it at a little more than \$103 million.

The purchase agreement between NSCUDD and the Developer stated that if the lesser of the two preliminary valuations was greater than 5 percent lower, but not greater than 10 percent lower of the higher of the figures, the utility boards would agree to set the purchase price at the average of the two valuations. The difference was 9.77 percent, triggering the automatic average of \$98.5 Million.

Assistant District Manager Kenny Blocker reported that consultants from Jones Edmonds have completed a visual inspection of all of CSU's physical plant and will submit a written report about CSU's asset condition. Jones Edmonds was hired to provide an update to a previous asset condition assessment they performed four years ago when a similar purchase deal fell through.

Blocker said the CSU facilities include the wastewater treatment plant, the water plant, a tower and lift stations, and that they found that the system is well maintained and operated. Not

*Utility Purchase continued on page 5*



Mount Dora's NEWEST Concert venue & Dinner Theater!  
2728 W. Old Highway 441 Mount Dora, FL  
[www.MountDoraPlazaLive.com](http://www.MountDoraPlazaLive.com)

DUELING PIANOS 2nd & 4th Fridays 7pm FREE ADMISSION!  
BRUNCH w/the BROADWAY BRUNCH 1st & 3rd Saturdays Reservations (352) 234-3755

**Wed Nov 13 The Donna & Dunning Show– An exciting evening of impersonations**

**Sat Nov 16 HAIRTRIGGER– Ultimate 80's band**

**Sat Nov 23 The Yacht Rock ALL STARS w/John Ford Coley**

**Sat Dec 7 MAVIS STAPLES**  
ica legend Charlie Musselwhite

**Sun Dec 8 Silver Bells w/ the Diamonds**

**Sat Dec 14 Drag–On Alley Harry Potter themed show**

**Sat Jan 25 Rock & Roll Dreams The music of MEATLOAF**

**Sat Feb 14 Valentines w/the music of Dean Martin & friends**

**Sun Feb 15 Majesty of Rock A Journey and Styx tribute**

**Fri Apr 17 Dancing Dream The ultimate ABBA tribute band**

**Sat May 23 USO Cabaret Show w/the Queens of Broadway**



**Visit Mount Dora.**  
**It's Someplace Special to**  
**Play, Shop, Dine, Stay**



1 Hour  
Morning Wake Up  
and Evening Sunset  
Cruises NOW available

*No boating  
experience  
needed!*

PLAN YOUR ADVENTURE TODAY! [WWW.CATBOATTOUR.COM](http://WWW.CATBOATTOUR.COM)

Use code POA for special Villages resident discount

*Utility Purchase continued from page 4*

included this time around is the irrigation system, which will stay with CSU.

Villager Dan Warren, a retired engineer with an extensive background in water, wastewater and solid waste systems, along with serving on government boards, offered comment and posed several questions about the purchase, stating that it seemed to him that the purchase has been “under the radar.” He strongly urged that NSCUDD “force feed” the public and inundate them with information about the advantages and disadvantages of the transaction.

District Manager Richard Baier stated there are **two main advantages** to NSCUDD’s purchase of CSU. One is that as a private enterprise, the sale of CSU could have been offered on the open market. Bringing it into NSCUDD will provide for operational efficiencies and the same transparency that is given by all of the District’s boards and committees.

Mr. Warren also said there are issues other than price to consider, such as additional liability, sludge disposal, operational efficiencies and cost vs. value. He posed some interesting questions – are there “sinking funds” (reserves) for Repair and Replacement, and what were the Developer’s cost to construct the utility system? He noted that it is a depreciating asset and funds for R & R should be factored in. Mr. Blocker indicated that accumulated R & R funds are included.

District 10 resident and CDD 10 board member Don Wiley asked if there would be any comparison to the previous valuation from 2015. Mr. Blocker said that the current valuations would not be compared. They would be looking at apples and oranges because the proposed purchase in 2015 included irrigation, while this does not, and the plant is now fully built out.

The current valuations are posted on **districtgov.org**. Select NSCUDD from the dropdown menu under ‘Your District.’

While it does seem advantageous that the District own all of our utility systems, there are still questions that remain, primary among them, why did this all happen so fast? It was presented and valuations ordered at the September meeting, reported at the October meeting that the valuations (miraculously) fell within the 10% variation thereby allowing an automatic averaging of the purchase price, and it sounds like it will be finalized at the November meeting. A public hearing is required prior to finalizing the transaction.

It is the POA’s understanding that the valuations in 2015 were apart by some \$40-50 Million. This time around, irrigation services are excluded from the sale. To whose advantage is this separation and how does it affect the overall delivery and cost of that service versus what is being purchased? Or, is this being done just so we can’t compare apples to apples?

Not only has this purchase flown under the radar, but it also seems that utility services in general have not gotten much attention. Yet, earlier this year, NSCUDD approved an 8% increase for this year and a 2.5% automatic increase for the next several. NSCUDD will be carrying another \$100 Million or so in debt. NSCUDD has a resident-elected board just like our CDDs, and it is too bad that Mr. Warren didn’t win a seat when he ran against Diane Spencer. It is also unfortunate that, with the exception of Mr. Radmacher and a couple of residents, the NSCUDD board has asked very few questions about this purchase.

Mr. Warren asked many pertinent questions and might have been the only person in the room besides District staff who really understands utilities.

It is a tough comparison to make, but the NSCUDD board seems to operate a lot like the Sumter County Commissioners. It is another board that the POA will be watching and we will provide much more information about how our utilities are being managed by the boards that residents elect to represent them. ■

**American Legion Post 347**  
**Lady Lake Florida**  
 609 W LADY LAKE BLVD  
**ALL Military Veterans Welcome**  
 Consider Joining Our Smoke Free Post  
**Members Only Lounge**  
 Open 7 days a week from Noon  
**Lounge: 352-750-0639**  
 Office hours 9AM to 4PM  
**Office: 352-750-2099**

**STOP SMOKING GUARANTEED!**

 **Dr. Jaime Feldman**  
**HYPNOTHERAPIST**  
 SPECIALIZING IN:

- Weight Loss
- Stop Smoking
- Fears
- Phobias
- Depression
- Anxiety
- Pain Management
- Drug & Alcohol Addiction
- Improved Memory
- Mental & Sexual Abuse
- Relationship Therapy
- Improved Golf

Office in The Villages® Community  
**(352) 507-5435 • www.PartsTherapy.com**

 **I BUY GOLF CARTS**

**Baker's Golf Carts**

*Pay Cash* **Nothing Over \$3,000**  
 Will Pick Up When You Call  
 or Arrange a Convenient Time

Call **(352) 303-5100**

**POA BULLETIN DELIVERY (Stop/Restart Date)**  
**Email: delivery@poa4us.org Call: 352-325-1540**

**ADVERTISERS:**

For Ad Rates & Advertising Information  
Contact **Cliff Wiener**,  
POA President 352-418-7372  
bulletinadvertising@poa4us.org

# T&C

## Landscaping

Pavers • Plants • Mulch • Rock

**FREE ESTIMATES!**

**352-556-6925**  
**352-470-6562**



## Associates of Wellness, LLC

Need foot  
& nail care?

The foot care you need performed  
in your home or in our office by  
**Cindy Stephens**, a professionally-  
trained specialist in elder and  
diabetic nail care.

**Call 813-404-9610**

LICENSED & INSURED



**POA of The Villages  
FL is on Facebook!**

**We have over 530 Likes!**

Please type POA of the Villages FL  
in the search on Facebook and you  
will find our page. Click LIKE, and  
then, suggest our page to all of your  
friends and neighbors that live in The  
**Villages!** Other meeting and relevant  
information will be posted on a timely  
basis. *Please continue to send questions  
or comments via email or call the POA  
at 352-418-7372.* ALL content will be  
monitored by the Administrator and  
posts containing opinion or debate will  
be removed.



**CALL TODAY**  
**352.669.6607**

Our **GAF** 50 Year Roof Warranty  
with 25 Years on workmanship,  
keeps us at the top of the list.

**GOT WEATHER DAMAGE?  
NEED A ROOF REPAIR  
OR ROOF REPLACEMENT?**



GAF Master Elite  
status is given to  
less than 3% of  
US Roofers!



**f bonedryroofingllc.com**

SPECIALS ALL YEAR

**A-1 Lightning  
Protection  
Services, Inc.**

**FREE ESTIMATES**

**DANNY MACK**  
**VICE PRESIDENT**

LPI and UL Certified  
Master Label Installers  
NFPA 780 Installers



[A1\\_lightning@yahoo.com](mailto:A1_lightning@yahoo.com)

**A1LIGHTNING.COM**

MARION COUNTY:  
352-465-0620

TOLL FREE:  
866-465-0620

FAX:  
352-465-1773

## Community Standards Ensure Aesthetic Values for Property Owners

The mission of the Community Standards Department is to assist residents in upholding the aesthetic value of their property in The Villages. Candy Dennis, Manager of the Community Standards Department, spoke to residents at the POA's September membership meeting to help residents understand the Deed Restrictions and Architectural Review processes.

Every homeowner signs a legal contract, known as the "Declaration of Covenants and Restrictions," upon closing on the purchase of their home, through which they agree to certain standards of maintenance and aesthetic guidelines for their property. These restrictions are a primary reason people move to The Villages, because they establish a level of quality that must be maintained, and help to provide a reasonable assurance that property values will not decline because of poorly maintained properties.

Each residential District adopted guidelines, known as "External Deed Restrictions Standards" to identify, clarify and interpret the adopted Rule to Bring About Deed Compliance (Rule) relating to the exterior appearance or use of real property within its boundaries. These are the guidelines used by the Community Standards Department in responding to complaints, and are also used by the Architectural Review Committee (ARC) when considering applications. It is easier to read than the actual Deed Restriction document and provides a matrix to help residents determine if they are impacted by a particular rule.

The Adopted Rule and Architectural Review Manual for each residential district can be found on the District website [DistrictGov.org](http://DistrictGov.org); select "Departments" and "Community Standards."

The Community Standards Department assists residents interpret the deed restrictions for their district, research deed compliance complaints and help with ARC applications.

### Follow the Rules: Get Approval First

An application to the Architectural Review Committee (ARC) is required because the (Deed Compliance) "Rule" provides that:

**"Homes:** Any exterior reconstruction, structural additions, alterations or modifications to the home, or in the locations and utility connections of the home requires written consent of the Architectural Review Committee.

**"Villas:** No Owner shall make any structural alteration, or shall undertake any exterior repainting or repair of, or addition to his residence, which would substantially alter the exterior appearance thereof, without the prior written approval of the Architectural Review Committee."

**In other words, don't do anything to the exterior of your home or property without first going through the ARC for permission, or risk a deed compliance violation that may result in removing the alteration and/or a costly fix.**

The ARC is comprised of eleven volunteer residents, one from each residential district (1-10) and Lady Lake/Lake County. They meet every Wednesday at 8 A.M. for 2-4 hours and typically review approximately 100 applications every week. Agendas are posted for each meeting, and results of the application reviews are posted the following Thursday after 12:00 P.M. The meetings are open to the public and are held at the District office at 984 Old Mill Run in Lake Sumter Landing. Committee members do not see the applications prior to the meeting. The Committee's function is administrative only, and after review, it either approves or disapproves a modification request.

Appropriate work permits must be obtained by the associated county and/or municipal government.

Applications and instructions are available on the District website **[DistrictGov.org](http://DistrictGov.org)**. Click on "Departments" on the top menu and select "Community Standards." From the left column menu select "Architectural Review." Ms. Dennis

advised that the application must be submitted by the homeowner, and should include the site plan or boundary survey of the property and building plans if available. Staff is available for assistance in filling out the application.

Among the more common reasons for getting approval from the ARC (and to avoid a deed compliance violation) deals with landscaping and trees.

ARC approval is NOT required for tree removal from villa properties. However, homes are required to obtain approval before removing any tree with a trunk of four (4) or more inches in diameter. These trees cannot be "effectively removed" through excessive injury (trimming, cutting roots, etc.) without approval. If the request is to remove a canopy tree, the application must first be submitted to the District's certified arborist for their report, prior to being submitted to the ARC.

Florida law says that a deed restriction or covenant may not prohibit or be enforced to prohibit any property owner from implementing Florida-friendly landscaping. Florida-friendly landscaping refers to the utilization of drought tolerant "plants," but it does not mean that sod may be replaced with rocks, decorative stone, pine straw, mulch, pine bark or similar non-plant material. However, these non-plant materials may be used as an accent around these plants.

Ms. Dennis further explained that "ground cover" material can be used, and is defined as one species that will not grow taller than 12 inches. They are looking for a "lawn-like" appearance.

There are also very specific rules covering placement of structures in easement areas, and are often a source of complaint that leads to deed compliance violations. It is very important that homeowners discuss these guidelines with the Community Standards staff and get ARC approval. This includes landscaping walls, curbing or edging, placement of patio areas, pool equipment, pavers and concrete pads.

# AARP®

## Driver Safety



CALL US TODAY FOR A FREE QUOTE  
**ALL IN ONE INSURANCE**  
**"FOR ALL YOUR NEEDS"**

Serving All Village Residents and Surrounding Communities

**PROGRESSIVE**™



Homeowners • Golf Carts  
 Auto • Business

www.allinoneins.com  
**352.674.9015**

526 N. Hwy 27/441 • Lady Lake

## 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 non-members. 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](http://aarp.org/findaworkshop10) or 352-430-1833.

All available courses are listed at [aarp.org/findacourse](http://aarp.org/findacourse) or call 877-846-3299.

DATE(S)	LOCATION	INSTRUCTOR	CONTACT #
November 5 & 6	Colony Cottage	Paul Scannell	352-399-6414
November 5 & 6	Rolling Greens	Art Donnelly	352-430-1833
November 12 & 15	Laurel Manor	Joel Oleksa	610-509-1915
November 13*	Harbor Chase	Al Cloutier	352-633-3793
November 16 & 23	Paradise	Art Donnelly	631-792-2203
November 18 & 21	Savannah	Don Walker	352-430-0610
November 26*	Sumter Place	Jack Haughn	352-603-1420
November 26 & 27	Rohan	Wink Daniel	352-753-8563
November 26*	Freedom Pointe	Jack Haughn	352-603-1420

### CARDIAC CARE

Comprehensive cardiac care. Just a heartbeat away.

Our nationally accredited team of experts performs over 5,000 life-saving cardiac procedures each year, so you can count on us for the treatment you need. From early dedication to rehabilitation, we focus on the care you deserve in the community you call home.

Visit [thevillagesregionalhospital.org](http://thevillagesregionalhospital.org) to learn more.

The Villages  
 Regional Hospital

> By your side.



THE VILLAGES® is a federally registered trademark of Holding Company of The Villages, Inc. and is used under license. The Villages® Regional Hospital is a part of Central Florida Health



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

## Government Day – November 2 10 A.M. – 1 P.M. Eisenhower Recreation Center 3560 Buena Vista Blvd.

District Government will hold the 24th annual Government Day, offering two FREE shuttle bus pick-up and drop-off locations at La Hacienda and Laurel Manor Recreation Centers. (tickets are required for the shuttles. Visit [districtgov.org](http://districtgov.org) for information.

Seventy agencies representing State of Florida, Lake, Sumter and Marion County governments will be on hand to answer all your questions about your federal, state and local government operations.

## New Alternative Given for Morse Bridge Embankment

More than 3 years after the Project Wide Advisory Committee gave approval for a \$1.7 Million repair to the Morse Bridge embankment a new and cheaper alternative has been presented. District Manager Richard Baier, at the direction of PWAC, had the District's engineering firm, Kimley-Horne, conduct a value engineering project that resulted in "Alternative 4" which will cost an estimated \$600,000 less than the original approved expenditure.

According to engineer Amber Gartner, a Geoweb Stone Reinforced Slope solution consisting of a web material that is filled in with ground aggregate, will fill in with natural vegetation. PWAC members had questions about aesthetics and maintenance costs, but agreed it is a viable solution that should be further explored.

## Plans for First Responders Recreation Center Moving Forward

After a public input session was held in September, John Rohan, Director of Recreation and Parks presented several recommendations for consideration by the Amenity Authority Committee.

- The AAC approved the U. S. Congress definition of First Responder as "all professional and Volunteer Fire, Police, Emergency Medical Technician (EMT) and Paramedics in the United States." They also requested that Staff, along with the design team, put together an historical perspective and chronologic time period regarding how things have changed in the industry.
- AAC approved proceeding with designation of a family pool. The Committee will review the pool entries of various facilities and discuss further at the next meeting.

- The decision was made to not proceed with installation of a hot tub by a vote of 4-1.
- Staff will further review the option of a dog park based on other amenities.
- AAC approved proceeding with gas fire pit.
- The Villages Public Safety Division withdrew its request for storage of the antique fire truck.
- AAC voted 4-1 not to proceed with outdoor lighting.
- AAC voted not to proceed with a pitch and putt course.
- Resident request for gem and mineral room was withdrawn.
- AAC concurrence was provided to request professional consultant to provide input on enclosing outdoor covered porch.
- Concurrence was provided to not install 2 additional billiard tables in the card room.

### Next Steps:

November 6 – 13 Revise Plan  
December 11, 9A.M. AAC meeting for approval  
January – March 2020 Bid Specifications  
Fall 2020 Estimated Project Start  
Summer 2021 Estimated Project Completion ■

**Call for Appointment  
First American  
Annuity Exchange**

## Tired of the Wild Ride?

Your retirement "nest egg" may be able to **EARN MORE** and valuable benefits **WITHOUT MARKET RISK!**

FIRST AMERICAN TRUST OCF is an established BBB A+ Accredited Business that provides award winning financial services for over 40 years.

- Locating and identifying accounts and strategies to minimize risk
- Protect principal with best possible yield and guaranteed income
- Provide excellent features and benefits for surviving spouse and beneficiaries
- Ability to earn more yet pay fewer taxes and AVOID PROBATE

**FIRST AMERICAN TRUST** of CENTRAL FLORIDA

LADY LAKE  
(352) 633-7019

OCALA  
(352) 671-5374

Voted again,  
"Best of the Best"  
READERS' CHOICE  
2016, 2017, 2018

## CANADA MEDS

of Sumter County  
STILL PAYING FULL PRICE  
FOR YOUR MEDICATION?

*Want to stay out of the donut hole?*

**Rx** CALL 352-569-1484  
FAX 352-569-1485

**VIAGRA 100MG GEN - \$4 EACH**  
**CIALIS 20MG GEN - \$5 EACH**  
**SYMBICORT 200/6mcg 3x120 Gen. \$130.87**  
**ELIQUIS 2.5mg 180 Tab Brand \$239.72**  
**XARELTO 20MG 84 Tab Brand \$240.72**

**512 N. Main Street, Bushnell, FL**

**FREE SHIPPING**  
On All International Orders  
Greater Than \$150

*Community Standards continued from page 7*

The ARC is not an enforcement committee; enforcement remains with the respective District’s Board of Supervisors, whose members are not allowed to be present during ARC discussions of applications in their respective District. This is because any appeal of an ARC denial goes to the District Board of Supervisors. Keep in mind, however, that the appeal process only applies if due process was not given to the homeowner, i.e., the homeowner was not informed as to when their application would be reviewed; or the case can be made that the rules were not applied properly. The appeal process does NOT allow a District Board to overturn an ARC denial for any other reason.

Between September 1, 2018 and August 31, 2019, the ARC reviewed 6,058 applications.

**Know Your Deed Restrictions.**

Remember, every homeowner signed a Declaration of Deed Restrictions when they purchased their home. Because there is a great deal of diversity in each Declaration document, Ms. Dennis advises each homeowner to become familiar with their set of Declarations. Your Declaration document can be downloaded from the District website [districtgov.org](http://districtgov.org). Click on “Departments” on the top menu and select “Community Standards”. On the left column menu click on “Download Your Declaration of Restrictions” and follow the instructions. If you need assistance, you can call the Community Standards office at 342-751-3912.

Ms. Dennis stressed that a main component of their department’s work and purpose is education. Many complaints are received due to improvements that were made without going through the Architectural Review process. Staff in the department are always available by phone or by visiting the District office in Lake Sumter Landing to assist residents, answer questions, and help them to follow the proper procedures before making a modification, and to help them come into compliance if found in violation.

Enforcement is handled on a “complaint” basis. This means that unless a complaint is received about a yard ornament, a sign, landscaping, etc.

the District is not going to police all properties in The Villages. However, if a complaint is received, the Deed Compliance officers must address it, and you may receive the dreaded “knock on the door.”

Ms. Dennis said the approach is always to help the homeowner come into compliance, and to avoid writing violations. From September 1, 2018 through August 31, 2019 Community Standards received 5,073 complaints, with 377 violations written (a reduction of about 50% from the prior year, and 20 public hearings were held.

The Community Standards office is administrative only, with enforcement authority executed by the individual numbered districts. If a violation is written the enforcement process begins, giving the homeowner a specified period of time to bring the property into compliance. The process may end with a public hearing before the District Board of Supervisors in which the property is located. That district Board will make the final determination on the violation and may impose fines and legal proceeding as allowed in the rules.

The Declaration of Covenants and Restrictions cover external and internal restrictions; however, the Community Standards Department only addresses issues external to the home. Examples of internal restrictions may include things such as the number of pets or age or residents living in the home. A complaint regarding an internal restriction is handled through the Developer’s representative. The Community Standards office will help you make that complaint, but does not get involved in resolving the issue. In addition, the Developer’s representative also currently handles external issues in residential Districts 11 and 12. Following is a summary of many items covered in the Declaration of Covenants and Restrictions located on the Community Standards page on the District Website. This summary is meant to call attention to some of the major items and is by no means is a comprehensive list.

**Air-Conditioners:** Window air-conditioners are prohibited and only central air-conditioners are permitted.

**Building Repair:** Dwellings and structures must at all times be kept in good repair, adequately painted and otherwise clean.

**Garbage/Trash:** Prior to being placed curbside for collection, no rubbish, trash, garbage or other waste material shall be kept or permitted on any Homesite or on dedicated or reserved areas except in containers, as required by your sanitation hauler, located in appropriate areas concealed from public view.

**Lawn ornaments:** Some neighborhoods prohibit lawn ornaments. Please check your individual Declaration of Covenants and Restrictions.

**Maintenance:** Landscaping shall be maintained to provide a neat and clean appearance. Removal of weeds, dead plants, grass clippings, trash and debris is required to meet this objective.

**Modifications:** Alterations to the exterior of the home or lot require architectural approval.

**Motor Vehicles:** No vehicles incapable of operation shall be stored on any Homesite.

**Residential Use Restrictions:** Property must be devoted only to single-family residential use. Properties within the Subdivision are intended for residential use and no commercial, professional or similar activity requiring either maintaining an inventory, equipment or customer/client visits may be conducted in a Home or on a Homesite.

**Satellite Dishes:** Please contact the Community Standards Department for guidelines.

**Signage:** Where permitted, please check your individual Declaration of Covenants and Restrictions for size and location.

**Tree Removal:** No tree with a trunk four (4) inches in diameter shall be removed or effectively removed through excessive injury without first obtaining written permission. Recently enacted Florida code states that a local government may not require a notice, application, approval, permit, fee, or mitigation for the pruning, trimming, or removal of a tree 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.

Community Standards continued from page 10

## Q & A

### Why do different guidelines apply in different residential districts?

The guidelines are based on the deed restrictions for each district, which may be different. You should also consult the deed restrictions document from your district. If you need assistance you can call the Community Standards office at 352-751-3912.

### What about the issue of front yard gardens?

This is new legislation and the District is not yet sure how it will be handled. Contact Community Standards if this is something you are considering.

### Why are residents subject to fines if they don't comply with external deed restrictions, yet the Developer has no penalty if he doesn't resolve internal violations, such as the age of people living in the residence?

The Community Standards office can set up a meeting for you with the Developer's representative but has no authority to resolve those issues.

### What if an arborist does not declare a tree "dead"?

You can still seek approval to remove a tree with pictures and a description of why the tree poses a risk.

### Can you clarify the policy on not having any grass in a yard?

This is only allowed in Courtyard Villas and does not mean you can just replace the grass with all stone. You still have to apply for ARC approval and meet the definition of the Florida friendly landscape.

### What is the issue with people having the small white crosses in their yards?

Ornaments are content neutral, but there are places where they can be placed such as on the porch, in the window, on the door, or on the house itself. They just can't be placed into or on the ground. ■



**Readers' Choice**  
9 Years Strong in Readers' Choice!  
**Citizen**

# JERRY MARTIN

## IRRIGATION LLC.

3398 SW 74th Avenue, Bay 101, Ocala

Serving Marion & Surrounding Counties Since 1982

**(352) 237-5731**

**NOVEMBER SPECIAL!**

\$49<sup>99</sup>\*

SEASONAL SPECIAL

10% OFF\*

COMPLETED REPAIRS

\* Offer expires 11/30/19. Call for details.

- Reset Controller
- Adjust Sprays & Rotors to Correct Spray Pattern *(unless they are broken or leaking)*
- Complete System Inspection
- We Will Beat Any Written Estimate on Irrigation Repairs or Installation

Licensed & Insured • Certified Irrigation Auditor  
Member of Florida Irrigation Society  
Marion C-7085, Sumter C-2899, Lake C-21151

Florida Irrigation Society

Photo courtesy of Hunter Industries

## Still Cleaning Your Dirty Grout With This?

### There Is A Better Way!

- Tile & Grout Cleaning
- Grout Restoration
- Color Matched Caulking
- Granite Sealing
- Loose & Hollow Tile ReBonding
- Shower Repairs & Regrouting

Call & Schedule Your Free In-Home Demonstration

Ask About Our 10 Year Warranty

(352) 396-7813

www.groutsmith.com

\$99 Granite Cleaning & Sealing w/Any Other Service

EXPIRES 11.30.19

The Number One MLS Company in The Villages for over 13 years.

**Our Realtors Serve With Passion...**  
**To get your home SOLD**  
**for the MOST MONEY**  
**the market will allow.**



Unless otherwise indicated, area code is 352.

**If you have a home that you would like to rent with our Property Management Department, please contact Gladys Vazquez.**

We are always seeking homes to add to our short term and long term programs.



**Glenn Stein**  
 Broker/Owner



**Frank Melino**  
 552-6773



**Kandis Buse**  
 267-2386



**Pat Serafino**  
 630-7230



**Vickie Iverson**  
 661-4334



**Cissie Smith**  
 391-0884



**Kathryn Workman**  
 492-8250



**Sheila Davis**  
 446-6942



**Karla Mason**  
 430-7725



**Sally Love**  
 430-6960



**Andrea Bonivich**  
 281-513-1250



**Matt Jensen**  
 908-581-6847



**Laura Jensen**  
 460-7232



**Kent Merchant**  
 410-925-6540



**Ruby Davis-Jett**  
 321-7854



**Melissa Huennekens**  
 817-7975



**Mary Hart**  
 901-0027



**Douglas Lange**  
 559-9300



**Cheri Probert**  
 427-9501



**Ron Wallace**  
 850-597-1008



**Milton Gray**  
 301-257-6450



**Nancy Britton**  
 445-4564



**Eddie Manson**  
 552-6998



**Michelle Zieth**  
 352-531-6173



**Gail Carter**  
 516-9131



**Sunny Parsons**  
 352-239-0980



**Marsella Fabre**  
 217-0575



**Rick McKean**  
 425-1099



**Tim Davis**  
 446-1688

**CALL ONE OF OUR REALTORS TODAY**

LOOK FOR OUR THURSDAY &  
 SATURDAY ADS IN THE DAILY SUN

TWO LOCATIONS: 11714 NE 62nd Terrace (on 466), Ste. 300, The Villages & 717 S. Main Street, Wildwood



## #1 Independent Real Estate Company in The Villages & Wildwood

Visit us online at [HomesByRealtyExecutives.com](http://HomesByRealtyExecutives.com)

Unless otherwise indicated, area code is 352.



**Team Abruzzo**  
Kathy Abruzzo 552-1554  
Bob Bullock 459-1422



**Bob Berube**  
446-9969



**Donna Pattermore**  
216-548-9295



**Linda Sears**  
205-0713



**Christy Rodgers**  
615-604-3672



**Jean Puckett**  
322-1374



**Darcie Furnier**  
454-2391



**Jim Hill** 919-272-0958  
**Kathy Dugan** 919-272-1389



**Denise Nabinger**  
951-809-4737



**Donna Normington**  
912-414-6303



**Cindy Wise**  
446-8964



**Linda Flack**  
789-7966



**Jana Raber**  
812-499-9571



**Frances Pierce**  
459-5601



**Annette McCullough** 350-0168  
**Beverly Shive** 409-6229



**Lisa Esposito**  
207-3311



**Peggy Schaefer**  
801-0040



**Micki Wohl**  
954-839-5880



**Amanda Fincher**  
497-5673



**Steve Savage**  
908-675-0533



**Walter Coe, Ph.D.**  
516-3480



*"Your Home is a Huge Investment...  
Trust it to The Experts."*

### Gladys Vazquez

Property Manager  
Phone: 352-425-7629  
Fax: 352-430-0831  
[realtyexrentals@gmail.com](mailto:realtyexrentals@gmail.com)  
[gorentvillages.com](http://gorentvillages.com)

## Looking to experience The Villages, but aren't ready to buy? *Why not rent?*

**Our Long Term Rentals are competitively priced and the homeowner pays The Villages Amenities Fees and much more!**



**Long Term Unfurnished Courtyard Villa,  
Village of Bonifay**  
8485 SE Tremont Street, 3b/2b  
\$2000/month, golf/water view  
*Available Immediately*



**Long Term Unfurnished Ranch,  
Village of Ashland**  
2162 Broxton Place, 3b/2b  
\$1650/month  
*Available Immediately*



**Long Term Furnished/Unfurnished  
Torwhome, Village of Spanish Springs**  
1053 Avenida Sonoma, 3b/2.5b,  
\$2000/month, pet friendly  
*Available Immediately*



**Long Term Partially Furnished Ranch,  
Village of Country Club Hills**  
1629 Pinehurst Drive, 2b/2b  
\$1200/month  
*Available Immediately*



**Long Term Furnished Ranch,  
Village of Alhambra**  
2788 Privada Drive, 2b/2b  
\$1300/month  
*Available Immediately*



**Long Term Furnished Courtyard Villa,  
Village of Bonita**  
2214 Pilar Place, 2b/2b,  
\$1700/month, pet friendly  
*Available Immediately*



**Long Term Furnished Manufacture,  
Village of Silver Lake**  
1011 Dustin Drive, 2b/2b  
\$1100/month, pet friendly  
*Available Immediately*

**If you have a home that you would like to rent with our Property Management Department, please contact Gladys Vazquez at 352-425-7629. We are always seeking additional homes to add to our short-term and long-term programs.**

## Sign Up for POA Bulletin Email Delivery!

**JOIN YOUR NEIGHBORS!** There is so much going on in The Villages these days you don't want to chance missing any updates if you're away. And, you'll have no more worries about stopping and starting driveway delivery when you go away!

Every month we get a few hundred more people who have decided to get the POA Bulletin delivered in their email inbox. You'll get it earlier than driveway delivery and don't have to worry about it getting wet or blowing away.

Help us reduce the costs of producing *The Bulletin* and do a good thing for the environment

All you have to do is email us at [thebulletin@poa4us.org](mailto:thebulletin@poa4us.org) with your

**Name**  
**Email Address**  
**Street Address**  
**Village**  
**Phone #**

And we'll take care of the rest. You don't have to be a POA member, but for only \$10 a year, you will be supporting the ONLY true property owners' advocacy group in The Villages! Champions of Residents' Rights Since 1975! ■

**POA BULLETIN DELIVERY (Stop/Restart Date)**  
Email: [delivery@poa4us.org](mailto:delivery@poa4us.org) Call: 352-325-1540

Do you have... damp clothes? long dry times?

**FIRE HAZARD!!!**

The Only Certified Dryer Exhaust Technicians Within 40 Miles

**Dryer Vent Cleaning**

**LINT FACTOR'S SERVICE:**

- ✓ Reduces Drying Time
- ✓ Lessens Dryer Wear & Tear
- ✓ Saves Energy & Big Bucks
- ✓ Doubles Dryer Useful Life
- ✓ Prevents HOME Disasters

**Lint Factor LLC**  
[www.LintFactor.com](http://www.LintFactor.com)  
Bonded • Certified • Insured  
Background Checked

**352-301-VENT (8368)**

**\$125 VALUE DRYER VENT CLEANING \$80**  
Includes 1-story asphalt roof access (not to exceed 6/12 pitch)  
Must present coupon. Not valid with other offers. Expires 11/30/19. POA

# BETTER INGREDIENTS BETTER GOLF CARS FOR LESS



**AVOID THIS...  
SELF-CANCELING  
TURN SIGNALS ARE HERE!**

### Don't Be Mislead... The Difference Is In The Details!

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>✓ Standard Equipment on Premium Cart</li> <li>✓ Self cancelling turn signals</li> <li>✓ Exclusive "SoftTouch" Locking Fasteners</li> <li>✓ 13QT Engle® premium cooler/drybox</li> <li>✓ Superior Handcrafted Enclosure with Lifetime Warranty on all materials and workmanship</li> <li>✓ Marine Grade Fabrics</li> <li>✓ Top of the line zippers</li> <li>✓ Exclusive "Easy Release" Locking Fasteners</li> <li>✓ Curve Side Panels</li> <li>✓ Windshield Care Kit</li> <li>✓ Garage Floor Protector</li> <li>✓ Tech package featuring full color navigation with theft protection guarantee</li> </ul> | <ul style="list-style-type: none"> <li>✓ Integrated Rear Window</li> <li>✓ LED headlights with high beam and low beam</li> <li>✓ Custom Seats with folding armrest</li> <li>✓ Vented Windshield</li> <li>✓ Exclusive Rear Pillar Padding</li> <li>✓ Signalized LED swing out side mirrors</li> <li>✓ Tech Package featuring full color navigation</li> <li>✓ LED safety strips</li> <li>✓ And of course, genuine OEM powertrain parts</li> <li>✓ Exclusive 5 year warranty on all remanufactured golf cars</li> <li>✓ 24 hour cart club roadside assistance *6 months free</li> </ul> |
|---|---|

**PLEASE COMPARE!**

**THE MORE YOU SHOP, THE BETTER WE LOOK!**  
CUSTOMER SATISFACTION IS OUR #1 GOAL.  
NOBODY MATCHES OUR QUALITY, VALUE, OR 5 YEAR WARRANTY!



Village Ready!  
OVER 400 COLOR CHOICES!

**2018 Yamaha Gas**

**\$8395**

or  
**\$0 Down \$159 PER MO.**



**10 YEAR  
SERVICE  
ASSURANCE  
PROGRAM**

see dealer for details.

**VILLAGE DISCOUNT  
GOLF CAR**

**OPEN SAT & SUN TIL 3:00pm**

**SALES • SERVICE • RENTALS**  
**352-633-8480**

[www.villagediscountgolfcar.com](http://www.villagediscountgolfcar.com)

ALL PAYMENTS ARE BASED ON FINANCING 100% OF THE FULL PURCHASE PRICE AT 4.75% INTEREST. RATE IS BASED ON CREDIT SCORE OF 700 AND ABOVE WITH LENDER APPROVAL. FINANCING OF SALES TAX IS POSSIBLE BUT UP TO THE LENDER APPROVAL AND WILL AFFECT PAYMENT AMOUNT. CUSTOMER MUST PUT SALES TAX DOWN TO ACHIEVE PAYMENT SHOWN. LOAN PROCESSING FEE MAY APPLY.



**2 LOCATIONS**



16330 S US HIGHWAY 441  
SUMMERFIELD

SANTA FE CROSSING PLAZA  
8590 E CR 466, LADY LAKE  
ADJACENT TO THE VILLAGES® COMMUNITY™

1 MILE NE OF LAKE SUMTER LANDING

# Jacobs Engineering Details North Sumter Co. Utility Dependent District (NSCUDD) Operations

Summer Village residents learned all about the operations of the North Sumter County Utility Dependent District (NSCUDD) from Rock Raiford with Jacobs Engineering Group, with whom NSCUDD contracts to operate the utility. Included are solid waste, asset management and wastewater treatment. Mr. Raiford told members who attended the August POA Membership Meeting that the utilities are owned by the District/residents. *(NOTE: Central Sumter Utilities and South Sumter Utilities are currently privately owned, however NSCUDD is a step away from purchasing CSU.)*

Jacobs provides operations and maintenance for Wastewater Collection & Treatment, for Potable Water Distribution, for Irrigation Water Distribution and Solid Waste/Recycle Collection with 160 on-site employees.

## Wastewater Treatment Operations.

- 4 Wastewater Treatment Plants located in areas to minimize their impact (plant lighting, odor control, etc.)
- 520 miles of wastewater collection lines
- 120 lift stations
- 2.1 Billion gallons of treated wastewater each year.
- 98 percent of treated wastewater (reuse) is used for irrigation.
- 9,612 tons of biosolids generated each year that used as fertilizer.

## Irrigation Water Operations.

- Potable & Non-Potable Irrigation Systems
- 60 Irrigation Stations total
- South of 466 – 23 Irrigation Stations dedicated to residential irrigation
- Fire Control
- Residential Irrigation
- Storm water & Groundwater Mixture

## Potable Water Operations.

- 11 Water Treatment Plants located throughout The Villages
- Varying types of treatment depending on location and quality of water at each site:
  - Sulfuric Acid Injection (pH adjustment)
  - Odor Control
  - Chlorine Injection (disinfection)
  - Iron Removal (filtration)

## Solid Waste Operations for The Villages.

The Villages offers a high level of solid waste services, below are tonnages (2018)

- Brush 6,780 Tons
- Commercial 7,600 Tons
- Recycle 11,120 Tons
- Household Trash 22,000 Tons
- Total 47,500 Tons
- Bulk Pick Up 10,220 Stops

There are 65,400 residential units and 5,744 commercial units for a total of 71,144 water and sewer accounts.

Jacobs performs routine maintenance every year, changing out 7,900 meters, exercising valves, replacing valves, cleaning sewers (10% every year), painting 4,400 hydrants, exercising hydrants quarterly and above ground painting.

Capital improvement conditions are conducted on a quarterly, semi-annual and annual basis, with an annual condition assessment so that recommendations can be made to the District. ■

## Fixed Cost Investing<sup>SM</sup>

A Service of Fixed Cost Financial, Inc.

Visit

**FCI.TO/VILLAGES**

or

**(212) 433-2525**

Registered Investment Advisor



## In-Home Services for Seniors by Seniors

Mature Responsible Caregivers

There's a huge difference in the kind of home care you can receive from someone who really understands what your life is like as a senior.

Our loving and compassionate seniors are there to help. We offer the services you need to stay in your own home, living independently.

- Meal Preparation
- Transportation
- Doctor Appointments
- Companion & Homemaker Services
- Relief for Family Members
- And More! ®



...A WAY TO GIVE AND TO RECEIVE®

**352.288.0444**

shstrish2@comcast.net

**SeniorsHelpingSeniors.com**

©2019 Each office is independently owned and operated. HCS #232850



YOUR #1 REALTORS FOR LISTINGS/SELLING REAL ESTATE IN THE VILLAGES AND SURROUNDING AREA.

## For all your real estate needs in and around The Villages, contact Foxfire Realty

Lady Lake/The Villages 352-750-5110 • Summerfield/The Villages 352-307-0304

Real Estate School With Live Instructors. Call Bob (352) 430-5249 or Connie (352) 307-0304



**Tiffany Calhoon**  
386-218-8443



**Charlie De La Torre**  
215-779-1233



**Greg Wood**  
352-210-8186



**Sharon Smith**  
352-409-0672



**Linda Sanfilippo**  
239-595-1098



**Randy Erb**  
352-431-8179



**Sue Candela**  
631-678-8117



**Teresa Ouellette**  
352-801-0199



**Jill Ruell**  
609-425-4190



**Mike Palmer**  
352-446-6596



**Robert Loiselle**  
352-653-8948



**Tim Burke**  
352-661-7001



**Marilyn Fletcher**  
908-591-1909



**Joyce Ann Ellis**  
352-266-2022



**Brian Loving**  
219-628-4700



**Giti Kiewiet Reavill**  
727-347-7323



**Ed Buyers** 727-580-2234  
**Terry Buyers** 727-580-7469



**Debbie Braham**  
501-655-0167



**Bob Woodsford**  
352-430-5249



**Minnesota Bob Trewartha**  
612-237-9704

*Leading*  
REAL ESTATE  
COMPANIES  
OF THE WORLD



## Solid Waste Management Planning Process Coming to a Close

A planning process that the District kicked off in July with the first resident workshop is about to come to an end with the presentation of a final Solid Waste Management Plan to the North Sumter County Utility Dependent District (NSCUDD) at a special meeting on November 4 at 9 A.M. at the District office board room in Lake Sumter Landing. A draft of the plan was presented for further resident review and input on October 23, just after *The Bulletin* went to the printer. That draft came from input from an interactive workshop held in August with residents seeking input on levels of satisfaction with services and options to consider for the future of pick up frequency, amount and costs.

Information has been given about the need for developing a plan, the global changes in disposal of recyclables particularly in China and the challenges that has created. District Manager Richard Baier said at the first meeting that Solid Waste is a big \$10 Million business in The Villages and that public participation would be key as they moved forward.

Solatube® brightens your home with natural light

**DON'T MISS 30% TAX CREDIT ENDING SOON!**

Book now before prices go up

- FREE In-home design consultation
- 2-hour installation
- No major modifications to your home

ASK ABOUT OUR OTHER GREAT PRODUCTS

GARAGE FANS SOLAR ATTIC FANS

THE SOLARGUYS™ Premier Dealer

Call for Free In-Home Consultation  
**352-553-2797**  
[www.TheSolarGuys.com](http://www.TheSolarGuys.com)

Fully Licensed & Insured  
#CBC1260615 | #CCC1330841 | CVC57042

**To review, here are the trashy stats for The Villages in 2018:**

- 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, which owns Sumter Sanitation. Sumter Sanitation contracts collection services to Jacobs.
- Waste Management, Inc. provides Town of Lady Lake portion of The Villages and District 12 & 13, south of Route 44 - services 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.

At the interactive session in August residents learned that the current rate of \$17.90 per month has been in place since 2012, even though actual costs per household are approaching \$20. A look at the chart below clearly shows that the increase is due in large measure to the increased costs of recycling.

**As a result, NSCUDD voted to increase rates to \$19.38 for 2019-20, with a 2.5% annual increase thereafter.**

Residents indicated they are generally satisfied with the services they receive, but understand that things will have to change. An overwhelming majority (88%) said they put out recycling every week. Forty one percent said they didn't know exactly what should go in the recycling bag.



**POA BULLETIN DELIVERY (Stop/Restart Date)**  
Email: [delivery@poa4us.org](mailto:delivery@poa4us.org) OR Call Shelley Pfaff: 352-325-1540  
Please provide your last name, address, Village and let us know the DATES you will be away, at least 2 W#EKS before departing, and we will stop delivery of *The Bulletin* during that time.

**SHADE BROTHERS**  
Dress Up Your Window, Etc.

**Automated Lanai & Garage Solar Screen/Shades**

**Deal Direct**

How about some **PRIVACY?!**

**REDUCE HEAT, SUN GLARE & FURNITURE FADING. INCREASE PRIVACY & CREATE ANOTHER ROOM IN YOUR HOUSE!**

what YOU see:

what THEY see:

Manufactured 3 miles from The Villages® Community off CR 44

Like us on Facebook

**Deal Direct**

Motorized & Manual

VISIT OUR SHOWROOM/FACILITY OR WE CAN COME TO YOU  
**31653 Executive Blvd., Unit 1 - Leesburg**  
**352-431-3181 • www.SHADEBROTHERS.com**

**K P LAW**

**WILLS TRUSTS PROBATE**

**Katina Pantazis, Esq.**

Serving The Villages with FREE Office Consultations

Home Consultations available upon request

**ATTORNEY AT LAW**  
13710 N US HWY 441, Suite 500  
The Villages, FL 32159  
(just south of Billy's Café)

Monday - Thursday 8 AM - 5 PM Closed Friday  
352-600-2987 office@lawkppa.com

## Paradise Pavers & Coping, LLC

"Paving Your Way To Paradise"

**352-753-2156**

DECORATIVE WALLS • REPAIRS • RE-SEALS

**Free Estimates**

**No Deposits Required**

**\$25 Gift Card**

Installation of your choice OR 10% Off  
Pressure Wash or Re-Seal

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



## Healthcare Partners Family Medicine

1501 US-441 North, Ste 1704 | The Villages, FL 32159

**352-750-4333** ON SITE FINANCING AVAILABLE



**GRETTA ELLIS, ARNP**  
Over 10 years experience!

- Chronic Disease
- Gastro-Intestinal Disorders
- Alternative Medicine
- SIBO/Leaky Gut
- Bio Identical Hormone Replacement - BHT
- ER and Internal Medicine Experience
- Vaginal Tightening Procedure



**JACLYNN SOLA, LMT**  
Over 10 years experience!

- Raindrop Therapy-Aromatherapy
- Under Deep Tissue/ Sports Massage/Golf
- Cranial Sacral Spectra Vision
- Reiki Master - Tuning Forks
- Cupping for Pain relief and Lymphatic drainage
- Colonics
- Hot Stone Massage
- Body Scrubs/Wraps
- Reflexology/Foot Massage



**KARIN PANYKO**  
Licensed Aesthetician  
Over 13 years experience

- Micro Derm Abrasion
- Spa Facial/Galvanic (tightens and tones cheek muscles)
- High Frequency Therapy
- Light Therapy
- Facial Massage - Deep Tissue



**DR. NELSON KRAUCAK**  
Your Neighborhood Family Practitioner  
For Over 25 Years!

- Peptides
- Stem Cell Therapy
- Bio-Identical Hormone Replacement Therapy
- Erectile Dysfunction Therapy
- Chelation and IV Nutrient Therapy

**EXOSOMES:** The Next Generation in Regenerative Therapy and Stem Cell Therapy! The possibility of Repair and Restoration of Youthful appearance is within our grasp without the use of surgical interventions. Now we know the correct signals to send our cells.

**You Only Live Once - Live It To The Fullest!**  
Make Your Appointment Today:

**352-750-4333**

*\*Individual responses may vary.*

*Solid Waste continued from page 17*

**Suggested improvements ran the gamut of possibilities from:**

1. Keep the program as is,
2. Add more materials to the recycling program, even if it increases cost,
3. Reduce the number of materials collected, to control cost,
4. Discontinue the recycling program to reduce cost, and
5. Provide more education.

There was not a consensus about whether anything and everything should be done to maximize recycling regardless of the cost, yet agreement on not discontinuing the program.

**POA BULLETIN DELIVERY**  
 (Stop/Restart Date)  
**Email: [delivery@poa4us.org](mailto:delivery@poa4us.org)**  
**Call: 352-325-1540**

A question about how much more they were willing to pay suggests a threshold of around \$2 more per month, and that bulk pick ups should carry a separate charge. Thirty eight percent said they were willing to pay more than \$2 more per month to maintain the current waste and recycling program.

The full presentation and results can be found on **districtgov.org**. Select NSCUDD from the ‘Your District’ tab at the top and click on the “Solid Waste and Recycling Workshop” title in the middle of the page.

**Residents are encouraged to attend the November 4 meeting! ■**

MONTHLY COST PER HOUSEHOLD						
Year	Trash	Yard Waste	Recycle	Total Cost	Household Assessment	Difference
FY 2015 Actual	\$10.64	\$2.97	\$4.93	\$18.54	\$17.90	-\$0.64
FY 2016 Actual	\$10.50	\$2.90	\$5.22	\$18.63	\$17.90	-\$0.73
FY 2017 Actual	\$10.28	\$2.83	\$4.92	\$18.04	\$17.90	-\$0.14
FY 2018 Actual	\$10.56	\$2.94	\$5.29	\$18.78	\$17.90	-\$0.88
FY 2019 Budget	\$10.99	\$3.02	\$5.58	\$19.59	\$17.90	-\$1.69



# Better Vision for Veterans

**Hunt Cataract Specialists is proud to serve Veterans in the Villages as the preferred cataract surgery provider for VA Choice, PC3, and the Mission Act.**

**Now accepting new patients! If you have cataracts, and would like a clear picture of your eye health and treatment options, contact us today.**

- ★ Cataract evaluation and surgery in The Villages
- ★ Multifocal, enhanced focus depth, and astigmatism-correcting lens implants
- ★ iStent® glaucoma implant with cataract surgery
- ★ Complete eye exams / blurry vision
- ★ Medicare, UHC Villages, and other plans accepted



**Hunt Cataract Specialists**

**Call today or request your appointment online!**

**HCSVillages.com**

**(352) 571-6485**

Located in Palm Ridge Plaza across from Southern Trace Publix  
11938 CR 101, Suite 130,  
The Villages, FL 32162





# Gardening Spot

## Living Fences

by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

Living fences constructed of shrubbery, trees or flowering bushes is an attractive and environmentally sound way to define your property's boundaries, provide privacy and screen unsightly objects.

### Living fences have many attributes:

- provide privacy from street traffic and neighbors
- provide friendly havens for birds, butterflies and other desirable fauna
- create a sound barrier to reduce noise or act as a windbreak
- mask distant or unsightly objects.

In the Villages and in many communities like ours, any living fence must have approval from the Architectural Review Committee (ARC). Your application must include your site plan and landscaping choices. Please be aware that there may be height restrictions.

### Here's how to get started on your own living fence.

Define the boundary or location. If you're using the fence as a boundary marker, you'll first want to determine the precise location of your property line.

You need to know/find out:

- Are there any buried utility lines? (call 8-1-1).
- Check for irrigation heads and lines.
- Have I been approved by ARC? (Architectural Review Committee).
- What's the condition of the soil? (Get a soil pH test through your county agricultural extension service).

- Assess sunlight, soil composition and moisture conditions. You need to know these specific growing conditions in order to have the right plants in the right place.
- What's the fence's purpose? (Most living fences won't keep dogs out or children in.)
- Plants you choose should not be deciduous.

### Here are some popular plant suggestions to create living fences for our zone (9a).

**Viburnum Odoratissimum, also known as Sweet Viburnum**, is a fast growing shrub with large, leathery, dark green, glossy leaves and clusters of extremely fragrant, small, white flowers, covering the plant in springtime. It grows 6 ft or better and hot sun and poor soil is not a problem. There are no noticeable pests or diseases. Trimming to any desired height is no problem. Don't confuse it with *Viburnum suspensum* which is a dwarf variety.

**Japanese Boxwood *Buxus microphylla* or Florida Boxwood *Schaefferia frutescens*** are the only recommended boxwoods for our zone. The traditional boxwoods can't take our heat, rain and humidity. Japanese boxwood: easy care and cold hardy, it has small, thick leaves, with a slow rate of growth and a bushy habit. This is a dream for neat freaks and shrub sculptors. Since these boxwoods grow so slowly, plant them 2 feet apart. Florida boxwood: most are seen as small to medium-sized shrubs. Smallish leaves borne close together make the plant look similar to the well-known boxwood famous in English gardens.

### Clumping Bamboo such as Fernleaf Bamboo

***Bambusa multiplex***: Towering stands of bamboo are a lush and rapid way to create a natural fence. This bamboo grows quickly to 7-10 feet tall yet is not considered invasive. Some varieties of bamboo are invasive, so choose your plants carefully. Fernleaf is bushy and densely foliated and adds a nice tropical touch to the garden. It does have a hefty price tag. There is an annual bamboo sale at Kanapaha Botanical Gardens in Gainesville every winter.

**Hollies, *Ilex species***, are reliable, low-maintenance plants for Florida landscapes. Diverse sizes, forms, and textures exist, ranging from large trees to dwarf shrubs. Some hollies can be used as informal or formal hedges or as foundation plants, while others make beautiful accent or specimen plants. Many are valued for their colorful berries, which provide food for birds and brighten the fall and winter seasons. Several hollies are native to Florida and as we all know, natives are a good choice here.

**Simpson's Stopper *Myrcianthes fragrans*** is a beautiful native shrub, easily trimmed and maintained. Finely textured and glossy apple green leaves with little or no insect or disease problems. Tolerant of drought, wet soil and frequent shearing. Gorgeous fragrant, creamy white blooms in the spring, the flowers turning to red berries which songbirds like cardinals absolutely love.

And just like any other plant in your yard, your living fence will need to be fertilized, watered and pruned correctly to achieve the look and coverage you desire.

"Good fences make good neighbors."

For information on some more plant choices, go to <https://edis.ifas.ufl.edu> ■

# VETERANS DAY



NOVEMBER 11, 2019

Honoring ALL WHO served

Mike Collop **villagemover.com**



**Village Mover.com** 

20 years' experience, over 41,000 successful moves!  
We are the Good Guys with the black trailers  
**Satisfaction Guaranteed!**

CALL **352-751-2750** For a free quote  
**villagemover.com**

## PIPE DREAMS PLUMBING

**352-693-5387**



FREE ESTIMATES  
Water heaters  
Shower & Tub valves  
Garbage disposals  
Leak repairs

FULL SERVICE PLUMBING. LICENSED & INSURED. CFC1426720  
*Very dependable company and our family really appreciates your call.*

**DENTAL SAVINGS**

**FREE NEW PATIENT EXAM** (D0140)

**NEW PATIENT SPECIAL \$49**  
Reg. \$212 (IN ABSENCE OF GUM DISEASE)

**CLEANING BY HYGIENIST** (D0110)  
**COMPLETE SET OF X-RAYS** (D0150)  
**EXAMINATION BY DOCTOR** (D0150)  
**COMPLIMENTARY SECOND OPINION** (D0150)

10250 SE 167th Place Rd., Suite 3  
Summerfield, FL 34491  
(near The Villages® Community)

**(352) 245-0780**  
magnoliadentalclinic.com

*Emergencies Welcome  
Same Day Repairs*

**MAGNOLIA DENTAL**  
Financing with Care Credit 

The patient and any other person responsible for payment has the right to refuse to pay, cancel payment or be reimbursed for payment for any other services, examination, or treatment which is performed as a result of and within 72 hours of responding to the advertisement for the discounted fee or reduced fee service or treatment. Fees may vary due to complexity of case. This discount does not apply to those patients with dental plans. Fees are minimal. PRICES ARE SUBJECT TO CHANGE.

**Jettastone**  
— SOLID SURFACE —

**Solid Surface Factory Direct  
Groutless Shower Solutions**

Let us create a fully customized shower for your home using your color choice or custom colors.  
Our goal is to exceed your expectations.

Free in-home estimates.  
**jettastone.com 352-693-2481**

 **Pam Powell**

## Critter Sitter

Villages Resident  
**352-750-2420**

Very Reasonable Rates      Excellent References



A low-cost way to advertise a rental home to thousands of potential renters each month.  
**Just \$69 per year!**

**OurVillagesRental.com**

Rental Homes by Owner – Classified Listings

**POA BULLETIN DELIVERY (Stop/Restart Date)**  
Email: [delivery@poa4us.org](mailto:delivery@poa4us.org) | Call: **352-325-1540**



# Seniors vs. Crime

## Crowdfunding Scams

Crowdfunding is one way to support a project or cause that you believe in and get rewards for that support. But the project you're backing is only as good as the people behind it. Some dishonest people can take your money but produce nothing – no product, no project, and no reward.

According to Lisa Lake, a Consumer Education Specialist with the Federal Trade Commission (FTC), here's how crowdfunding works: People called "creators" ask for small amounts of money from lots of people to fund projects through websites like Kickstarter or Indiegogo. In exchange, creators offer rewards to contributors, like a product that the creators are trying to make. Sounds great...unless the creators don't create anything but profit for themselves!

In its lawsuit against a company called iBackPack, the FTC alleges people shelled out over \$800,000 via crowdfunding campaigns.

iBackPack said those funds would help it provide consumers with backpacks and shoulder bags with built-in batteries for charging mobile devices. But, according to the FTC, iBackPack's claims that bags would soon be going out to consumers were lies. What's more, the FTC's investigation found that the money the creators took in from their campaigns generally didn't go toward what they said it would. Instead, the FTC says, iBackPack's CEO pocketed a large part of the funds for his own personal use. And when people began to complain, the CEO allegedly threatened some of them – adding that he knew their addresses and other personal information.

If you're thinking about contributing to a crowdfunding campaign of any kind, take a minute to research the creator's background and reviews before you part with your hard earned money. For example, has the creator engaged in previous campaigns? How did those campaigns turn out?

### If you learn about a crowdfunding scam:

- Report it to the Federal Trade Commission.
- Report it to our state Attorney Generals Office at 866-966-7226
- Warn other people by commenting on the creator's profile on the crowdfunding site.

If you need assistance with understanding any aspects of Crowdfunding Scams, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. There is never a charge for their services.



Together  
We're Going  
Places™



LAMERS

The Passenger Professionals®

CHURCH AND  
CIVIC GROUPS

LOCAL  
SHUTTLES

AIRPORT  
TRANSFERS

CRUISE  
TRANSFERS

CASINO  
TRIPS

SPORTS &  
CONCERT  
TRANSPORT

ONE-DAY  
TRIPS  
AND  
MULTI-DAY  
TOURS

WORRY-FREE  
TRAVEL

352-461-0980 • GoLamers.com

Fla. Seller of Travel Reg. No. ST13202

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.

## NEW DISCOUNT PARTNERS:

### Airborne Tree Service

Airborne Tree Services offers POA Members a 10% discount on total lawn care covering mowing, lawn spraying, pruning, irrigation and tree service as well as pest control. Call Dwayne Sims at 352-817-1380 for a personalized quote.

### Oxford Unlimited Services

Oxford Unlimited Services offers POA members a 10% discount on Handyman Home Repairs, Weeding & Flower Bed Cleaning, Yard Debris, Junk & Trash Clean-ups/Haul OFF, Gutter Cleaning, Outdoor Bleaching, TV Mounting, Furniture Assembly; Welding Repair & Fabrication, A/C Filter Change, etc. NO JOB TOO BIG NOR TOO SMALL. Call Darin Fort at 352-530-9803.

### Villa Pinar Cuban Cafeteria

Villa Pinar Cuban Cafeteria offers a 10% discount to POA Members. Serves delicious and authentic Cuban Cuisine and Pizza. Located at 13685 S US Hwy 441, Unit 2, Summerfield FL. Hours: 8 AM – 5 PM. Serves breakfast and lunch. 352-347-8898.

## Distinguished Service Award

2018 Elaine Dreidame

## POA Hall of Fame

- 2017 Myron Henry
- 2016 Frank E. Carr
- 2013 "Class Action Five"  
Elaine Dreidame  
Bill Garner  
Joe Gorman  
Rich Lambrecht  
Irv Yedwab
- 2012 Joe Gorman
- 2011 Pete Cacioppo  
Betty Cunningham
- 2009 Dorothy Morehouse-Beeney  
Vinnie Palmisano
- 2008 Ray and Lori Micucci  
Win Shook
- 2007 Rose Harvey  
Dorothy Hokr
- 2006 Charlie Harvey  
Carol Kope  
Frank Renner
- 2005 Sadie Woollard
- 2004 Russ Day  
Eva Hawkins  
William Rich, Jr.  
Glen Swindler  
Jean Tuttle

## The Property Owners' Association

8736 SE 165th Mulberry Lane,  
PMB 111, The Villages, 32162

## 2019 OFFICERS

President.....Cliff Wiener 418-7372  
V.P.....Jerry Ferlisi 391-5261  
Treasurer.....Donna Kempa 716-445-4008  
Secretary.....Reb Benson 874-0179

## Directors

Vicki Alkema ..... 941-587-4150  
Ken Copp ..... 751-0086  
Andrew Curtis ..... 315-0333  
Tita Dumagsa ..... 391-4828  
Cathy Peppers ..... 633-5667  
Bill Schikora ..... 552-1059  
Peg Tackett ..... 775-4837  
Sal Torname ..... 350-2218

## POA STAFF

Membership ..... Bill Schikora 552-1059  
IT Tech ..... Ken Copp 751-0086  
Bulletin Editor Deb Butterfield 219-508-6863

POA Email [poa4you@gmail.com](mailto:poa4you@gmail.com)

POA Website [poa4us.org](http://poa4us.org)

NEW POA Telephone 352-418-7372

## POA SPEAKERS AVAILABLE

For Your Group or Club.

Call **Cliff Wiener**  
POA President  
352-418-7372



**352-512-1312**  
**SERVICES**

- Residential Painting
- Commercial Painting
- Epoxy Garage Finishes
- Driveway Finishes
- Pressure Washing
- Handyman Services
- Residential Cleaning
- Commercial Cleaning
- Post Construction Cleaning



# 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.



**The Villages** 352.259.2200 / **Ocala** 352.732.0277  
**Timber Ridge** 352.861.2400 / **Inverness** 352.726.3400  
**Lecanto** 352.527.0106 / **RBOI.com**

**Norman H. Anderson M.D.**  
 Radiation Oncologist | CEO

