



# POA Bulletin

**POA4US.org**

**JANUARY 2021**

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## GENERAL MEMBERSHIP MEETINGS NO MEETING IN JANUARY

In anticipation of the continued surge of cases of COVID-19 after the holidays, the POA has cancelled the January Membership Meeting. We are hopeful that the rollout of the vaccine will be swift and successful, allowing us to return to our more normal lives.

**Stay connected at POA4US.org.**

## POA Watch List for 2021

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. Be assured, the POA will be acting as your "Champion for Residents Rights," as we have since 1975. Our Board members always have an "ear to the ground" and many serve in key roles on Community Development District Boards and committees (AAC and PWAC) enabling them to anticipate and learn about issues as they occur.

## SHREDDING EVENT

**NEW  
DATE!**

**DATE:**

April 10, 2021

**LOCATION:**

Wildwood Community Center  
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**TIME:**

9 AM – Noon

**FREE Ticketed event  
for POA members.**

Ticket & POA Membership Required.  
For ticket information visit  
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### Here is the POA "Watch List" for 2021.

#### Sumter County Commissioners.

Since three new Commissioners were seated in November after defeating long-time Developer supported incumbents, the Sumter County Commissioners are digging into substantive issues that were at the root of citizen outrage after the 25% property tax increase in 2019.

Issues that Commissioners will look at in Workshop sessions that started in December 2020 include:

- Reversal of OneSumter
- Road and other Impact Fees
- Other available revenue sources
- No Kill Animal Shelter

#### Apartment Developments in The Villages.

This issue especially drew the ire of residents in the Hacienda Hills Country Club community, when the Developer tore down the Country Club and pool and then held secret meetings with members of the Amenity Authority Committee to strong-arm them into changing the designation of 286 available Amenity Units to include age-restricted multi-family (apartment) units. After two public hearings held before the Sumter County Commissioners in November, prior to newly elected Commissioners being seated, the Developer also won approval to change the land use allowing apartments.

Also included in the Developer's proposals are converting second floor retail and office building space in Spanish Springs and Lake Sumter Landing to apartments. The Spanish Springs apartments are under consideration by the Lady Lake Commission.

For the first time at the second public hearing, the Developer's representatives also suggested apartments might be constructed in the Buffalo Ridge area.

*Watch List 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.

*Watch List continued from page 1*

Promises were made to work with the residents in the Hacienda Hills neighborhood to ensure adequate buffering and to address other resident concerns.

**Amenity Units.** Amenity Units represent the lucrative money stream for rooftops and/or apartment units that pay for amenity facilities. When rooftops or apartments pay amenity fees it allows those residents to access all of the amenity facilities throughout The Villages. How does the Developer obtain Amenity Units? They have been negotiated in agreements made with the AAC/Villages Center Community Development District (VCCDD) and/or the Sumter Landing Community Development District (SLCDD.) Without Amenity privileges, the Developer’s proposed apartments have much less value for a renter resident, making the project much less financially viable for the Developer.

We will examine this issue closely, so residents understand how the situation with these apartments occurred and who has ultimate control over granting Amenity Units.

**Project Wide (Fund) Advisory Committee.** Issues are beginning to percolate among various CDD Boards with respect to agreements that have been made to add various new CDDs into the Project Wide system. CDD 7 is in the process of hiring an independent attorney for its Board to represent them so they can explore whether that Board was coerced into signing the last agreement. Other members of PWAC have questioned whether new infrastructure, specifically multi-modal paths south of CR 44 for which they may become financially responsible, is being built to the same standards as north of CR 44.

How do new CDDs get added to PWAC and what are the financial ramifications? What revenue do they bring and what costs? How are items added to “Exhibit A”, the list of what is covered in the Project Wide shared funding?

As The Villages continues to grow, and the Developer chooses to invest more on amenity facilities instead of infrastructure like multi-modal paths, what will the financial impact be once

the infrastructure is added to the Project Wide funding list?

**Changes to Anonymous Complaint Processes.** CDDs 5 and 7 have each adopted different approaches to changing the anonymous complaint system for reporting deed compliance violations. Residents have repeatedly expressed anger over “trolls” who visit neighborhoods and make multiple anonymous complaints at a time. District 5 has eliminated the ability to make an anonymous complaint, while CDD 7 will only allow one anonymous complaint at a time.

Time will tell whether either or both have an impact on the deed compliance complaint system.

**Amenity Development South of CR 44.** The Developer has always held development plans close to the vest, releasing information very sparsely. The POA has often encouraged a more open presentation of plans so that residents don’t speculate (often inaccurately) what will and won’t be built.

Gary Morse set out criteria long ago as to how many golf courses, recreation centers and other amenities would be built based on the number of rooftops in a new area. Is this still the criteria that is used? The POA recognizes that times change and that newer and younger retirees may be looking for different types of amenities. Until the pandemic hit in 2020, golf was decreasing across the country, suggesting perhaps a change in the number of golf courses needed. What are newer retirees looking for instead? More eco-friendly opportunities such as nature trails and the new aviary in CDD 13 that just opened? More family-oriented opportunities such as playgrounds and resort style pools?

The POA will revisit the Gary Morse criteria and attempt to talk to the Developer about what changes might be expected in the newer areas.

**Reserve Funding.** Every CDD, the AAC, PWAC and NSCUDD have reserve funds. Residents may be surprised to learn how much. The POA will explore this issue in 2021. ■



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## POA General Membership Meeting Open Forum

Each POA General Membership Meeting features a Forum for residents to ask questions. We try our best to provide answers. If we don't know the answer, we'll find out. Sometimes 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 December.

### What is the POA's position on apartments at Hacienda Hills and Spanish Springs?

The POA is opposed to apartment development in existing residential neighborhoods such as Hacienda Hills. The POA believes that second floor apartments in town squares is an interesting opportunity to explore and is more favorable than residential areas.

### What is the issue that has come up recently about how multi-modal paths are being built south of CR 44?

The issue is that the new paths being constructed south of CR 44 do not have ribbon curbing and are likely to deteriorate more quickly. For a full explanation, see the In Case You Missed It article on page 8.

### It seems like the approvals for the proposed apartments has slowed down. Has the County slowed the process down?

The Developer must still present development plans to the County for approvals. So far what has been approved is the change in land use to allow multi-family units. The POA will be tracking this issue as plans move forward.

### Where are District meeting notices posted?

All meeting notices, minutes, etc. for District Community Development (CDDs 1-13) Board of Supervisors, North Sumter County Utility Dependent District (NSCUDD), Project Wide Advisory Committee (PWAC), Amenity Authority Committee (AAC) and the Investment Committee can be found on the District website, DistrictGov.org. There is also a monthly calendar and a full list of meeting dates, times, and locations on the site.

### Will the POA continue to have meetings at Everglade Recreation Center?

Yes, membership meetings will be held at Everglades in February, April, June, August, October, and December. Meetings will be held at Laurel Manor in January, March, May, July, September, and November.

### What is the issue with Reserve Funds?

Resident Dan Warren is following this issue in his CDD 9 budget and has compiled information on the total amount of reserves in all funds held by the District. The amount is staggering, and one of the issues is that there does not seem to be a uniform policy on how much should be held in each reserve fund. POA Board member and CDD 8 Supervisor Sal Tornatore reported that more than \$300 million is currently managed by the Investment Committee. This issue is also on the POA Watch List for 2021. See the In Case You Missed It article on page 8 for more information on the discussion at the December CDD 9 meeting. ■

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

## PWAC Continues to Question Quality of New Infrastructure Construction

Members of the Project Wide Advisory Committee (PWAC) continued to question the standards to which new infrastructure south of CR 44 that they may ultimately be responsible for is being built. Last month Community Development District (CDD) 10 Supervisor Don Wiley brought up the issue of the lack of ribbon curbing on multi-modal paths, a concern that was echoed at the December meeting by the new appointee from CDD 5, Jerry Ferlisi, and CDD 7 alternate appointee Steve Lapp.

District Manager Richard Baier said that the Developer is choosing to invest in amenities in the newer areas and that the District has no say in how infrastructure is built. He also said that how the paths are constructed is not going to change. Mr. Wiley said that CDDs 9 and 10 have already had to put in ribbon curbing to stabilize the asphalt on their multi-modal paths and pointed out that degradation of the paths has already occurred on the new paths.

Questions were also raised about the bridge that CDD 13 – with only Developer appointees serving on its board and no residents – has accepted ownership of. CDD 8 Supervisor Duane Johnson also pointed out the concern residents have about how dangerous the curve is on the path by the swamp area in CDD 13.

With the continued explosive growth south of CR 44 these questions are likely to continue as CDDs and PWAC begin to put a price tag on maintaining the infrastructure it takes.

## District Will Do Enhanced Spraying

District Manager Richard Baier reported to CDD Boards and Committees that the District is doing enhanced mist disinfection spraying in the recreation facilities and offices on a more frequent basis because of the significant increases in COVID-19 cases in Central Florida and in The Villages. Mr. Baier advised that some buildings or rooms may be closed temporarily to allow for the spraying.

## CDD 7 Negotiating Contract with Independent Legal Counsel

The CDD 7 Board of Supervisors has identified a Tallahassee based law firm with extensive experience in representing special districts to independently represent its board, rather than continue to use Brionez & Brionez who represents all of the CDDs. Mark Brionez advised the CDD 7 supervisors that he had a conflict of interest after their objections were raised concerning the last amendment to the Project Wide agreement, to which many of the CDD supervisors said they were coerced into signing.

District Manager Richard Baier presented a comparison of costs which showed a significant increase in legal expenses if the Board chooses to hire Hopping, Green & Sams PC. Staff estimated current annual expenses at just over \$12,000 utilizing Mark Brionez. Hopping, Green & Sams proposed two alternatives. The first option is to bill at hourly rates using the lowest hourly fee attorney available with the requisite knowledge and experience. The second is a flat annual fee of \$24,000 to attend one meeting per month or \$36,000 to attend both the CDD 7 monthly meeting and the Project Wide Advisory Committee monthly meeting.

The CDD 7 Board Chair, Jerry Vicenti disputed the District's analysis of costs and the Board voted to enter into negotiations with Hopping, Green & Sams PC.

*December continued on page 9*



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*December continued from page 8*

## CDD 9 Supervisors Looking at Reserves Policy

After resident Dan Warren raised a question in November about the amount of money being held in reserve funds, District Manager Richard Baier suggested a discussion at the December meeting, at which District Budget Director Barbara Kays presented information to assist the Board develop a formal policy or guidelines to establish appropriate minimum levels of Working Capital and Reserve Balances. She proposed a discussion and process that would conclude with a resolution to approve a formal policy and/or guidelines.

Ms. Kay advised the Board that Fund Balances are reviewed during the annual budget process, and that the initial Beginning Balance is based on the prior year-end audited financial statements and highlighted within the annual budget. She also reminded them that the Board of Supervisors may move or commit/de-commit funds among the Working Capital, General R & R Reserves and Road Reserves unrestricted balances at any time but that usually occurs during the annual budget process.

The direction of the current Board is that the

Working Capital minimum is 3-4 months of operating budget. The General R & R reserve includes an annual transfer of \$1 Million. During the FY 20-21 budget process, a Road R & R was created with an initial transfer for \$500,000.

Ms. Kay presented options for consideration as to the level of reserves. For Working Capital, the Board may choose to set a minimum level based on number of months/days, as a percentage of revenues/expenditures or determine a set amount.

Reserves could be set as a percentage of Net Asset Value (\$88 Million for CDD9), transferred as a percentage of annual depreciation expense (in FY 18-19 depreciation was \$2.6 Million), or determine a level of funds to transfer above Working Capital.

The CDD 9 Board will contemplate the information presented and bring back any questions or concerns for discussion at the January 2021 meeting, prior to any draft policies being provided.

The POA will be looking at all of the funds managed by the District and being held in Reserve accounts, as well as policies enacted by each of the individual CDDs, the AAC and PWAC/Sumter Landing Community Development District (SLCDD.) ■



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## POA Board Officers and Directors Inducted for 2021

### **Cliff Wiener, President**

Before retirement Cliff was a member of Local 38 IBEW and retired after 41 years as an electrician. Since moving here he has been a Guardian Ad Litem, a member of the CIC for 4 years, on the ARC for 4 years (Chairman), and is now a District 4 board supervisor (vice chairman). He has also been a member of the Ohio Buckeye Club (treasurer), is a member of Forest City Masonic Lodge 388, Village Masonic Lodge 394, Bahia Shrine, Village Shrine Club (treasurer), Scottish Rite of Ocala, and the High Twelve Club of the Villages. He also started a bowling league and was secretary for 15 years, worked at the golf courses and was an outside manager at Havana Country Club. He has served on the POA board for the last 7 years and the last 4 years as president.

### **Jerry Ferlisi, Vice President**

Jerry and his wife, Maureen, acquired their “Village” home in 2005, but became full time residents in the Village of Poinciana, in May 2010, upon Jerry’s retirement.

He’s had a long and distinguished career in Finance. He holds a BS in Accounting from Long Island University. He was trained in Public Accounting (Pannel, Kerr Forster) and moved into Hospital Finance where he served as Controller, St John’s University, South Shore Division. He held senior positions at Staten Island University Hospital including Controller, VP, and Sr. VP and CFO. He’s held similar positions (CFO and

Sr. Director) for the NYU Hospital for Joint Diseases. He has served on numerous Finance Committees, including the Hospital Association of NYS (HANYS) and Greater NY Hospital Association (GNYHA). Earlier in his career, he served as treasurer for the New Springville Civic Association, (a not for Profit Civic Organization).

In addition to being Vice President of the POA, Jerry has been re-elected as a Supervisor for District 5. Jerry was recently appointed by that Board to serve as its representative on the Project Wide Advisory Committee. He was a member of The Villages CERT (Certified Emergency Response Team). He and his wife are trained responders for their block AED program. Jerry loves to bowl and golf, as well as attend various clubs, and is an avid member of SOSB (Seniors on a Spring Break). He is the proud father of two sons, with two daughters-in-law & two gorgeous granddaughters and has the pictures to prove it.

### **Donna Kempa, CPA, CFE, CISA. Treasurer**

Donna is a Certified Public Accountant (CPA), Certified Fraud Examiner (CFE) and Certified Information Systems Auditor (CISA). She has been a resident of The Villages since 2007. Donna and her husband, Tony are originally from Western New York and live in the Village of Glenbrook. She was recently elected District 3 representative on the Amenity Authority Committee and a former Supervisor on the District 6 Board of Supervisors.

Respecting the vision, mission, and objectives of the POA, she signed on as Treasurer of the Property Owners’ Association (POA) in 2014. Donna is committed to working on initiatives which benefit Residents; put the interests of the Residents FIRST; providing the Residents a forum to express their concerns; and giving the Residents a voice.

### **Reb Benson, Secretary**

Mr. Richard E. (Reb) Benson is from Virginia and lives in the Palo Alto Village. Reb retired from Air Force Civil Service as a GS-15 in February 2018 after 11 years of negotiating and implementing international arms control treaties and agreements. In addition, Mr. Benson is a retired Air Force Lieutenant Colonel with 23 years of distinguished service in space and missile operations, serving as crew commander, staff officer and strategic planner. In addition, he commanded a Recruiting Squadron and served in a variety of staff assignments for Strategic Air Command and Headquarters, Air Force. Mr. Benson was also a Program Manager and Senior Analyst for Scientific Applications International Corporation (SAIC). He is currently an SAIC Senior Consultant plus a Golf Ambassador at The Villages Tierra Del Sol golf course. Reb enjoys playing golf and flying radio-controlled airplanes. He is a Deacon at First Baptist Church at The Villages.

### **Board of Directors**

Andrew Curtis, Tita Dumagsa & Sal Torname. ■



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MD, MSC



**Michael S.  
Okun, MD**



**Jennifer  
Hunt, MD**



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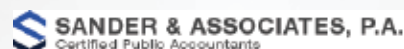
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## POA Website and Member Database POA4US.org

Now, POA members have easier access to their membership records, submit questions, and stop/start Bulletin delivery including signing up for e-delivery.

Go to **POA4US.org** and follow the steps from one of the icons toward the bottom of the page. You can choose from **JOIN POA, POA Member, POA Bulletin Delivery**.

**IF YOU ARE A MEMBER**, under POA Member, click the highlighted text that says "Verify Your Account." You will be prompted to set up your own password. Once you receive a confirmation email, you will be able to access your account. Your account page will allow you to know when your membership expires, select your Bulletin delivery preference, change your email, etc. **You will now do these steps instead of sending an email to the POA.**

**IF YOU ARE NOT A MEMBER**, to manage your Bulletin Delivery, you can create a guest account by clicking on the *POA Bulletin Delivery* icon. Or, click on JOIN POA, to become a member.

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

# Urgent Care or GUIDELINES AND LOCATIONS

The following guidelines to using Urgent Care or Emergency Room facilities were provided by The Villages Regional Hospital but are only guidelines. You are the best judge of your symptoms and your body!

**If you are having  
an Emergency,  
call 9-1-1**

Most Urgent Care facilities have extended hours, but it is a good idea to call first to make sure they are open. You might also be able to check wait times. We make every effort to provide a comprehensive and accurate list every year and have verified the information below with the providers listed. If there are new facilities we may have missed, please let us know!

### When to Use Urgent Care:

If you have any of the following conditions:

- Allergies
- Bladder and Urinary Tract Infections
- Childhood Illnesses
- Cold or Flu Symptoms
- Cuts, Bruises, and Burns
- Ear and Eye Infections
- Headaches and Migraines
- Respiratory Infections
- Skin Conditions
- Sore Throats
- Sprains, Strains and Fractures

### When to go to the Emergency Room:

- Chest Pain
- Stroke
- Serious accidents
- Head injury, followed by confusion blurred vision or headache
- Loss of consciousness
- Sudden and severe abdominal pain or headache
- Seizures
- Poisoning or suspected poisoning
- Bleeding that will not stop or deep cuts
- Suicidal or homicidal feelings



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# Emergency Room?



## Urgent Care Facilities in or Near The Villages

### The Villages Health Saturday Care Clinic

*For The Villages Health primary care patients ONLY*

1050 Old Camp Rd. Bldg. 100

Saturday, 9 AM – 2 PM

(352) 674-1760

Primary care patients at The Villages Health have access to a variety of same day and after-hours urgent care in-person and telehealth services. Patients may call their care center any time they are sick, in pain, or concerned about their well-being. A full list of centers and contact information is available at [thevillageshealth.com/urgent-care](http://thevillageshealth.com/urgent-care).

### 441 Urgent Care

(352) 693-2340

[411ucc.com](http://411ucc.com)

*These facilities do NOT do X-rays*

Hours at all three facilities are:

M-F 7 AM – 8 PM

(Open 365 Days)

### Brownwood

4669 E SR 44, Suite 101

### Mulberry Plaza

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### Summerfield

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13767 HWY 441

(352) 391-5200

M-F 9 AM – 5 PM

*X-rays Available*

### Lake Regional Urgent Care

*Hours at all Lake Regional facilities are*

M-F 8:30 AM – 7 PM

Sat. & Sun. 8:30 AM – 5 PM

*These facilities do X-rays, No CT Scans*

910 Old Camp Road #114

(352) 259-4322

16890 US Hwy 441, Mt. Dora

(352) 385-4405

### Leesburg Regional Urgent Care

*(located at UF Health Leesburg Regional Hospital)*

550 E Dixie Ave., Leesburg

(352) 323-2273

8 AM – 8 PM

### Paramount Urgent Care

805 E CR 466, Lady Lake

(352) 674-9218

Daily 8 AM – 8 PM

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### Premier Urgent Care

1580 Santa Barbara Blvd.

(352) 259-2159

M-F 8 AM – 6 PM

Sat. 9 AM – 4 PM | Sun. 9 AM – 3 PM

*Across from TVRH/Behind Publix*

### Unova Urgent Care

539 Rolling Acres Rd.

(352) 973-4070

M-F 9 AM – 4:30 PM

CLOSED Weekends

## Hospital Emergency Departments

### UF Health/The Villages® Regional Hospital

1451 El Camino Real

(352) 751-8863

### UF Health/Leesburg Regional Medical Center

600 E. Dixie Ave.

Leesburg, FL 34748

(352) 323-5762

### Advent Health Waterman

1000 Waterman Way

Tavares, FL 32778

(352) 253-3333

## Freestanding Emergency Departments

### UF Health/The Villages® Regional Hospital

3800 Meggison Rd.

(352) 643-7555

### Ocala Health/Trailwinds

6131 Seven Mile Dr.

(352) 461-5200

### Ocala Health/ Summerfield ER

14193 S US HWY 441

Summerfield, FL 34491

(352) 245-4440

### Orlando Health South Lake Hospital Emergency Room and Medical Pavilion – Blue Cedar

22316 US HWY 27, Leesburg

(352) 536-8831



# It's Winter

## THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener mrsanneo4@gmail.com

Mother Nature tells us that because the days are shorter and the air is colder, it's time for our gardens and for us to rest. The New Year promises a fresh start both with our lives and our gardens. Real gardeners dream of new and different plants and ideas for our spring gardens. Those seed catalogs keep rolling in. But keep on dreaming now for at least six weeks!

In north central Florida, our winters are mild, but we can have weeks of killing frosts. The fierce, relentless wind can wreak havoc on even the stoutest shrub. January can be a crazy quilt of weather: warm, cold, windy, rainy. Usually it's cold in the morning and warms up nicely during the day. Some days it doesn't warm up at all. All the tender green has virtually disappeared, and the garden is all sticks. Other plants, especially the tropicals, have perhaps "burned" with the frost and wind. Succulents and cacti have turned to mush. Keep your plants watered, even if they're burned. Don't let plants become dehydrated. There's still life underground.

Many citrus trees are ready to pick. If you have a citrus tree, check the fruit now for ripeness by tasting it instead of checking the color. Fruit does not sweeten after picking. It is harvest time

for oranges, tangerines, grapefruit, and tangelos. It is also fun to get alternative types of citrus: Key lime, calamondins, kumquat, Meyer Lemon. Trees planted in the spring have more time to grow and harden off before next winter, but they need more care during dry spring and hot summer months.

It is very important that you resist the temptation to prune. We can still freeze right into March. Our last frost date is March 10th. Waiting until March to prune and trim is too much to ask, I know—I can hardly contain myself until mid-February, but I try. Try to keep busy and productive in your garden with other chores for January. It is good to go outside, just to get some fresh air and that important Vitamin D.

### Some chores to take your mind off pruning:

**Weed.** There are always plenty of weeds to pull and the freeze never seems to get them all.

**Clean your birdbath, bird feeders and water features.** Clean your pots and containers. Use a scrub brush with a mild bleach solution and let them dry in the sun.

**Refresh the mulch in your yard.** If you don't have rocks, the mulch you use will slowly decompose and put good nutrients back in the soil. Pine straw, pine bark nuggets, and Florimulch (sold at Lowes) are all good choices.

### Amend your soil with leaves and compost.

I use the branches from my live Christmas tree to mulch under my camelias, gardenias, azaleas, and hollies. All these plants need the extra acidity. And sometimes it's great to leave a small area of your yard untouched because we have learned that many butterflies and other insects overwinter in this debris.

### Clean, sharpen, and oil your tools.

**If you have not already planted hardy annuals, it's still a great time to plant dianthus, pansy, petunia, viola, and snapdragon.** The nectar in these plants helps feed over-wintering creatures like bees and butterflies. Container pots are fun to create when you use this little tip: Thriller/Filler/Spiller. Put in a tallish plant (Thriller) then around it put in the smaller plants (Filler). Then intersperse with the smaller, trailing plants, plants that will spill over the edges of the pot (Spiller). Just make sure all these plants have the same water and sun requirements.

It's January and winter now so take a little rest. It's good for us. ■



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# Sweepstakes Scams

## SENIORS VS CRIME

During these difficult economic times, it is easy to imagine our financial problems disappearing by winning a big prize. Who wouldn't like to win a million dollars, a new car, or a vacation home? But if you get a call from someone saying, "You've won," don't believe the hype.

According to Jim Kreidler, a Consumer Education Specialist with the FTC, here's how it works. You get a call from someone who says they're from Publishers Clearing House or some other well-known organization. They say, "Congratulations, you've won a million dollars, a Mercedes-Benz, and seven thousand dollars a week for life!" or some other amazing sounding prizes. Then they ask you to pay a "processing fee," "taxes," or "shipping and handling charges," to claim your prize.

The scammers are trying to push you into a heightened emotional state, to knock you off balance just long enough to steal your money and personal information.

The fact is, Publishers Clearing House never notifies winners in advance. And anyone who says, "You've won. Now pay us," is always a scammer. PERIOD!

### Consider these tips to avoid this scam:

- Legitimate sweepstakes don't make you pay a fee to get your prize. That includes paying "taxes," "shipping and handling charges," or "processing fees." There's also no reason to give someone your checking account or credit card number in response to a sweepstakes promotion.
- Don't send money transfers or gift cards, or give personal information. Sending money transfers or gift cards (or providing the gift card numbers) is like sending cash: once the money's gone, you can't trace it or get it back. The same goes for sending money by mail or using a money order.

- Don't trust your caller ID. Scammers can make any name or number show up on your caller ID. They might use an official-sounding name like Publishers Clearing House or Reader's Digest.

If you need assistance with understanding any aspects of sweepstakes 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. To schedule a presentation, contact any of the offices. There is never a charge for their services. Seniors Vs. Crime can be reached at:

The Fruitland Park Police Department Annex  
in the Moyer Recreation Center in The Villages  
(352) 674-1882

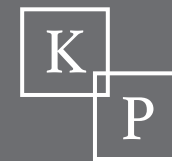
The Marion County Sheriff's Office in The Villages  
(352) 753-7775

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) 753-0727

**During this pandemic, please call before you come to our offices. Hours may vary or may require appointments.**

To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689-4606. ■



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# 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.



Consider Holiday shopping with the POA Discount Partners.

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



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2018 Elaine Dreidame

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2020 John Donahe  
Carolyn Reichel  
Jerry Vicenti

2017 Myron Henry

2016 Frank E. Carr

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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

### 2020 OFFICERS

President	Cliff Wiener	418-7372
V.P.	Jerry Ferlisi	391-5261
Treasurer	Donna Kempa	716-445-4008
Secretary	Reb Benson	874-0179
Directors	Andrew Curtis	315-0333
	Tita Dumagsa	391-4828
	Sal Tornante	350-2218

### POA STAFF

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POA Email	<a href="mailto:1presidentpoa@poa4us.org">1presidentpoa@poa4us.org</a>	
POA Website	<a href="http://poa4us.org">poa4us.org</a>	
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## Stay Connected for the latest Announcements!



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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! 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. ■

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# COVID-19:

## Facts...Focus...Future

**A**s a physician by training, my wish is for everyone to “live long and prosper.” Let’s evaluate this virus. Think of a mere particle whose closeness to you can cause irreparable destruction...with just one breath. Its invisibility does not provide comfort, but rather enables entry by deception.

A virus is not alive: it depends on hijacking your normal cells’ ability to replicate. Think of it as a pirate ship sneaking into a port. Flying no flag of recognition, the renegade slips into our vulnerable harbor, only to plunder. (Step #1). If there was a way of identifying pirate vessels while still far at sea, it could be sunk long before ever docking. But if our response is delayed, the viral ship gains a foothold. By not accurately focusing our cannons, the body’s own immune counter-offensive destroys much of the homeland. We magnify collateral damage to ourselves that becomes overwhelming. This “cytokine storm” may be fatal for multiple body organs...and ultimately for us. (Step #2).

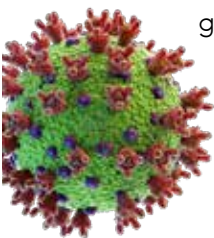
The COVID-19 virus has an outer fat layer surrounding

a protein. If the fat layer is disrupted, the protein is exposed and disintegrates. Our response must be rapid...and controlled. By doing so, we actually resolve both Steps #1 and #2.

Alpha lipoic acid is a natural anti-inflammatory and anti-oxidant whose published medical results have been documented for forty years. It is not a prescription; but, it is inexpensive and safe when used as directed, and can address both steps at the same time. It is not a cure-all: rather, offering a natural balance for our immune response. The health impact goes well beyond treating a virus. If you find you do not tolerate Alpha Lipoic Acid well, consider trying the more gentle R-Alpha Lipoic Acid.

The Robert Boissoneault Oncology Institute constantly seeks ways to protect you. We are far more than just superior cancer specialists. We are human...and humane...specialists. Visit our web page to gain more knowledge about alpha lipoic acid, RBOI, and to maximize your health.

Live long...and prosper.



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