



POA Bulletin

POA4US.org

MAY 2021

FREE COPY Issue 47.05 | Circulation 61,300

UPCOMING GENERAL MEMBERSHIP MEETINGS

TUESDAY, MAY 18 | 7 PM

LAUREL MANOR RECREATION CENTER

Speaker: Dr. Norman H. Anderson, CEO of Robert Boissoneault Oncology Institute
"COVID-19: Facts..Focus..Future"

TUESDAY, JUNE 15 | 7 PM

EVERGLADES RECREATION CENTER

Speaker: Len Hathaway,
"Lightning Matters"

TUESDAY, JULY 20 | 7 PM

LAUREL MANOR RECREATION CENTER

Speakers: County Administrator
Bradley Arnold and District 3
Commissioner Craig Estep

Social distancing will be observed.

Masks required.

Overflow room will be available
for extra attendance.

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INSIDE THIS ISSUE

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Fire Assessment Cap Increase

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In Case You Missed It

Welcome New Discount Partners

CDD 9 and Others Looking at Reserve Fund Policies During Budget Discussions

POA Board Member and Community Development District 9 resident Dan Warren has spent several months researching and asking questions about CDD 9's reserve fund balances and policies. Now the CDD 9 Supervisors are taking a closer look as well. At the April CDD 9 Board meeting Mr. Warren presented a proposal calling for a 50% reduction in the annual maintenance fees and an operating budget reduction from \$4 Million down to \$2.5 Million.

Mr. Warren has also created a spreadsheet for EVERY budget entity in the Villages, which shows a grand total of \$296,987,383 in total reserves. The spreadsheet is on page 3. What follows is Mr. Warren's well-written overview of the topic that should provide residents with food for thought regarding how much of their money has been set aside.

During May, budget workshops will be taking place for each of the Village Districts followed by their budget approval meetings in June. (A calendar of meetings is located on page 5.) One result of this process is a determination of what the annual maintenance fee will be for the numbered districts. A little-known fact is that there are unrestricted reserves that are being accumulated for various purposes which is normally a sound financial strategy.

The Villages numbered districts typically have two categories of reserve funds, working capital and renew/replacement (R&R). Private and governmental entities have policies and mathematical analysis for determining the proper amount to be accumulated and ultimately retained in these categories. Amounts will vary by the type of entity. The accumulation of funds over time ensures that cash is available to perform the necessary repair or replacement of capital assets rather than borrow the funds or levy special assessments.

The proper working capital amounts are often determined to be a percentage of their operating budgets. For the numbered districts, their advisors have stated that 25% of their operating budget is appropriate for that type of entity.

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.

Reserve Fund Policies continued from page 1

Determining the proper R&R amounts requires a detailed analysis. Those that have large amounts of fixed assets (buildings), are equipment intensive with large mechanical systems and have fleets of vehicles, have much greater requirements for their R&R reserves. Villages examples are our Utility districts, PWAC and AAC. The numbered districts by contrast have very few of these assets that they are responsible for. This is basically only the villa road replacement in most districts. The R&R of non-villa roads in Sumter county is the county’s responsibility not the districts. Districts in Marion County by contrast are responsible for R&R of their non-villa roads.

The preferred method of determining the amount to be accumulated in the R&R fund is to first identify the assets that an entity owns and is ultimately responsible for the R&R. Estimates are then prepared for each item along with the time frame for when the work will become necessary. This then allows for the creation of a long-range capital improvement plan and funding plan that determines the amount that needs to be placed in R&R reserves annually along with the cost and time frame when each asset needs to be replaced.

Table “A” lists and compares financial elements for the various districts in the Villages. The source for this data is the district’s current approved budgets on the District web site. One will note significant differences between the various districts. Working capital amounts are

extraordinarily high based on the 25% measure and R&R amounts are inconsistent. Some districts are over funded, and others are underfunded. We believe that the fundamental reason for this is a lack of stated and approved policies for working capital and R&R amounts. Also, it appears a lack of detailed analysis of required R&R assets and their respective costs are absent across most districts.

Credit goes to District 9 supervisors who have been discussing the policy and methodology of this reserve issue for several months. District 9 has an annual operating budget of approximately \$4M and the highest amount of unrestricted reserves of any numbered district at \$16M. There appears to be sentiment on behalf of these supervisors that the total reserves are more than adequate and should possibly be reduced pending analysis of the R&R assets. If this occurs, it would automatically reduce the operating budget from approx. \$4M to \$2.5M. This is because the current \$4M budget includes increased R&R of \$1.5M annually which would no longer be required. This reduced budget would then result in a significant reduction in annual maintenance fees.

The POA hopes this information stimulates inquiry and discussion by our officials and our citizens regarding this reserve issue. You are encouraged to contact your representatives and attend the upcoming budget workshops in May and budget approval meetings in June. ■



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Reserve Fund Summary

Dist	Lots	General Fund Budget	PWAC Contrib	% to PWAC	Working Capital	Renewal/ Replacement	Road R/R Surplus	Restricted Reserves	Total Reserves	Reserves per Lot	Reserves % Budget
1	3,427	1,458,438			1,021,286	470,070	510,275	0	2,001,631	584	137%
2	3,672	1,386,536			579,225	761,782	161,020	61,727	1,563,754	426	113%
3	3,765	1,742,908			1,110,755	226,298	317,847	26,058	1,680,958	446	96%
4	5,443	3,351,234			900,467	3,059	937,362	0	1,840,888	338	55%
5	6,408	3,443,371	1,819,701	53%	3,651,806	6,942,200	3,179,874	1,351,076	15,124,956	2,360	439%
6	6,704	3,624,975	2,019,117	56%	2,713,091	8,591,752	0	3,387,290	14,692,133	2,192	405%
7	4,768	2,593,865	1,286,529	50%	1,367,308	1,242,606	805,000	1,597,308	5,012,222	1,051	193%
8	5,198	2,954,955	1,444,404	49%	2,869,411	1,473,934	3,914,398	0	8,257,743	1,589	279%
9	5,487	3,998,648	1,656,287	41%	6,134,528	9,700,000	500,000	0	16,334,528	2,977	409%
10	6,647	3,395,459	2,088,357	62%	1,175,052	3,243,800	0	0	4,418,852	665	130%
11	2,057	1,370,409	699,357	51%	784,000	1,450,000	0	0	2,234,000	1,086	163%
12	6,216	3,391,362	1,685,307	50%	2,381,545	800,000	0	0	3,181,545	512	94%
13	3,007	1,143,557	819,836	72%	392,456	0	0	0	392,456	131	34%
SLCDD											
SLAD		72,088,459			45,237,889	22,508,088	0	0	67,745,977		94%
Lk Sumter		1,964,270			539,218	329,061	0	0	690,666		35%
Pr Wide		14,083,168			5,786,339	1,982,220	0	0	7,768,559		55%
Fitness		1,294,366			2,606,443	939,505	0	0	3,545,948		274%
VCCDD											
RAD		41,658,219			28,798,119	19,430,631	0	0	48,228,750		116%
General		33,797,752			10,928,684	0	0	0	10,928,684		32%
VCSA		11,408,744			4,029,687	6,000,000	600,000	0	10,629,687		93%
LSSA		13,199,374			8,705,460	6,850,000	400,000	0	15,955,460		121%
Safety		19,560,052			9,011,837	3,221,087	0	0	12,232,924		63%
VS Road		130,247			524,704	0	0	0	524,704		403%
Roll Acres		98,066			212,983	0	80,000	0	178,066		182%
Spanish		1,762,668			933,681	241,356	0	0	1,175,037		67%
Com Std		1,029,039			371,065	93,490	0	0	464,555		45%
Enrichmt		519,967			197,504	0	0	0	197,504		38%
NSCUDD											
N Sumter		25,232,073			15,511,068	15,117,050	416,334	0	31,044,452		123%
Sanitation		15,117,604			2,942,543	900,000	0	0	3,842,543		25%
CSU		7,151,014			1,999,493	0	0	0	1,999,493		28%
BROWNWOOD		1,513,640			2,791,646	0	307,062	0	3,098,708		205%
TOTALS		295,464,439	13,518,895		166,209,293	112,517,989	12,129,172	6,423,459	296,987,383		

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Relation _____

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May and June Budget Schedules

Budget Reviews	May 10	8:30 AM	PWAC	Savannah Center	
	May 12	9:00 AM	AAC		
	May 13	3:00 PM	CDD 13	Everglades	
Budget Workshops	May 17	8:00 AM	CDD 9	Savannah Center	
		9:30 AM	CDD 10		
		11:00 AM	CDD 11		
	May 18	8:00 AM	CDD 5		
		9:30 AM	CDD 6		
		11:00 AM	CDD 7		
		2:00 PM	CDD 8		
	May 19	1:30 PM	CDD 12		Everglades
	May 25	8:00 AM	CDD 1		Savannah Center
		9:30 AM	CDD 2		
		11:00 AM	CDD 3		
2:00 PM		CDD 4			
May 27	9:00 AM	NSCUDD			
Recommend Budget Approval	3-June 3	8:30 AM	PWAC	Savannah Center	
Approve Budgets	June 3	10:30 AM	SLCDD	Savannah Center	
		11:30 AM	BCCD		
		1:30 PM	CDD 9		
		3:00 PM	CDD 10		
	June 4	8:00 AM	CDD 5		
		9:30 AM	CDD 6		
		11:30 AM	CDD 8		
Recommend Budget Approval	June 9	9:00 AM	AAC	Savannah Center	
Approve Budgets	June 9	3:30 PM	VCCDD	Savannah Center	
	June 10	8:00 AM	CDD 7		
		10:00 AM	CDD 11		
		1:30 PM	CDD 12	Everglades	
		3:00 PM	CDD 13		
	June 11	8:00 AM	CDD 1	Savannah Center	
		9:30 AM	CDD 2		
		11:00 AM	CDD 3		
		1:30 PM	CDD 4		
	July 7	1:30 PM	NSCUDD		

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Florida House of Representatives and Senate Passed Impact Fee Bill

State legislation limiting “home rule” for local government over development impact fees that Sumter County Commissioner Gary Breeden said “had no legs,” passed the Florida House of Representatives on Thursday, April 22, and passed the Florida Senate on Monday, April 26, 2021.

House Bill 337 amends Florida Statute 163.31801, requiring local governments and special districts to credit against the collection of impact fees any contribution related to public facilities or infrastructure; providing conditions under which credits may not be applied; providing limitations on impact fee increases; providing for retroactive operation; requiring specified entities to submit an affidavit attesting that impact fees were appropriately collected and expended; providing that impact fee credits are assignable and transferable regardless of when they the credits were established; requiring school districts to report specified information regarding impact fees; providing a directive to the Division of Law Revision; providing an effective date.

If/once the Senate passes the bill Governor Ron DeSantis is expected to sign it into law. The effect locally could negate the actions of the Sumter County Commissioners in March to raise impact fees by 40% by a vote of 3-2.

Among other new requirements, the law will require each local government and each special district that adopts, collects, and administers an impact fee to ensure that that calculation of the impact fee is based on the most recent and localized date and must credit against the collection of the impact fee any contribution, whether identified in a proportionate share agreement or other form of exaction...including land dedication, site planning and design, or construction on a dollar-for-dollar basis at fair market value to reduce any impact fee collected.

The salient section of the bill that appears to have been written directly to Sumter County is the language contained in Section 6 (a) – 6 (h) which allows an increase of impact fees

- If there is a plan for the imposition, collection and use of the increased impact fees.
- An increase of not more than 25% must be implemented in two equal annual amounts.
- An increase that exceeds 25% but is not more than 50% must be implemented in four equal installments.
- An impact fee increase may not exceed 50% of the current impact fee.
- An impact fee may not be increased more than once every 4 years.
- An impact fee may not be increased retroactively for a previous or current fiscal or calendar year.
- Provides for increases that exceed the above parameters when certain criteria are met.
- **“This subsection operates retroactively to January 1, 2021.”**

This legislative action should alarm every citizen and every local unit of government in the State of Florida. It opens the door for the legislature to retroactively undo any action of local government.

Senate Approval continued on page 8



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Sumter Co. Commissioners Slam Door on Fire Assessment Cap Increase

An angry crowd of 150+ once again let the Sumter County Commissioners know that they would not sit silent while a proposed increase on the Fire Assessment cap was being proposed. This time, all five of the Commissioners voted No on the increase. Even though the assessment itself was not being raised, giving authority for up to a nearly 300% increase on the cap left the door open for any increase up to that amount without any notice or public hearing.

A letter notifying taxpayers of the public hearing was confusing and many residents thought the assessment was being raised to \$360. While not the case, residents were immediately up in arms.

Residents have been angry since the 25% raise in property taxes in 2019 by the previous Board of Commissioners, three of whom were voted out of office. Controversy also recently swirled around the issue of raising road impact fees on development, which was a pledge made by the three new Commissioners to give fairness and balance of taxes between business and residents.

What are fire assessment fees and why do they exist? This explanation was included in the Commissioner's agenda packet for the April 13 meeting, prepared by County Administrator Bradley Arnold.

"In 1999, the Sumter County Board of County Commissioners (BOCC) established the Municipal Services Benefit Unit (MSBU) program and authorized the collection of a non-Ad Valorem Fire Assessment to aid in the funding of fire services within Sumter County. From 1999 to 2005, the methodology was to charge assessments on a per structure and structure type basis. In 2006, a program update study was completed, and the BOCC changed the assessment methodology to a per improved parcel basis. The current fire assessment rate is \$124 per improved parcel, and the current maximum rate (Cap) is \$125 per improved parcel adopted on August 14, 2007. Sumter County first response emergency operations incorporate a "closest unit" response strategy, and the non-Ad Valorem

Fire Assessment is on a countywide basis. The non-Ad Valorem Fire Assessment is one of the revenues used in the General Fund to support the fire operations in Sumter County. The proposed change to the cap provides an opportunity to use the non-Ad Valorem Fire Assessment rather than Ad Valorem (property taxes) to support future increases in the budgets for fire operations. It has been determined there should be no difference in the consistency of the fire assessment rate applied for fire service provided directly and by contract by Sumter County. The fire services to be funded through the non-Ad Valorem Fire Assessment are those which entail annualized costs that are properly identified and accounted for as fixed costs of operations. The operational cost necessary to operate the fire service has increased due to call volume increases, equipment cost increases, and personal services obligations, including mandated minimum training standards. The current methodology determines the new maximum rate to be \$360 employing the following steps:

- Total annualized operating costs multiplied by the percentage of identified fixed costs equals total annualized fixed operating costs
- Total annualized fixed operating costs divided by the number of improved parcels equals per parcel non-Ad Valorem Fire Assessment

The Adopted Budget FY21 for Fire Rescue totals \$28,310,920 for fire rescue services, but fixed costs (the only costs funded by the assessment) total \$25,550,039. With revenue budgeted at 95%, the fixed cost shortage is \$17,196,723 that is currently funded by other legally available revenues such as

Ad Valorem (Property Taxes)."

Fire rescue services were consolidated into a single fire district consisting of all of the unincorporated areas of Sumter County that includes the former boundaries of the Villages Fire District (by action of the Commission in 2020), and the incorporated areas of Sumter County, including Bushnell, Center Hill, Coleman, Webster, and Wildwood municipalities.

The methodology used to determine the assessment rate is to multiply the proposed budget for the delivery of fire rescue services, facilities, and programs by an identified proportion of the fixed cost components of the proposed budget to determine the Fire Rescue Assessed Cost and then divide the Fire Rescue Assessed Cost by the total number of Tax Parcels characterized as Developed Property in order to determine the rate of assessment or rate schedule for the Fire Rescue Assessment. As previously stated, the fixed costs total \$25,550,039 and at a rate of \$124 per taxable parcel, there are more than 206,000 parcels that pay the fee. It should be noted that shopping centers, office buildings, and Assisted Living Facilities usually only have one parcel ID, so those properties pay the same \$124 as a single home. It is not based upon number of individual businesses, office suites, living units, or square footage. For example, the Elan Senior Living Center on CR 466 – for which a new ladder fire engine was needed along with an addition to the fire station on Parr Drive to house it – pays \$124 for the entirety of the complex.

Commissioners were wise to listen to residents on this issue and would be well advised to dig deeper into how much more residents are willing to pay in Non-Ad Valorem taxes to fund services. ■

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Senate Approval continued from page 6

The other significant question for Sumter County officials is what credits does the Developer have that can be applied against impact fees that are owed?

The POA is deeply concerned and will continue explore the many legal questions that are sure to arise. For more information about the specific bills that have been passed, go to MyFloridaHouse.gov and search for HB 337.



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

CDD 7 Postpones Workshop to Discuss PWAC Issues

Community Development District (CDD) 7 had planned an April 30 workshop with its new attorney to discuss its issues concerning the Project Wide agreement, and other CDD supervisors were anxious to hear what might come of the meeting. However, due to a scheduling conflict with Supervisor Steve Lapp, the discussion has been postponed until CDD 7's May 13 meeting.

Villages Brings Lawsuit Against Lady Lake Commission Over Apartments

The Villages of Lake Sumter and The Villages Operating Company are suing the Lady Lake Commission over the February 17 vote to deny apartments to be located on the second floor of buildings at Spanish Springs Square. The Villages wanted to start with seven apartments at the former Katie Belle's residents-only club that shut down a year ago.

Tallahassee land planning consultant Darrin Taylor, who has represented The Villages for years told the Commission, "when you analyze your comprehensive plan, this amendment is clearly consistent with your requirements. When you look at your land development regulations, this amendment is clearly consistent with your standards." Many felt the writing was on the wall that a lawsuit would be filed quickly after the Commission voted the amendment down by a vote of 3-2.

The lawsuit accuses two Commissioners specifically of expressing unfounded, personal concerns, rather than relying on requirements for parking that have already been met.

The Town Commission met in executive session for nearly two hours on April 19 to discuss its legal strategy.

Controversy Brewing Over EMS Responders

County Administrator Bradley Arnold has floated a solution to the current issue concerning the future of emergency medical response that is not sitting well with The Villages Public Safety firefighters. Mr. Arnold said he would present multiple options to commissioners this month including one that involves UF Health.

The firefighters responded immediately with a statement that is highly critical of eliminating fire departments from responding to medical calls, which is the vast majority of calls made to 911 in The Villages. The Public Safety Department reports a four-and-a-half-minute response time, considered top notch. The firefighter's union said that when a unit is sent from the closest fire station it ensures that the patient has a paramedic trained in advanced life support getting to them as quickly as possible. Florida law gives control to county government as to who provides the ambulance service, and Sumter County has chosen a private, for-profit

entity, American Medical Response (AMR), which has been under fire because of slow response times it says are due to short staffing.

Mr. Arnold fired back that he is presenting an update to areas the board has previously supported and other options for consideration to improve patient outcomes. He said he approached UF Health because they provide the bulk of the transport drop locations at its free-standing ER, The Villages Hospital, and the Leesburg Hospital. AMR's contract is set to expire in September 2022.

CDD 1 Seeking Input on Sign Enforcement

The Board of Supervisors for Village Community Development District No. 1 are seeking public input regarding the deed restriction specifically pertaining to the enforcement of signage. There will be a presentation and discussion during their normal board meeting held on May 14, 2021 at 8:00 a.m. at the Savannah Center.

In Case You Missed It continued on page 12



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In Case You Missed It continued from 9

Correction re: United Healthcare Insurance

In the April issue, it was reported that Mr. Edward Jimenez, the CEO of UF Health said that United Healthcare was not interested in working with university hospitals. Apparently, this only applies to UF Health Shands in Gainesville and does not affect The Villages or Leesburg Hospitals at this time. We apologize for the confusion and will update as information becomes available. ■



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Super Cycads

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener mrsanneo4@gmail.com

Cycads are among the oldest plants on earth, an ancient group of tropical and subtropical plants dating back 325 million years, since the age of dinosaurs. There are more than 200 cycad species. Looking like a cross between a small palm and a big fern, they are sometimes mistaken for palms or ferns, but they are not closely related to either group. Misleading common names like “sago palm” further the confusion. Their tropical look and ability to survive in many different environments makes them a popular choice for the home gardener and landscapers.

Cycads are dioecious, which means the individual plants are either male or female. When mature, the male plants produce pollen-filled cones, while the females produce larger cones that contain seeds. They grow very slowly and live very long, with some specimens known to be as much as 1,000 years old.

Sago Cycad (*Cycas revoluta*) plants are handsome, palm-like plants and were fairly common in South Florida and even here in the Villages, until about a decade ago when a viral form of Asian scale arrived in the United States and all but wiped them out. This cycad scale only affects the king and queen sago, not other cycads. Sagos are now available for sale again, and reputable nurseries will advise you when you buy a sago to use an oil spray such as neem oil on the leaves and surrounding ground if you see little white dots of scale start to form. Because sagos disappeared from landscapes, the scale problem has become more controllable.

Coontie (*Zamia integrifolia*, *Zamia floridana*) is the only native cycad in North America and is indigenous to South Florida. It does very well here. The coontie looks like a small fern and is typically one to three feet tall. It has stiff, glossy, featherlike leaves attached to a thick, short, underground stem. Florida’s native peoples once

ground up the stems to create a starchy flour for cooking. Don’t try this yourself, though—the stem is toxic unless prepared properly. Every garden should contain a coontie.

The coontie is the only host plant for the atala butterfly, a stunning midnight blue specimen with bright blue markings and a striking orange/red abdomen, which was listed as “presumed extinct” in the South Florida area. They’re returning, slowly, because more coonties are being grown and more people are aware.

Leather leaf or Cardboard Cycad (*Zamia furfuracea*) is a native of Mexico. The leaves actually feel like cardboard, and the stem is thick and tuberous with about 12 leaves per stem. It is a slow growing plant that may spread 3 to 4 feet wide. It’s underground trunk stores moisture in times of drought, which makes *Zamia* ideal for xeriscape gardens. The plants come in male and female sexes. It may be difficult to tell which you have at first, but the male produces a large cone that protrudes from the core of the plant, while the female cone is smaller and flatter and produce numerous bright red seeds. The seeds are beautiful and shiny and are extremely toxic to dogs and children. This cycad is not winter hardy even here in north Central Florida, although when well established, they will live with minimal frost damage. I’ve had mine for years.



Dioon Cycad (*Dioon edule*) is one of the hardiest, most common group of cycads and are from Mexico. Dioon (pronounced ‘Die-oon’) grow very well in our climate. It is also one of the easiest of all the cycads to grow being very tolerant to cold, heat, drought, and sun; it even does well in moderate shade. It is also not too picky about soil growing in poorly draining clays as long as it does not get too cold for too long. Dioons can grow 6 feet tall and wide with fairly straight leaves symmetrically adorned with simple, narrow, stiff pale leaflets that end in a very sharp tip. In fact, it is very “prickly” so be careful if you have it near your front door!

Check out the Cycad garden at Kanapaha Botanical Garden in Gainesville where you can see all of the above super cycads. ■

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Social Media Is No Place For COVID-19 Vaccination Cards

SENIORS VS CRIME

Some of you are celebrating your second COVID-19 vaccination with the giddy enthusiasm that’s usually reserved for weddings, new babies, and other life events. You’re posting a photo of your vaccination card on social media. Please — don’t do that! You could be inviting identity theft.

According to Seena Gressin, an Attorney with the Division of Consumer and Business Education at the Federal Trade Commission (FTC), your vaccination card has information on it including your full name, date of birth, where you got your vaccine, and the dates you got it. When you post it to Facebook, Instagram, or to some other social media platform, you may be handing valuable information over to someone who could use it for identity theft.

Think of it this way — identity theft works like a puzzle, made up of pieces of personal information. You don’t want to give identity thieves the pieces they need to finish the picture. One of those pieces is your date of birth. For example, just by knowing your date and place of birth, scammers sometimes can guess most of the digits of your Social Security number. Once identity thieves have the pieces they need, they can use the information to open new accounts in your name, claim your tax refund for themselves, and engage in other identity theft.

Want to share the news about your vaccination? How about a photo of a nifty adhesive bandage on the injection site? (You can show off your tattoos and deltoids at the same time.)

As for your social media networks, be sure that you’re not oversharing information that can serve as a key to your PIN number or answer a security question. And, while you’re checking, check your privacy settings too. If you want to limit access to a small group of family and

friends, make sure the settings are configured to avoid sharing information with strangers.

If you need assistance with understanding any aspects of social media protection, 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:

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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

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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 am a 2:00 pm, (352) 689-4606. ■

Looking for More Ways to Connect and Stay Involved?

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The POA Board is a small group of volunteer leaders who spend a great deal of time working on behalf of the residential property owners in The Villages. We need a few more volunteers who can commit to a leadership role in the following areas.

- **IT/Website Management** – We are looking for someone with strong computer and IT skills to manage our Help Desk for members. This involves creating a team of volunteers who can be trained to resolve member login issues, correct email and mailing addresses, resolve issues with POA Bulletin delivery, etc.
- **Video Camera Operation** – Enjoy shooting video? The POA is seeking someone to operate our MEVO camera system at General Membership meetings and other POA events. Our immediate goal is to post our meeting online. Our long-term goal is to Live Stream our meetings!
- **Membership Management and Analysis** – Our membership is growing! We need someone to put together a membership team who can assist at our membership meetings and occasionally help with mailings.

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COVID-19: Facts...Focus...Future

As 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).

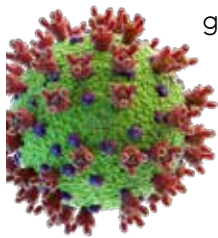
The COVID-19 virus has an outer fat layer surrounding

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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