



POA Bulletin



POA4US.org

DECEMBER 2020

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GENERAL MEMBERSHIP MEETING

December 15, 2020 • 7 P.M.

Everglades Recreation Center

Speaker: District Manager Richard Baier

Face Masks REQUIRED

Social Distancing Requirements will only allow limited number of people to attend.

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INSIDE THIS ISSUE:

Bicycle Safety

Seniors vs. Crime Asks: Who Do You Trust?

In Case You Missed It



2020: What a Long, Strange Trip It Has Been!

And one we would like to have come to an end. No one could have predicted that 2020 would quickly turn into one of the most challenging years in modern history. Yet by mid-March, the entire world, the U.S., and The Villages was experiencing closures, furloughs & layoffs, sickness and even death.

By mid-November, The Villages had 939 positive Covid-19 cases reported, and like most communities around the country, the numbers continue to rise at alarming rates.

The POA led the way by being one of the first major Villages Lifestyle Groups to cancel its meetings, starting in March and continuing through September. District Government also took strong measures when, following the guidelines of the CDC, it closed recreation centers, pools, District offices, and virtually everything but golf. Not surprisingly, golf rounds are at a record number for the year. Most Community Development Districts (CDDs) and committees did not meet during March and April. The POA even suspended one month of publication of the Bulletin in May as everyone tried to grapple with how to behave in this historic pandemic.

The Bulletin was back in production in June with less advertisers and pages, and board meetings were held virtually in order to continue the POA's important work on behalf of the residents. There were significant upcoming primary elections and actions by the Developer and

Amenity Authority Committee that would have sweeping impact on parts of our Villages that were never anticipated.

Elections and Republican Shenanigans

After the Sumter County Board of Commissioners voted for a 25% increase in the property tax millage rate in 2019 – which they continued to insist was a long overdue adjustment, not an increase – the POA helped launch the Fair Government 4 Sumter (FG4S) initiative. Under the leadership of Reed Panos, FG4S officially launched as a Political Action Committee and set about the work of supporting candidates who would run against longtime (Developer-backed) incumbents in Sumter County Districts 1, 3 and 5. Gary Search, Craig Estep and Oren Miller stepped up and despite the odds won by 2-1 margins.

The Sumter County Republican Club attempted to manipulate the election by putting write in candidates, Steve Prince (chair of the "Club") and Pete Wahl (former District Manager) on the ballot. This would have kept anyone not

2020 continued on page 2

Mission Statement

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.

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.

Goals 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	

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.

The *POA Bulletin* is published monthly by the Property Owners’ Association of The Villages, Inc. Articles represent the opinion of the POA or the writer, and Letters to the POA postings represent the opinions of the writers. Care is taken to ensure that facts reported herein are true and accurate to the best knowledge of the POA and are taken from reliable sources. The POA assumes no liability for any information published, opinions expressed, or delivery to any person or location. The POA does not endorse or recommend the products or services of any advertiser or discount partner. All publication rights are reserved. Publication or reprinting of any material contained herein is by written permission only. The POA reserves the right to remove and/or discontinue any advertisement or advertiser from its *POA Bulletin* at any time at its sole discretion.

Ousted continued from page 1

registered as a Republican to vote in the primary. The POA called them out on their tactic and encouraged voters registered as Democrats or No Party Affiliation to change their registration to Republican for this one primary and then change back after the election. Hundreds did just that, further enraging the “Club.”

Their next last-ditch effort was to send an email that attacked Fair Government and the POA. Here are some of their outrageous statements:

- “Fair Government for Sumter is nothing more than a Democrat and Property Owners Association (POA) propaganda organization. They, as well as the POA, have endorsed three anti-Republican, anti-Developer candidates for County Commission.”
- “No amount of fake news about big increases can fool smart Republican voters – we know that our taxes have come down for almost 20 years – THAT IS A FACT. We also know that our COMMISSIONERS ARE LOWERING TAXES AGAIN. THAT TOO IS A FACT.”
- “The POA does not speak for the majority of the Homeowners in The Villages. They are consistently negative about our community and the Developer. I have never seen any positive recommendations come out of this organization - only complaints and criticisms. Most Villagers are tired of their negativism and the last thing we need is their sky-is-falling, blame-the-big bad developer attitude running our entire County...”

The POA was honored to have been given so much credit in this desperate attempt by the Republican Club but recognizes itself as a simple “Champion of Residents’ Rights,” and a truth teller. It is not “anti-Developer” but is independent of the Developer’s influence. The POA believes that if you give people factual information and listen to their concerns, they are fully capable of reaching their own conclusions – as they did when they ousted these longtime politicians.

Amenity Authority Committee (AAC) Backs Down to Developer Ultimatum

Residents were unnerved when, in August, the AAC voted to change the status of some 286 remaining Developer Amenity Units from independent or assisted living to age-restricted multi-family, paving the way for the Developer to construct apartments on the site of the former Hacienda Hills Country Club, which he had torn down the previous month.

The POA condemned the AAC’s actions when Committee member Don Deakin who cast the only vote against the change revealed that AAC members were called individually to secret meetings in May with District Manager Richard Baier and The Villages Vice President Gary Lester. The purpose of the meetings was to issue a Developer ultimatum that the AAC either authorize the change or they would build an overflow parking garage for the hospital on the site.

Committee member Carl Bell made the case that the AAC doesn’t get a say in what the Developer builds on his private property and that their only concern is to provide amenities for residents, which the Developer said he would do. The AAC didn’t ask for details about the amenities that were named – resort style swimming pool, sports courts, walking trails – or ask residents what they wanted or if what they were being offered was worth having apartments in their neighborhood. They even gave the Amenity Unit revenue to the Developer – taking away some half million dollars annually that they could have spent on resident projects of their choosing. And they didn’t ask for any details about the apartments – how many, how tall would the buildings be, what buffering from the neighbors, nothing. Instead, they bought into the ultimatum despite the pleas of some 300 residents who attended the one and only meeting on the subject, paving the way for the next action of the Developer which was to rush through land use changes with the outgoing Sumter County Board of Commissioners.



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2020 continued from page 2

The POA believes the AAC failed its residents when it did not recognize that they held all the cards – the Amenity Units that the Developer desperately needed in order to make apartments attractive to potential renters. Would he have really put up a parking garage at a cost of millions of dollars with minimal financial gain? Mr. Lester told the AAC members that the Developer would not negotiate on the matter. The AAC could have and should have responded in kind.

Don Deakin should be held up as a hero to the residents he serves. He exposed the secrets, asked questions about what they were getting, and asked to table the topic until more information was forthcoming. He too was summarily dismissed by his colleagues.

Apartments in Lake Sumter Landing, Spanish Springs, and Buffalo Ridge

Once the Developer had the Amenity Units in hand, a bigger picture of where apartments might be located was revealed to include second story spaces in Lake Sumter Landing

and Spanish Springs commercial buildings, yet nothing of this was mentioned to the AAC. These plans only came to light when paperwork was filed to change land uses with the Lady Lake and Sumter County Commissions.

The Villages pointed to a 2018 Housing Study that concluded there is a need for multi-family housing in Sumter County, and that The Villages' proposal would address that need.

The POA looked at that study and concluded that workforce housing may be warranted in locations on the periphery of The Villages and that apartments in the town squares probably has some merit. However, the POA does NOT believe that multi-family units should be allowed in existing single-family residential areas such as Hacienda Hills and opposes any change in zoning that would allow that type of development.

At the second public hearing held in October before the Sumter County Commissioners, the Developer took a decidedly different tone, offering more information and acknowledging that it has a “rebuilding of trust” with the residents that they will work very hard on.

The Developer’s representative Marty Dzuro revealed plans for a new hospital campus, a new charter school campus, and a new family housing neighborhood.

The POA continues to believe that if the Developer would be more forthcoming in his plans and vision, stopped the secret meetings and ultimatums, and made a renewed pledge with residents to work together to “continue the dream” that was created by the founders of this great community, residents and even the POA could get behind some of these changes. Even if it means the vision is a little different than what residents originally bought into.

District Elections

The POA continued its work in supporting candidates who will represent the interests of residents, and helped Donna Kempa, POA Board member and Treasurer, win the landowner election for District 3 on the AAC, and Reed Panos, head of the FG4S, win his seat on the CDD 5 Board of Supervisors.

The POA is committed to helping identify candidates for positions as they become available.■

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Seniors vs. Crime: Who Do You Trust?

More people than we should, according to Steve Renico, Region 4 Director for Seniors vs. Crime, who spoke at the November POA Membership Meeting. Seniors vs. Crime has been fighting fraud in Florida since 1989, with the first Villages office opening in 2002. There are forty offices in Florida and now four offices in The Villages. According to Mr. Renico, the Sumter County office is busier than any other in the State. From January – October 2020, the volunteers have worked on 680 cases. Volunteers have worked nearly 9,000 hours and recovered \$504,662 for complainants!

Why are Villagers such easy targets? Mr. Renico suggests that The Villages is a “Target Rich Environment.” We are victims of our values/generation, where your word is your bond, a handshake seals the deal, people are true to their word, and nothing bad can happen here – this is The Villages.... Simply put, and, sad but true, we trust too much. Scammers obviously think we're rich with our nice houses, golf carts and party atmosphere. Mr. Renico says we are too easy to take advantage of because we let our guards down. He advises we should be less trusting and more cynical. He also said that Florida is a BUYER BEWARE state, with few laws to protect individuals and most laws protecting the business. However, there are also strict licensing laws for certain business types – any trade, really, and you should check that a business has the appropriate licenses and insurance before you hire them.



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- The business that advertises its services in The Daily Sun. Just because a business advertises in a reputable newspaper doesn't mean it is a reputable business. It is YOUR responsibility to check references, licenses, insurance, and any quality claims.
- How about the handyman who offers to install 2 new wall outlets in your house for half of what an electrician charges? He has done lots of work for your neighbors. Electricians are required to be licensed by the State of Florida. You should ask for the license number and verify through the Department of Business and Professional Regulation that it is valid and up to date.
- The landscaper, weed picker, or pest control guy who will knock off 40% if you sign up now and pay a year in advance. You should NEVER pay in advance and should ALWAYS check with Seniors vs. Crime before signing any contract!
- The air conditioning company that calls and offers to clean every air duct in your home for \$39.95. According to Mr. Renico, air ducts don't need to be cleaned! In fact, in most cases, this company will inevitably “find” mold and try to convince you that it needs to be remediated, often costing hundreds of dollars.
- The tree trimmer or landscaper who advertises that he is “Licensed and Insured?” You will not know for sure unless you ask for a copy of both and verify the licenses and insurance really exist.
- The electrician who drives a plain pickup displaying his company's name. Again, this is a profession that requires licensure by the State of Florida.
- The driveway pavers who did such a nice job for your neighbor. While it feels right to trust someone who did a good job for a neighbor, it doesn't guarantee they will do a good job for you.
- The house painter who needs 40% down so he can buy your paint. If the painter needs you to give him money, he is likely not a very solvent business.
- You should NEVER pay in advance, as it is more likely than not that the service will never be completed.
- The guy who comes to your house to test your water for free and then informs you the water is tainted. Water in The Villages is not tainted! It is regularly tested and treated according to water permits and laws. He is just trying to sell you unnecessary treatment products.
- The investment professional who advertised 6.5% return on your investments, but you have to hurry because these deals don't come along very often. You've seen his advertising in the newspaper. Again, advertising is not a guarantee, and, moreover, no investment professional can “guarantee” a rate of return.
- A young man named Kevin calls from Microsoft and they have noticed your computer is running slow and may have a virus. For a quoted fee, he can fix the problem and your computer will run much faster. You need to give him access to your computer and he promises to fix it in less than 30 minutes. Don't do it! This person is just trying to gain access to your computer and personal information and trying to get a credit card number from you!
- You get a desperate call from your grandson who's in jail in Mexico and needs bail money of \$3,000 sent to him. What kind of a grandparent wouldn't help their grandson? Never send money or gift cards in response to a call like this. Find out where you family member is and refuse to cooperate!

Trust continued on page 8

POA General Membership Meeting Open Forum

Each POA General Membership Meeting features a Forum for residents to ask questions. We try our best to provide answers. If we don't know the answer, we'll find out. Sometimes there isn't a good answer, and we know that is frustrating. It seems like a long time since we've been able to take questions from our residents and we were pleased that people had issues on their minds in November.

Q Why is there not some kind of bar code or device that can be placed in the window instead of the card we have to use to make the entrance gate arms go up?

This is a question that pops up from time to time. It is basically an issue of resource allocation. The current technology on the gate arms does not allow an upgraded version of entry. Residents can always lobby their Community Development District Boards indicating they are willing to have money allocated for an upgrade. But honestly, it is unlikely to happen.

Q Are there any updates about reducing the costs for the printed weekly Recreation News?

The District has promised it is undergoing a comprehensive planning process for resident communications, which will include the Recreation News. In the meantime, the Recreation and Parks Department has installed "digital billboards" in the regional recreation centers. If they are well received, they may be expanded to other centers.

Q How can we find out the daily statistics of Covid-19 cases specifically in The Villages?

Villages-News.com reports the numbers every day and breaks out cases located within The Villages. You can also drill down on the Florida Department of Health website at **floridahealthcovid19.gov**. As of November 18, the Dashboard for the zip codes in The Villages showed 425 cases in 32162; 591 cases in 32163; and 18 cases in 32159. ■



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Trust continued from page 6

Prevention is key and reporting if you've been scammed is a MUST. Prevention Tips:

DO NOT PAY IN ADVANCE! If you pay before the work is completed/started, it's hard to get it back.

If a contract is involved, READ THE CONTRACT! Get a start date and completion date. Insist on everything you want to be listed in the contract.

DO NOT EVER GIVE OUT FINANCIAL/ PERSONAL INFORMATION DURING AN UNSOLICITED CALL. Include e-mails in this as well. You are talking to a stranger – DO NOT give them what they ask for! Better yet, if you don't know who it is, don't answer the phone or respond to the email!

ALWAYS BE WARY of large down payments.

ALWAYS GET MORE than one bid.

ALWAYS CALL Seniors vs. Crime before signing a contract. Check with us first!

ALWAYS GET references.

ALWAYS GET receipts if subcontractors are involved – avoid a LIEN.

DON'T be fooled by "licensed and insured."

Mr. Renico said that Seniors vs. Crime services are free. All monies recovered come back to you. You can speak to a peer in confidence. They will work hard on your behalf. Recovery is not guaranteed, but their best effort is. If you need any assistance, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime offices are currently not accepting walk-ins, but you can call for an appointment and they will meet you outside. There is never a charge for their services. Seniors vs. Crime contact information can be found on page 18. ■

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

CDD 7 Continues to Look for Independent Attorney

Members of the Community Development District 7 (CDD7) Board of Supervisors rejected the one applicant it received in response to its request for proposals seeking a new attorney to represent the CDD Board. The Board determined the applicant did not have the qualifications it was seeking. Supervisor Jerry Vicenti brought forward another firm and asked that they be contacted for consideration at the next meeting.

In other action, the CDD finalized its rule allowing only one anonymous complaint per contact to the Community Standards office, in effort to keep trolls from canvassing neighborhoods looking for violations. CDD 7 Supervisors expressed skepticism that the action of the CDD 5 Board of Supervisors elimination of anonymous complaint system would work.

POA Board Members Take Seats on AAC and PWAC

POA Board member and Treasurer Donna Kempa won the landowner election for the District 3 Seat on the Amenity Authority Committee, and POA Vice President Jerry Ferlisi was appointed to represent Community Development District (CDD) 5 on the Project Wide Advisory Committee. These two committees play key roles in administering the amenity funds paid by residents for recreation amenity facilities and programs.

First Responders Recreation Center

An update on the First Responders Recreation Center will be on the AAC agenda for the December 9 meeting held at Savannah Center at 9 A.M.

FY 20-21 Capital Projects Set to Begin

A new fiscal year means a new budget and the beginning of capital projects that were approved. Following is a partial list of what Villagers can expect to see:

Recreation Amenity Division – projects North of CR 466

First Responders Recreation Center - \$6.5 Million allocated from Settlement Funds. The project is in the Design/Engineering phase, with construction expected to begin in March 2021.

Paradise Recreation Center Renovation – \$1.232 Million allocated from Settlement Funds for design. Project is on hold until First Responders project is substantially complete.

Mulberry Dog Park Shade Structure - \$130,000 from General R & R (Repair & Replacement) with possible start date in December 2020.

Silver Lake Golf Course Renovation - \$500,000 from General R & R. Bids will be issued in December. Expected construction and grow-in period is April 1 – October 1. Updates will be posted at the course starting shack.

Sumter Landing Amenity Division – projects South of CR 466 and North of CR 44

Brownwood Wood Shop - \$3 Million from working capital. Completion anticipated in January 2021.

Project Wide Capital Projects – South of CR 466

Lake Miona Walking Trail - \$18,000 from working capital. To begin December 2020 with completion in February 2021.

Morse Island Revetment - \$130,000 from working capital for design. Project continues to wait for water levels to go down at Lake Sumter.

A variety of other capital maintenance projects are also scheduled throughout The Villages districts including fence replacement, greens and tees renovations at some golf courses. ■



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Cyclists Don’t Want to Be a Hit with Drivers

By John Komoroske, Past President
Sumter Landing Bicycle Club

Within a week, two drivers hit bicyclists and fled the scene, leaving three bicyclists severely injured.

Two of the three cyclists got out of the hospital in a few days, but the third is still working hard through a very rough recovery.

The drivers have both been apprehended and can be charged with felonies, facing up to 15 years imprisonment, depending on the severity of the injury. These events left Villagers shaken and reminded us of how everyone must safely share the roads and multi-modal paths with bicycles, golf carts and pedestrians.

Because bike safety in The Villages is now on everyone’s mind, this article updates the advice we published in the POA Bulletin in 2017.

One big change worth noting first: many cyclists now ride with high definition cameras front and rear so law enforcement can witness dangerous driving and identify the drivers. Not surprisingly, camera use is growing even more after the two hit and run incidents.

Motorists and cyclists don’t always enjoy each other’s company on the road. Both want to share the road with the other safely, but they see the road differently. One group rides the roads sitting in a 4200-pound motor vehicle powered by a 200 hp engine, the other group rides those same roads sitting on a 25-pound bike powered by a 175 lb. human. When bikes and cars hit, we all know who is going to have a few problems with their paint, and who is going to have a lot of problems with their pain.

So how do we minimize these paint and pain problems? By being aware of what the other guy is trying to do and being predictable with what you are doing.

Almost all cyclists are motorists but not all motorists are cyclists. The tips below are geared mostly to help motorists understand what’s going on with cyclists, so they don’t hit them, but they also remind cyclists how to behave if they want to stay safe in traffic. Let’s start with

Tips for Motorists

Drive Smart. When encountering cyclists slow down. Don’t tailgate, especially in bad weather, when bikes are less stable. Recognize that cyclists may need to avoid hazards – like debris, road holes and cracks – that don’t bother motorists but can knock bikers down. Give them space to maneuver, and especially to stop.

Yield to Cyclists. Most motorists are surprised to learn that US roads were originally paved to accommodate bicycles, not cars. Bicycles are vehicles under Florida Code Section 316.003 (2) – as well under the law of every state in the US – and have full legal use of the roadways, including right of way. They are also entitled to use the full lane if there is no bike lane. Allow extra time for cyclists to get through intersections and roundabouts – you just step on the gas, but their driver is also their engine. And don’t stop when you are in the roundabout to let cyclists enter. They don’t want you rear-ended and will gladly wait their legal turn to enter.

Pass with Care. Before passing a cyclist, wait for safe road and traffic conditions. (Yes, you can cross a double yellow line – when it’s safe – to pass a slower moving cyclist obstructing your lane). When passing, leave at least 3 feet between you and the cyclist – moving into the other lane is even safer – and look back before returning to your lane. On four lane roads like Buena Vista and Morse, move over to pass in the other lane.

Look Out. Scan for cyclists in traffic and at intersections. Try not to honk your horn close to cyclists – the blast can surprise them into a wreck. “Dooring” a cyclist is entirely avoidable by just looking back before opening your door, especially when you are parallel parked.

Accidents continued on page 14



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Accidents continued from page 12

Want to discuss safe cycling at one of your club meetings? The Sumter Landing Bicycle Club can provide League of American Bicyclists certified instructors to discuss bike and driver safety. Email me at john.komoroske@gmail.com and I’ll set you up.

Now that we’ve alerted motorists how to deal with cyclists, let’s put the bike shoe on the other pedal and cover how cyclists need to deal with motorists.

Tips for Bicyclists

Know and follow the rules. The rules of the road are for everyone using the road. They exist to make us all predictable to one another. Here are the basics:

- Bicycles are vehicles in Florida and every other state.
- Always ride the same direction as traffic.
- First come, first served.
- Yield to traffic before entering a road or roundabout.
- Yield to overtaking traffic when changing lanes.
- Obey traffic control signs and devices, including gates.

Ride Big. Most roads in The Villages have lanes that are not wide enough to be safely shared by cars and bikes side-by-side. Ride your bike on the right side of the lane 3 to 4 feet from the edge of the road or solid line. This keeps motorists from squeezing past you in your lane and gives space for you to avoid a hazard.

Communicate. Communication makes you predictable. Make eye contact with motorists so they know you see them, and you are about to do something. Use hand signals for left and right turns as well as slowing, stopping and lane changes. When motorists know what you want to do, most of them will let you do it.

Be Visible. Ride with brightly colored, high contrast clothing. Use blinking lights and reflectors day and night. Riding with a group – like the Sumter Landing Bicycle Club – greatly increases your visibility to motorists, cuts down on accidents and provides multiple witnesses if there is an accident.

Consider your safety. Always wear a properly fitting helmet, no matter how short the trip – it cuts head injury risk in half. Use a rear-view mirror. Hydrate and never overlap the wheel of a rider in front of you.

Whether you’re pushing on a gas pedal or a bike pedal, using these tips can help all of us get along on the roads as we get along with our lives.

John Komoroske is past president of the 900+ member Sumter Landing Bike Club that you see riding The Villages roads every morning but Sunday and Thursday. ■

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We are in the process of trying to locate another suitable location so that we can hold an event some time in 2021.

Again, we apologize for the inconvenience.

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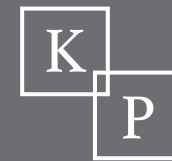
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Evergreen Traditions of the Season

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener mrsanneo4@gmail.com

Tis the season to decorate with evergreens –pine, holly, mistletoe, ivy. They make our homes look cozy and warm even though here in North Central Florida we use the fake stuff maybe because it’s just too hot! Did you know these evergreens are chock-full of ancient symbolism?

In winter, when the days are shorter, our ancient ancestors believed that because some trees and bushes stayed green and alive when other plants appeared brown and dead, they had the power of life. Primitive European tribes hung evergreens over their doorways to greet wandering winter spirits, hoping to receive good health and good fortune in return.

Early Romans decorated their temples with evergreen boughs during the celebration of Saturnalia. This holiday, which takes place from December 17th to the 23rd, or the Winter Solstice, honors Saturn, the god of agriculture. It is a tradition of great merry-making and gift exchanging and is a predecessor to many of our Christmas traditions.

The Christmas tree’s exact origins are somewhat disputed, but many aspects of the tradition can trace their beginnings to Celtic, Germanic, and Viking traditions. Celtic Druids decorated evergreen trees with fruits, nuts, and coins during the onset of winter to ensure a fruitful coming year. In these ancient cultures (as in many cultures worldwide), trees (especially evergreen) were venerated as symbols of nature’s cycle of rebirth.

It was perhaps during the Victorian era in America that the fir and pine we commonly use today became popular. These, together with hemlock, yew, bay, and spruce, were made into lavish arrangements. Another tradition of the 19th century was to use these greens to form wreaths, stars, and crosses to decorate graves at Christmas.

If you’ve ever wondered about the meaning behind the carol, “Deck the halls with boughs of holly,” in ancient times holly was considered magical and sacred because it bared shiny leaves and red berries during the middle of winter. It could even ensure good dreams if hung over the bed. It was often hung on doors to chase away evil spirits, or else to catch them with the prickly leaves. It was believed by Celtic people that the undersides of their leaves were a place for fairies to find shelter and that the fairies would be kind to any homeowner who hung holly branches.

Stealing a kiss comes to mind when one thinks of mistletoe. If you look up into older (mostly) oak trees, you can see the round ball-shape of the mistletoe growing there. It gets there because the berries will go through a bird’s system and end up on a branch. It is a “hemiparasite” which

means it takes from the tree, not killing it entirely, while making its own chlorophyll. Mistletoe was especially important to ancient Druids and Scandinavians because it was a symbol of love and forgiveness. Mistletoe was also thought to have magical powers of fertility and new life. It was believed that mistletoe was so sacred it could not touch the ground, so it was caught in blankets as it was cut down from the tree tops. The tradition of kissing beneath the mistletoe became fashionable during England’s Victorian era.

The song “The Holly and the Ivy” has its roots in an English tradition from the Middle Ages. The soft ivy was twined around the more prickly holly in arrangements. Not only was this for aesthetic purposes, but the holly symbolized males and the ivy females.

The use of ivy as a decoration once again dates back to Roman times, when it became associated with Bacchus – the god of good times and revelry. Ivy symbolized prosperity and charity, and so for early Christians it was used during Christmas – a time to celebrate good times and to provide for the less fortunate. If ivy was growing on the outside of houses, it was thought to prevent misfortune. If it died, though, this was a sign of approaching financial problems.

Decorating your home with evergreens has its roots in the folklore of yesterday, but today we can appreciate their meaning as we use them to set the stage for the holiday season. Happy Holidays! ■



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If you have any difficulty you may contact our help desk by emailing helpdesk@poa.org and someone will get back to you. ■

POA Needs More Volunteers Like... Bob & Carole Muscle!

The Muscles have been members of the POA since moving to The Villages more than 15 years ago and have volunteered at POA General Membership meetings for the last 5 years. They sell the 50/50 raffle tickets before every meeting. Why do they do it? Because they believe in what the POA does and they enjoy meeting other Villagers every month.



The POA appreciates the Muscles and all of its volunteers, and could use more help in these areas:

- Staff our Helpdesk to help members with account login issues
- Call members for whom we have detected incorrect contact information
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Please contact the POA Volunteer Chair, Tita Dumagsa at titad@poa4us.org, or go to **POA4US.org** and click on 'Volunteering' at the top to submit an application. ■



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Top Tips For Avoiding Holiday Scams

SENIORS VS CRIME

Now that the holiday shopping season is in full swing, scammers are shopping too, looking for people to separate from their money. Seniors vs. Crime already gave you some tips for happy holiday shopping last month, but here are some tips to help you outsmart those bah-humbug scammers and donate safely.

Online shopping? Pay by credit card. Credit cards give you extra protection for most online purchases. And many cards offer benefits, like protection for returns and purchases. If unauthorized charges pop up on your statement, you’ll be able to dispute those charges. Credit card protections can vary so check with your issuer to understand all of your card’s protections.

Buy gift cards for gifts, not for payments. Gift cards are a great answer for the teenager in your life. But they’re also a scammer’s favorite way to steal your money. Anyone who contacts you and demands that you pay them with a gift card, for any reason, is always a scammer. Report gift card scams directly with the card issuer, then report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint). Learn even more at [ftc.gov/giftcards](https://www.ftc.gov/giftcards). This site will also give you a list of card issuer phone numbers and emails.

Research charities before you donate. With the generous spirit of the holidays, and with year-end fundraising at its peak, ’tis the season for donations. Make sure your donation goes where you want it to, not into the hands of a scammer. If someone calls, asking you to give to a charity, don’t let them rush you into making a donation. Instead, research the charity to make sure your donation counts.

Wishing you happy and safe holidays from your friends at Seniors vs. Crime!

If you need assistance with understanding any aspects of avoiding holiday scams, contact the nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime also has a Speakers Bureau that will gladly come to your club, church or group to speak about scams. Volunteers’ at all four offices are ready, willing and able to assist you. Seniors vs. Crime can be reached at:

**The Fruitland Park Police Department Annex
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**The Marion County Sheriff’s Office in The Villages
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**The Sumter County Sheriff’s Office in The Villages
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**The Wildwood Police Department Annex at
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