



POA Bulletin

POA4US.org

OCTOBER 2021

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UPCOMING GENERAL MEMBERSHIP MEETINGS

DONUTS WILL BE SERVED!

October 19, 2021 – 7 PM

EVERGLADES RECREATION CENTER
Support Our Troops
Speaker: Gary Kadow

November 16, 2021 – 7 PM

LAUREL MANOR RECREATION CENTER
Speaker: Florida Friendly
Landscape Advocates

December 21, 2021 – 7 PM

EVERGLADES RECREATION CENTER
Speaker: Lenora Spence
FL Department of Consumer Advocacy



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Inside this Issue

In Case You Missed It

PWAC 2 – CDD 7 Should Move Forward

Remembering Bryan Lifsey

Medicare Open Enrollment Begins

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The People Spoke – and the Sumter County Commission Acted

Hundreds of Sumter County and Villages residents and firefighters attended the Sumter County Board of Commissioners meeting on September 21, as they unanimously voted to adopt the POA-supported “Option 9” which maintains two separate fire departments and adds ambulance service responsibilities to each. The details and costs will be worked out over the next year prior to the end of the County’s contract with private ambulance service provider American Medical Response (AMR.)

The action came after County Administrator Bradley Arnold presented 10 options in May for the Commission’s consideration to resolve poor performance issues and wait times with AMR’s response to emergency calls. An Ad Hoc committee appointed by the Commission to study the issue recommended (by a 3-2 vote) that the two fire departments remain separate with the ambulance service to be run by the County.

Residents and VPS never understood why combining the departments ever became an option. Neither did the POA. The problem was with AMR’s poor performance and wait times for transport to hospitals after VPS and the Sumter County fire departments arrived on the scene of the emergency. Mr. Arnold told POA members at the July membership meeting that he was usually accused of not presenting enough options. He dismissed a question as “sad” about the conflict of interest between Assistant County Administrator Steve Kennedy and his wife’s role as manager of

the AMR contract. He then stripped AMR of its role in managing the dispatch center and put the \$1 Million + cost in the County’s Fiscal Year 2021-22 budget to bring the dispatch center in-house. Mr. Arnold was also unable to speculate as to how a combined department would be funded or managed by the County.

Commissioners each mentioned the thousands of contacts they had received from residents encouraging they pass “Option 9.” “It ain’t broke, so don’t fix it,” was a common mantra. VPS put on a full court press and showed off their professionalism, facilities and equipment to Villages residents by holding many fire station open houses and waged a public information campaign through fliers and the District’s weekly online Bulletin. Even the POA and the VHA joined forces in response to their members pleas for maintaining separate departments and

The People Spoke continued from page 1

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.

The People Spoke continued from page 1

turning over ambulance services to the proven professionals.

The Villages Center Community Development District, (VCCDD), the powerful board appointed by the Developer through the commercial property owners, responsible for all major funding decisions with respect to amenity fees and services, sent a letter supporting "Option 9." They have also voted to pursue the creation of an Independent Special Fire District that would take control of fire, EMS and emergency transport out of the County's hands altogether (*see August 2021 POA Bulletin for related article.*)

Residents and the POA questioned how the County could possibly manage the most critical of all services provided by government when it could not manage the private contract with AMR. It is a good question and also raises the question as to why all of this effort and time was spent addressing an issue that need not have been raised. It raises the question about the County's agenda... and that needs to be more fully explored. ■

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CDD 7 Lone Holdout on Creating 2nd PWAC

Community Development District (CDD) 7 received a letter dated September 17 from the Village Center Community Development District's (VCCDD) attorney Kevin Stone advising that it is the only party to the Third Amended and Restated Interlocal Agreement for Maintenance of Project Wide Improvements that has not voted to approve the proposed Fourth Amended and Restated Interlocal Agreement to create "PWAC 2" for the new districts south of CR 44.

Mr. Stone advised CDD 7 that "Without District 7's approval before the end of September, the offer will lapse, leaving the current Third Agreement in place. So that District 7 does not unwittingly risk losing an opportunity, I wanted to be clear that SLCCDD has not given any indication or instruction to extend the offer period past September."

At press time there was no indication that CDD 7 had called a special meeting. The Fourth Amendment, if signed by all parties, would be effective October 1, 2022.

In an August letter to the attorneys for CDDs 5, 6, 8, 9, 10, 11, 12 and 13 (Brionez & Brionez) and CDD 7 (Hopping, Green & Sams), Mr. Stone advised all parties to the Interlocal Agreement that after comments had been received from each of them, "Some of the proposals in your comments are acceptable to SLCCDD, outright. Some are acceptable in concept and simply require clarification and context or might be addressed in a separate agreement. Several ideas in your comments will not be

Holdout continued on page 5

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Holdout continued from page 4

part of any agreement accepted by SLCDD. To streamline things, the SLCDD board asked me to send this letter identifying items which it considers non-negotiable:

1. **The method for allocating costs among the districts by assessable acreage will remain in its present form.** This allocation, used since the inception of the project wide fund after careful consideration of inferior alternatives, is consistent with the methodology used for bond assessments and maintenance assessments for the participating districts.
2. **The term of the agreement cannot be less than ten years.** The contracts, maintenance cycles, and time horizons for risk management decisions all exceed the three-year term proposed by one district.
3. **SLCDD will not delegate design or approval of the district budget to a committee or provide a committee with final decision-making authority over district rules, policies, procedures, or other district actions.** SLCDD has always been responsive to the recommendations of

PWAC but is not in a position to divest itself of its fundamental duties to budget and make rules and policies.”

The letter also described the budget process proposed by CDD 7 that includes a by-district break out of projects and expenditures as “impractical” and that it fails to recognize the fundamental purposes of PWAC -- economies of scale, pooling of risk, and addressing the common, cross border nature and benefit of the project-wide facilities.

CDD 7 began its efforts to separate itself from PWAC several months ago when it fired the attorney that represents all of the CDDs – Brionez & Brionez – due to a stated conflict of interest, and retained the much higher priced firm of Hopping, Green & Sams from Tallahassee. Since that time the CDD 7 Board of Supervisors has questioned a number of common district practices including how contracts for services are reviewed and selected as well as a number of differences it has had with the PWAC agreements and amendments. Initially, Mr. Mark Brionez indicated to the CDD 7 Board that it might have a valid concern if it entered into the third agreement under duress, which led to the conflict of interest since he represents other parties to the agreement.

CDD7’s Board has been bold in challenging the Project Wide structure and a number of the clauses that the POA has also challenged over the years, including the allocation methodology and some of the items that are on the “Exhibit A” list that are maintained with Project Wide funds.

However, since it is clear now that the line has been drawn in the sand by SLCDD, the POA calls upon CDD 7 to approve the agreement for the following reasons:

1. As the continued growth of The Villages proceeds south of S.R. 44, Districts 12 and 13, and those that will follow are being developed with differences to the infrastructure, design, and maintenance characteristics compared to the Districts located between C.R. 466 and S.R. 44.
2. There are significant pieces of infrastructure – most notably the bridges and multi modal paths – that will be expensive burdens on the residents of the current PWAC members.
3. Development standards have raised concerns, with several repairs already becoming necessary.

Holdout continued on page 6



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Holdout continued from page 5

The CDDs north of CR 466 were set up differently to meet their needs and demands, and each is on its own for maintenance specific to its districts. PWAC was created to share the maintenance cost burdens among a larger number of rooftops south of CR 466, recognizing that multi-modal paths, landscaping, signage, etc. are used by all areas. Now there is a third, separate and distinct area of The Villages being developed and the residents south of CR 44 should be expected to manage their infrastructure maintenance costs separate from the original PWAC.

Savings to residents in CDDs 5 – 11 have been projected at 12% for each district and total more than \$1.3 Million. CDDs 12 and 13 would see a 41% increase in their maintenance assessments in the short term but as thousands of rooftops are added each year, those costs will decrease. CDDs 5 and 6 were in similar situations when the Project Wide fund was created.

CDD 7 must not hold up the creation of PWAC 2 and cost the residents of the other CDDs more than \$1.3 Million in savings.

The POA respects CDD 7's right to act in what it believes is in the best interest of its own residents, but they must now consider taking their fight to a higher level – court of law – to resolve its concerns.

As this article will publish after the end of September deadline, we hope that either CDD 7 has acted or that the SLCD will grant an extension for CDD 7 to act at its October meeting.



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

CDD 4 Blames Developer for Ongoing Soulliere Drainage Issues

Community Development District (CDD) 4 supervisors believe the Developer should “do the right thing” and help fix the drainage problems that have been ongoing at the Soulliere Villas in Marian County. The villas were built less than five years ago, and while District Property Management Director Bruce Brown said the villa roadways have passed inspection and were designed and installed per The Villages’ standard, he said that other villas have had underdrain systems installed to address drainage issues as well.

Supervisors all agreed that the problem has to be fixed, but Supervisor Cliff Wiener said that CDD 4 residents shouldn’t be stuck with the bill. All residents of CDD 4, not just those living in the villas, will have to share the costs.

CDDs Growing Weary of Abandoned and Neglected Homes

Several CDD Boards of Supervisors north of CR 466 expressed frustration over the continuing issues with abandoned and neglected homes. CDDs 2, 3 and 4 boards had discussions about homes in their districts. Some supervisors expressed that the system of fines wasn’t working and others suggested the District should do more than just cut the grass at these homes. Often there is mold, broken windows and overgrown bushes that Carrie Duckett, District Assistant Manager, said the District does not take care of.

Ms. Duckett advised that if any action other than mowing is to be done by the District, the CDDs would have to update its rules. CDD 4 said it would begin that process and discuss those steps at the October meeting.

“Double Standards” in The Villages

The Project Wide Advisory Committee (PWAC) began a discussion about the apparent double standard regarding signage rules for residents and non-Villages real estate companies as opposed to those for The Properties of The Villages, who seem not to have any rules. They regularly use large flags to advertise open houses, while resident and others who use signs to promote garage sales or other activities have their signs taken down.

PWAC agreed to have a more complete discussion at a future meeting. ■





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REVISED 10/01/2021

District Holiday Decoration Policy

Residents often complain that policies are changed and not adequately communicated. The Holiday Decoration policy, which was revised last year, was published in full in the POA Bulletin. In response to complaints received about those revisions, the District once again has revised the policy which has been passed by each District.

PLEASE READ AND BECOME FAMILIAR WITH THESE POLICIES SO YOU ARE NOT SURPRISED WHEN THE RULES ARE APPLIED!

Visit the District website for complete guidelines. Please share with your friends, neighbors, and those you know to be “in charge” of your neighborhood’s holiday decorations!

The Basics:

The District will permit the Gate Houses and Village/Villa entry sign walls to be decorated by resident groups. This policy excludes postal stations. Holiday decorations allow residents to show their holiday spirit and develop esprit de corps within The Villages.

All Holiday decorations must comply with community standards and not pose a nuisance or safety hazard.

Prior to installation, residents must submit a “request for approval” application to District Property Management (DPM) and sign the following Activity Release of Liability. All individuals installing decorations must sign the release prior to installation or it must be signed by the “Resident Group” leader who is accepting liability for the Holiday Decorations. Holiday Decorations without approval will be removed.

The following needs to be submitted in order for District Property Management to approve a request to display Holiday Decorations:

1. Signed Liability Release Form.
2. Dimensioned designed diagram and proposed location(s).

For ease of application, there is a drop box located at the District Property Management offices at 1026 Canal Street, The Villages. The DPM offices are located on the 2nd Floor above City Fire Grill. Alternatively, the signed Liability Release form and Dimensioned Design Diagram can be submitted via e-mail to DPM at: **PropertyManagement@DistrictGov.org**. For questions on compliance with the Holiday Decoration Policy, contact District Property Management at (352) 753-4022.

Approved decorations can be displayed on the following observed holidays:

Presidents’ Day
Memorial Day
Flag Day
Independence Day
Labor Day
Patriot Day
Veterans Day
Winter Holiday



With the exception of the winter holiday, approved decorations can be installed five (5) days before the holiday and must be removed within three (3) days after the holiday. Winter Holiday decorations can be installed for a maximum of thirty (30) days, with them being installed no earlier than December 1st and removed no later than January 5th.

The District reserves the right to remove, alter, or relocate decorations for public safety or the protection of District property. The District is not responsible for removed, lost, stolen or damaged decorations. Decorations which are removed by District Staff due to lack of approval or non-compliance with the District Holiday Decoration Policy shall be removed, tagged, and marked by DPM and tie-wrapped or otherwise secured and “dropped in place” for resident retrieval.

(Note: American Flags will never be “dropped in place” nor allowed to touch the ground and will be respectfully removed until retrieved by Residents). Dropped-in-Place Decorations which are not retrieved within 48-hours by residents will be relocated to the Alhambra Storage Facility for future identification and release to owners. Residents may complete the application process or contact DPM for additional guidance for compliance. District Property Management will store Holiday Decorations at the Alhambra Storage Facility for 30-days before being permanently disposed of.

Decoration Policy continued from page 8

Approved Decorations Include:

- Garland
- Wreaths
- American & Military Flags
- Holiday Specific Feather Banners
- Red, White and/or Blue Ribbons for Patriotic Holidays
- Red, Green, White, Blue, Silver and Gold Ribbons for Winter Holidays

Decorating Guidelines:

- No nails, screws, tape, or any other material that would break, peel, or penetrate the surface of the Gate House & Villa/Village Entry Sign Walls. Due to safety concerns regarding National Electric Code, lights, outdoor rated extension cords, outdoor rated fixtures, and bulbs, GFCI, flammability, covers for damp locations, glare on drivers and pedestrians and other distractions caused by blinking, motion or strobe lights, the use of any lights (electric or battery) is strictly prohibited.
- No colored ribbon other than red, white, or blue is permitted with the exception of Winter Holiday, during which only red, green, white, blue, silver and gold are permitted.
- Only wire, rope or cord can be used to display holiday decorations from entry walls.
- Ribbons, Banners and Flags shall not obscure sign wall lettering.

- All feather banners must be placed a minimum of the overall height of the feather banner plus 3-feet from the closest roadway or multi-modal path based on the height of the feather banner. (example: a 10' tall feather banner must be placed no closer than 13' to the closest roadway or multi-modal path). District Property Management will review proposed locations and provide guidance on placement as to not interfere or damage irrigation or landscaping and must not be a visual impairment for vehicular traffic, golf carts or pedestrians. Tall feather banners shall not be permitted to overhang roadways, paths, or multi-modal paths. They must be positioned to allow for 3' of free space from roadways, paths or multi-modal paths in the event they fall or are blown down by wind. DPM will relocate feather banners to safe locations if space permits based on overall height and available area for placement.
- Flag displays (American and Military) at Village/Villa entry sign walls must be tastefully displayed and limited to no more than four (4) American Flags and/or limited to one (1) for each branch of the United States Military (Army, Navy, Marines, Air Force, Coast Guard, Space Force). American Flags need to be in pristine condition, cannot be tattered and torn, and its red and white bars and the union (the blue field of stars) are bright and vibrant. Flags may be 3-foot x 5-foot or smaller in size.

Specifications For Winter Holiday Decorations:

Village/Villa Entry Wall:

- Green garland, green wreaths (maximum 3 feet in width, not to obscure sign wall lettering) and bows are acceptable decorations.
- No colored ribbon other than red, green, white, blue, silver and gold are permitted.

Gate House:


- One green wreath with a bow (maximum 3 feet in width) may be placed on the entrance and exit side of the Gate House.
- No decorations will be authorized on Gate Houses or Gate House islands which create a line-of-sight obstruction to Gate House attendants, residents, drivers, or pedestrians.

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Commonly Used Acronyms

We live in a world of abbreviations and The Villages is no exception. The proper writing style is to spell out the name in full and in parentheses list the acronym that will be used in subsequent references. Here is a list of acronyms used in The Villages, with the most common highlighted in green.

AAC	Amenity Authority Committee
ACH	Automated Clearing House
AED	Automatic External Defibrillator
AFR	Annual Financial Report
ARC	Architectural Review Committee
BCDD	Brownwood Community Development District
CAPRA	Commission for Accreditation of Park and Recreation Agencies
CDD	Community Development District
CFB	Citizens First Bank
CIC	Community Improvement Council
CIAC	Contribution in Aid of Construction
CIP	Capital Improvement Plan
CPI	Consumer Price Index
CPM	Commercial Property Management
CSR	Customer Service Representative
CSU	Central Sumter Utility
CUP	Consumptive Water Use Permit
DPM	District Property Management
DRI	Development Regional Impact

EAP	Employee Assistance Program
EMMA	Electronic Municipal Market Access (Bonds)
EMT	Emergency Medical Technician
EMT-P	Emergency Medical Technician Paramedic
EOC	Emergency Operations Center
EPA	Environmental Protection Agency
FA	Fitness Assistant

FDEP	Florida Department of Environmental Protection
FEITF	Florida Education Investment Trust Fund
FF II	Certified Florida Firefighter
FL-FIT	Florida Fixed Income Trust
FLCLASS	Florida Cooperative Liquid Assets Securities System
FLGIT	Florida Local Government Investment Trust
FMLA	Family Medical Leave Act
FQD	Florida Quality Development
FRPA	Florida Recreation and Park Association

Acronyms continued on page 11

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In-person or virtually, the Beacon Salon Speaker Series brings talented speakers and performers from Florida and around the nation to educate, edify, and entertain by exploring history, waxing poetic, mining popular culture, and embracing the arts.

 <p>NOV. 2, 2021 Dr. Caren S. Neile <i>Storyteller</i> Author, "Only in Florida: Why Did the Manatee Cross the Road & Other True Tales"</p> <p><i>"Only in Florida: The Case for Community Storytelling"</i></p>	 <p>DEC. 7, 2021 Dr. Michael Scheibach <i>Historian</i> Author, "Protecting the Home Front: Women in Civil Defense in the Early Cold War"</p> <p><i>"Protecting the Home Front: Women in Civil Defense During the 1950s"</i></p>
 <p>FEB. 18, 2022 Dr. Joan R. Cartwright <i>Editor/publisher of Musicwoman Magazine</i> Adjunct professor; executive director of Women in Jazz South Florida, Inc.</p> <p><i>"Blues Women: The First Civil Rights Workers"</i></p>	 <p>MAR. 10, 2022 Gilbert King <i>Pulitzer Prize-winning author</i> "Devil in the Grove" (Pulitzer) and "Beneath a Ruthless Sun"</p> <p><i>"Bedeviling Confluence: Injustice and Willis McCall through the Prism of 'Devil in the Grove' and 'Beneath a Ruthless Sun'"</i></p>
 <p>APR. 21, 2022 The String Queens <i>Musical trio</i> With a repertoire spanning from the Baroque era to the Jazz Age to today's Billboard Hot 100 Chart, TSQ performs versatile programs that transport audiences through time and musical genres.</p> <p><i>"TSQ: Authentic+Soulful+Orchestral"</i></p>	

Because of the coronavirus pandemic, decisions on whether events will be in-person or streamed on Facebook and/or YouTube will be determined shortly before the scheduled date. You can find more information by visiting our website. Registration required for in-person events or to participate in live Zoom Q&As.

For more information and to register for Beacon Salon Speaker Series events, visit:

<https://www.BeaconCollege.edu/salon>



Acronyms continued from page 10

FS	Facilities Specialist
FWCA	Fenney Water Conservation Authority
FY	Fiscal Year
IAC	Investment Advisory Committee
ISA	International Society of Arboriculture
ITB	Invitation to Bid
ITQ	Invitation to Quote
LSL	Lake Sumter Landing
LSSA	Little Sumter Service Area
LTIP	Long-Term Investment Policy

NPDES	National Pollutant Discharge Elimination System
NRPA	National Recreation & Park Association
NSCUDD	North Sumter County Utility Dependent District
NSU	North Sumter Utilities
OMI	Operations Management International, Inc
OS	Official Statements (Bonds)
PAC	Pension Advisory Committee
PO	Purchase Order
POA	Property Owners Association

POS	Preliminary Official Statement (Bonds)
PW	Project Wide Fund
PWAC	Project Wide Advisory Committee
RA	Recreation Assistant
RAD	Recreation Amenities Division
RAM	Recreation Area Manager
RAP	Rolling Acres Plaza
RFM	Recreation Facilities Manager
RFP	Request for Proposal
RFQ	Request for Qualifications
RL	Recreation Leader
RLVG	Resident Lifestyle Volunteer Group
RM	Recreation Manager
ROW	Road Right of Way
RS	Recreation Supervisor
RSR	Recreation Services Representative
S&P's	Standard & Poor's
SE	Special Events
SBA	State Board Administration
SCBA	Self-Contained Breathing Apparatus
SEWWCA	Southeast Wildwood Water Conservation Authority
SJRWMD	St. Johns River Water Management District

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Acronyms continued from page 11

SLAD	Sumter Landing Amenities Division
SLCDD	Sumter Landing Community Development District
SSF	Sumter Sanitation Fund
SSU	South Sumter Utility
SWCA	Sumter Water Conservation Authority
SWFWMD	Southwest Florida Water Management District
TEA	The Enrichment Academy
VCDD	Village Community Development District
VCCDD	Village Center Community Development District
VCSA	Village Center Service Area
VHA	Villages Homeowners Advocates
VLS	Villages of Lake Sumter
VOSS	Village of Spanish Springs
VPSD	Villages Public Safety Department
VWCA	Villages Water Conservation Authority
WRA	Water Retention Area
WTF	Water Treatment Facility
WUDD	Wildwood Utility Dependent District
WUP	Water Use Permit
WWTF	Wastewater Treatment Facility
WWTP	Wastewater Treatment Plant ■



Ira Miller

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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 and someone will get back to you. ■



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Looking for More Ways to Connect and Stay Involved?

THE POA IS LOOKING FOR VOLUNTEERS!

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.

- **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.

Please go to our website POA4US.org and click on 'Volunteering' for an application. ■



Stay Connected for the latest Announcements and to watch Membership meetings livestreamed!

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Type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE and or FOLLOW, and then, suggest our page to all of your friends and neighbors that live in The Villages! Meetings 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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Medicare Annual Election Period (AEP) Begins October 15 – *What You Need to Know*

Medicare’s Annual Election Period (AEP), also known as Open Enrollment Period (OEP), is October 15 – December 7 each year. During this time, one needs to review their coverage and make changes needed. If one has a Part D, that needs to be checked every year to make sure all your prescriptions are covered, and you have the best plan to meet your needs. If you have a Medicare Advantage Plan, you want to verify that your providers will be in the plan the following year. If the providers are not, you can select other providers or change your plan.

Fortunately, there is an invaluable resource available for free consulting called Serving Health Insurance Needs of Elders (SHINE), a program administered through the Centers for Medicare and Medicaid Services (CMS) Department of Elder Affairs. Our local SHINE holds sessions at the Lake Miona, Eisenhower, and Chula Vista and Colony Cottage Recreation Centers and the Lady Lake Library during the enrollment period.

Counselors do not make recommendations. “One size does not fit all” and it is very important for each person to review their individual circumstances every year. Spouses will likely NOT have the same needs, and each should look at their plans individually, especially the Part D Prescription Medication Plan.

There are different “Parts” to Medicare:

Part A (Hospital insurance) covers inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. **Part B** (Medical insurance) helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. **Part C** (Medicare Advantage) includes all benefits and services covered under Part A and Part B, is run by Medicare-approved private insurance companies, usually includes Medicare prescription drug coverage (Part D) as part of the plan and may include extra benefits and services for an extra cost. **Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs, is run by Medicare-approved private insurance companies, may help lower your prescription drug costs and help

protect against higher costs in the future.

Annual Enrollment Period (AEP) is from October 15 – December 7. During this period, you MUST make any desired changes to your Plan(s) or wait until the next year’s AEP, except in the cases of “life-changing events”, which can include a move to another state.

If you are receiving Social Security, you will automatically be enrolled in Parts A and B at age 65. If you are not receiving Social Security retirement benefits and want Medicare, you need to enroll through the Social Security office or [socialsecurity.gov](https://www.socialsecurity.gov) 90 days before your birthday month. Otherwise, when you want it, you will have to enroll voluntarily during a Medicare special enrollment period.

Medicare Supplemental Insurance (“Medigap Insurance”) is designed to fill coverage (payment) gaps in Original Medicare. It is provided by independent health insurance companies, and while costs may vary, coverage is set by Medicare and cannot vary. (See Medicare Booklet; which can be obtained through SHINE).

Medicare Advantage (Part C) does not have a supplement but may include the Part D prescription plan. A Medicare Advantage Plan covers everything that Original Medicare covers, but Medicare pays directly to Part C (the insurance company) instead of to the individual.

Prescription Drug Coverage (Part D) is available to all people with Medicare and is provided through stand-alone Medicare Prescription Drug Plans (PDP) or Medicare Advantage Plans with Prescription Drug Coverage.

Be aware of these potential pitfalls:

- Possible increased out-of-pocket expenses due to no Medigap coverage (Medicare Advantage plans are intended for healthy people)
- If you drop an employer supplemental coverage, it is likely you will not be accepted back into the plan; check your employer plan carefully before you drop it!
- If you drop Original Medicare and go into Medicare Advantage, and then go back to Original with Medigap, your Medigap premium may be higher. Florida is an “age of issue” state, meaning your premium is based on your age at the time you take the coverage.
- If you feel that your out-of-pocket expenses will not go outside of Medicare Advantage deductibles, you may save money by opting into that plan. However, if your circumstances change, you will have to wait until the AEP to go back to Original Medicare and may incur significant out-of-pocket expenses.

Be sure to ask yourself these key questions:

- Does my doctor accept the plan?
- Are all my drugs covered?
- Am I covered if I travel outside the area?

Medicare continued on page 19


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Medicare continued from page 18

SHINE is increasing its counseling sites considerably during the Medicare Open Enrollment Period, October 15 - December 7 so that enrollees can be assisted with this once-a-year opportunity to make changes to their advantage or prescription drug programs. In addition, volunteers will be available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans. The service is free and unbiased, and reservations are not taken.

Counselors will be at the following locations to assist area residents for one-on-one counseling on the indicated days. For more information, call 800-963-5337.

LOCATION	DAY	TIME	DATES
Lake Miona Rec Center	Tuesdays	9 - 11:30 am	Oct 12, 26, Nov 2, 9, 30, Dec 7, 14
Colony Cottage Rec Center	Tuesdays	9 - 11:30 am	Oct 19, Nov 16
Eisenhower Rec Center	Wednesdays	2 - 3:30 pm	Oct 6, 20, 27, Nov 3, 10, 17, Dec 1, 15
Lady Lake Library	Wednesdays	3 - 5:30 pm	Oct 13, 20, 27, Nov 3, 10, 17, Dec 1
Chula Vista Rec Center	Fridays	3 - 5:30 pm	Oct 1, 15, 22, 29, Nov 5, Dec 3, 17
Also, "Understanding Medicare", a group presentation geared toward those turning 65, will be made on:			
Manatee Rec Center	Wednesdays	1 - 3 pm	Oct 13
Aviary Rec Center	Wednesdays	1 - 3 pm	Nov 10, Dec 8

You can always do your own research through Medicare's website **medicare.gov**.

Other sites that may be helpful are SHINE **floridashine.org**

Social Security **socialsecurity.gov**
(benefits & options)

Federal Employee Health Benefits (FEHB)
opm.gov/insure/health/Medicare

For help with prescriptions:

needymeds.org,
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Gardening by the Moon

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

True gardeners have always been aware about planting by the phases of the moon; but really, is it true? The old timers did it, but in this day of technology, sophisticated gardening practices, and techie weather, is it necessary and do we really care?

The moon affects us in many ways. The earth is in a large gravitational field, influenced by both the sun and the moon. Our tides are highest during the full and new moons. Women’s cycles are 28 days, coincidentally, a complete moon phase. Any nurse will tell you the ERs are busier than ever during a full moon. We’ve all heard the expression that “it must be a full moon” if we encounter a lot of strangeness. In Florida we know that if a hurricane hits the coast on a high tide during a full moon, we need to head for the hills.

Lunar gardening is based both in folklore and superstition. It is the oldest form of gardening known to man. Ever since prehistoric times, long before man ever had a watch on his wrist, a calendar on his wall or the weather lady on TV,

every crop was governed by the phases of the moon.

Lunar gardening is based on the moon’s gravitational effect on the flow of moisture in soil and plants and, to a lesser degree, the effect of moonlight on seed germination. The moon not only controls the ocean tides but influences the groundwater tides beneath our feet. Understanding the effect of these groundwater tides and timing our gardening chores accordingly is the basis of lunar gardening. For example, the best time to turn over a garden is during the last quarter of the moon because that is when the water table has dropped to its lowest point. The less moisture in the soil means lighter soil. And thus we should consider the soil’s water content

when we plant a seed. The best chance for a seed to germinate, grow and develop is when the soil is “full of water.”

The moon has four phases or quarters lasting about seven days each. The first two quarters are during the waxing or increasing light, between the new and the full moon. The third and fourth quarters are after the full moon when the light is waning, or decreasing. At the new moon (first quarter), the lunar gravity pulls water up and causes seeds to swell and burst. This factor along with the increasing moonlight creates balanced root and leaf growth. This is the best time for planting annuals.

In the second quarter the gravitational pull is less, but the moonlight is strong, creating strong leaf growth. It is generally a good time to plant, especially two days before the full moon.

The third quarter is right after the full moon. As the moon wanes, the energy is drawing down. The gravitational pull is high, creating more moisture in the soil, but the moonlight is decreasing, putting energy into the roots. This is a favorable time to plant root crops and a good time to plant perennials, biennials, bulbs and transplanting because of the active root growth.

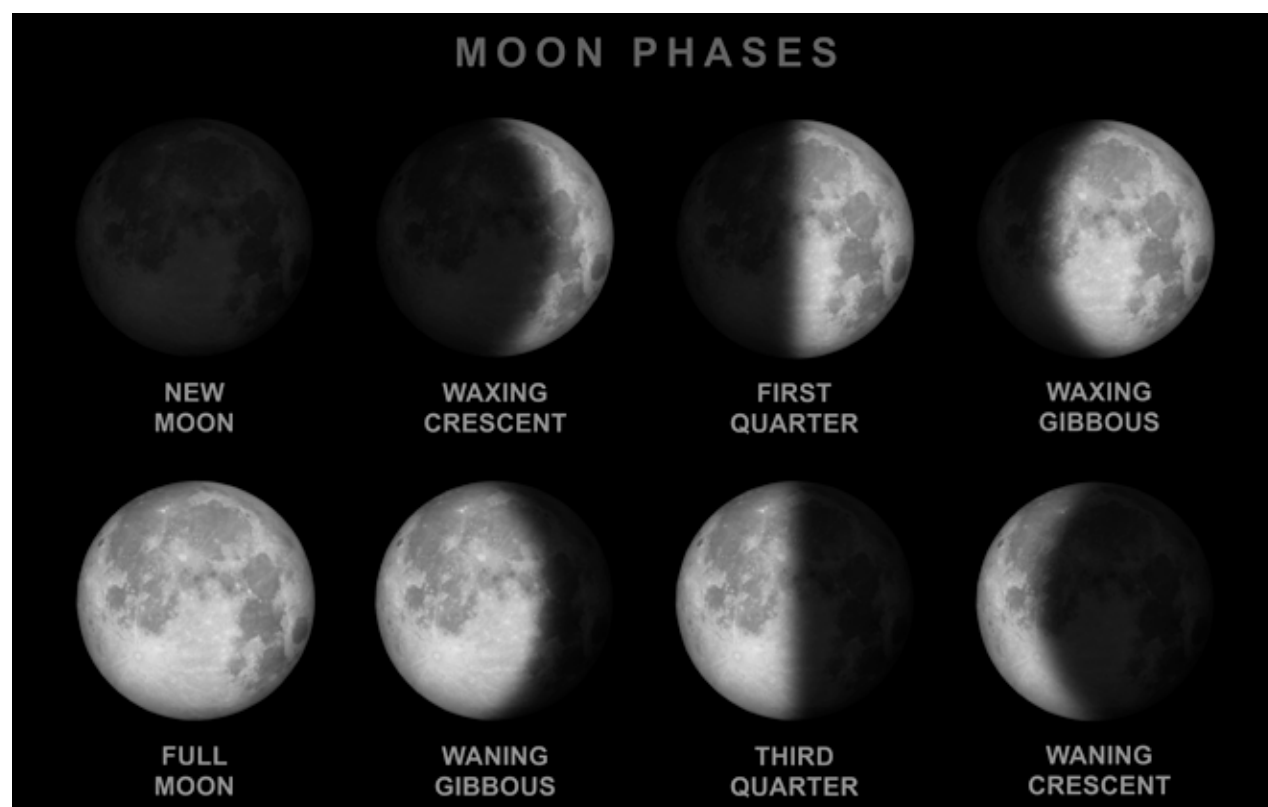
In the fourth quarter there is decreased gravitational pull and moonlight, and is considered a resting period. This is also the best time to cultivate, harvest, transplant and prune.

Some interesting facts: The New Moon always rises at sunrise. The First Quarter rises at noon. The Full Moon rises at sunset. The Last Quarter rises at midnight. One fact I am embarrassed to confess: I had NO IDEA the moon rises in the east and sets in the west — DUH.

Lunar gardening is more effective in non-chemically treated soil.

I tried lunar gardening: it is very cool. Give it whirl, or at least keep it in mind for your spring gardening plans. This January, when you are going through your seed catalogs, get your calendar out and consider planting by the phases of the moon. Go ahead, give it a try!

*Resources in this article gratefully borrowed from: gardeningbythemoon.com by Caren Catterall
Planting by the Moon Phases by E.A. Crawford
Keith’s Moon Page-Facts, Phases, Photos & Folklore* ■



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REMEMBERING BRYAN LIFSEY *with Gratitude*

Bryan Lifsey died Monday, September 20, 2021 in his home after a long illness. He was a 36-year



veteran of the US Army and Army Reserves and served in Vietnam as an artillery officer. After he retired, he and his wife, Georgia, moved to The Villages and he joined Seniors vs. Crime (SvC) in 2006. In 2008, he was named the manager of

the Marion County (The Villages) office where he remained until 2015, when he was appointed manager of the Sumter County office, now the busiest office in the organization. During his tenure as Sumter County manager, Bryan established the SvC Speakers' Bureau and did many public presentations himself. He was instrumental in the development of the current records management system used in all Seniors vs. Crime offices and he was a tireless advocate for all citizens who fell victim to fraud. Under Bryan's leadership, the Sumter County office recovered in excess of \$6 Million for the citizens who came to his office for help.

In addition to his managerial duties with Seniors vs. Crime, Bryan was also a District Supervisor in District 2. He was well known for his white paper presentations on hot button issues and for his passionate positions on financial waste.

Bryan attended nearly every POA General Membership meeting and has written the Seniors vs. Crime article for the POA Bulletin for years.

A memorial service for Bryan will be held at a later date.

Please join us in extending heartfelt sympathy to Bryan's family. He will be dearly missed.



SENIORS VS CRIME

Pull The Plug On Utility Scams

Kathy Stokes of the AARP Fraud Network warns us that Utility Scams heat up as the temperatures rise (and when they fall). In fact, she reports that the Federal Trade Commission says that utility impostors top the list of reported scams. Here’s what to be on the lookout for.

How It Works

- Someone claiming to be from your utility company shows up at your home unannounced, claiming they need to inspect or repair equipment.
- You receive a communication (phone, email, text) saying your account is past due and you must pay immediately, or they will cut off your power.
- You get a call claiming that you overpaid your utility bill, and they ask for your banking account information to provide a refund.

What You Should Know

- If you get a communication from your utility provider that is out of the ordinary, look on your last statement for the phone number and call to inquire if there is an issue with your account.
- Utility scammers tend to target older adults and people who are not native English speakers.
- None of these tactics represent the way utility companies do business — they won’t show up unannounced, they won’t threaten to cut off your power without first mailing you notices if an account is past due, and they won’t handle any overbilling this way.
- Requests for payment by way of purchasing a gift card and sharing the information off the back is sure fire proof that it is a scam.

What You Should Do

- If you get a communication from your utility provider that is out of the ordinary, look at your last statement for the phone number and call to inquire if there is an issue with your account.
- Notify neighbors that a scammer is making the rounds - they tend to hit certain geographic areas at the same time.
- Alert your utility company if a scammer is impersonating them.

Knowledge gives you power over scams. Remember, if you see a scam, or want to report a problem about online shopping, tell the FTC at **ReportFraud.ftc.gov**. If you need assistance with understanding any aspects of Online Shopping 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

You can also file online, or by calling 1-800-203-3099. Our staff will call you back and you can file your complaint over the phone.

Volunteers’ at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE ‘Seniors vs. Crime Region 4’ on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689-4606. ■

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