Property Owners' Association of The Villages, Inc. Champions of Residents' Rights Since 1975



MARCH 2022

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H

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

POA4US.org

SEE PAGE 17

March 15, 2022 | 7 PM

LAUREL MANOR RECREATION CENTER

Speaker: Cheryl Chestnutt Chief Clinical Officer UFHealth – The Villages Hospital



POA 2022 SHREDDING EVENT

DATE: Saturday, April 9, 2022 TIME: 9 AM – Noon LOCATION: Wildwood Community Center NO PLASTIC BAGS.

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2022 POA Watch List

Planning Key to Managing Villages' \$2 Billion Assets

As inflation hits 40-year highs and growth in The Villages continues at a warp speed, new District Manager Kenny Blocker told POA members that planning is the key to maintaining current assets and preparing for tomorrow. Mr. Blocker spoke at the POA's February General Membership Meeting, and warned that, among other considerations for the future, inflation and the new \$15/hour minimum wage that will be implemented in 2026 could add as much as \$2 Million per year in operating costs. He and The Villages' leadership team are constantly looking ahead at both the physical plant and human assets.

The purpose of District Government is to meet the needs of the residents effectively and efficiently. A redrawn organizational chart will allow District staff to focus on customer service, growth, inflation, and planning. Mr. Blocker uses the "Plan, Do, Check and Act" method of management, which allows for continuous improvement.



What/Who Is District Government?

Currently there are 14 Residential Districts:

• Community Development Districts (CDDs) 1–14

Three (3) Commercial Districts:

• Village Center Community Development District (VCCDD), Sumter Landing Community Development District (SLCDD), and Brownwood Community Development District (BCDD)

Two (2) Utility Districts:

 North Sumter County Utility Dependent District (NSCUDD) and Wildwood Utility Dependent District (WUDD)

Two (2) Committees of the Villages Community Development District:

• Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC)

Mr. Blocker indicated that boards and committees will be managed by himself, the Deputy District Manager, Carrie Duckett, and two Assistant District Managers, Bruce Brown, and Brittany Wilson.

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

Customer Service and Community Standards

There is one main customer service phone number that can answer or direct all of your questions – 352-753-4508, and two convenient customer service office locations at 984 Old Mill Run in Lake Sumter Landing and a satellite office at 4856 S. Morse Blvd., south of CR 44.

This is the hallmark of District Government's services to residents, and includes resident ID cards, gate access cards, executive trail fees, payment of monthly utility and amenity bills, and even meet with community standards staff.

Another important customer resource is the District's website at **DistrictGov.org** where you can access almost all the information you need, from downloading deed restrictions specific to your property, signing up for E-billing, registering for programs and activities, and signing up for E-notifications.

District Property Management

A huge responsibility for District Property Management (DPM) is to maintain and take care of the \$2 Billion in capital assets that Villagers bought into. DPM is responsible for planning, forecasting, and executing all routine, major maintenance, and capital improvements.

District Government will be implementing the Cityworks platform to maintain all of the assets using Geographic Information System (GIS), real-time data access, condition assessment, work order management, capital improvements, and maintenance and service. Utilities will come on board in 2022 and DPM in 2023.

Several improvements have been made in the past year, with dozens of sports courts (basketball, pickleball, tennis, platform tennis and bocce) renovated and more than 150 scheduled to be completed this Fiscal Year. Seventy-six shuffleboard courts will be renovated this year as well, with removal of play surface, crack/patch repair and resurfacing with NovaSports product. There will be seventeen pool renovations this year including two sports pools, with the Mulberry pool receiving its first full renovation in eighteen years.

Other projects include completion of the First Responders Recreation Center, the Lake Miona walking trail and several executive golf course and cart path improvements.

Watch List continued on page 4



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POA Bulletin 3

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MAIL TO: The POA, 8736 SE 165th Mulberry Lane PMB111, The Villages, FL 32162



Watch List continued from page 2

Fire Department, Ambulance Services, and Independent Fire District

Among the most critical services provided to Villages' residents comes from the Public Safety Division.

As has been widely reported, the Villages Public Safety Division (VPSD) is seeking state legislative approval for the creation of an Independent Fire District in Sumer County after gaining Sumter County Commissioner approval of the District last year. In addition, VPSD will begin providing emergency transport to hospitals beginning on October 1, 2022 and has already purchased twelve ambulances.

If approved by the legislature, there will be a special referendum in November for residents of Sumter County to vote Yes or No on the special District. If the voters accept the District, there will be a governing board of five individuals initially appointed by the Governor. The Board will become resident-elected as two- and four-year terms become eligible for election. This means that for at least two years the Governor's appointees will make the critical first decisions about policy and direction of the District.



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Residents of Lake County will be served through an Interlocal Government Agreement, and Marion County residents will operate under a mutual aid agreement.

Funding for the new District will come from:

- Non-Ad Valorem assessments more fairly and proportionately charged in part by proportioning more variable costs among improvements to properties, and in part by proportioning more fixed costs evenly an a per parcel basis.
- Ad Valorem taxation ability has been requested, at a minimal level, to avoid future requests for supplemental funding via the Legislature.
- As presented, The Villages Independent Fire Control and Rescue District would generate revenue with the allowance of up to one mil in ad Valorem assessments, and the simplified, non-ad Valorem assessment of a \$124 fixed rate per parcel combined with \$0.75 per \$1000 of relative improved value (market value less land value.)
- Amenity Fee Revenue
- Interlocal Agreements for services outside of the geographical boundaries of the proposed District.
- Ambulance transport revenue.

Mr. Blocker committed to providing examples of what the actual impact would be on an individual household and the POA will report those examples as soon as they are received.

It should be noted that there is a current portion of the Ad Valorem tax that Village's property owners pay to Sumter County that has been "given back" to the District for VPSD services provided. It is unclear as to whether Sumter County will continue to provide that level of funding, estimated to be approximately \$10 Million. In response to a specific question as to that funding, Mr. Blocker advised that while he will be talking with the County Commissioners, he urged residents to talk directly to the Commissioners to improve the chances that the funding will continue, or that county taxes for Sumter County residents will be reduced by that amount.

Who is "The Developer?"

This is a great question that was asked by a resident at the February POA General Membership Meeting. There are references to "The Developer" used by many different people and organizations, including the POA and District government.

The short answer is that the reference is made to the entity/entities that have developed all of the residential and commercial districts throughout The Villages. It is a bit more complicated, however, and calls for some history of how The Villages originated and what has brought it to its current structure.

The Villages got its roots back in the 1960's when a Michigan businessman, Harold Schwartz, saw an opportunity during one of Florida's land booms. There was an abundance of land at bargain prices, so Schwartz began buying huge parcels of land with the hope of attracting northern retirees to come to Florida. He and his partner Al Tarrson opened a trailer park, Orange Blossom Gardens, located at the far north end of the current Villages in what is now known as the "historic" side. Schwartz bought out his partner and brought in son Gary Morse and began adding shopping and amenities that over the decades have grown beyond what even Schwartz probably imagined.

By 1991 the development became known as The Villages and created special units of local government allowed by Florida statue known as Community Development Districts.

Gary Morse passed away in 2014, and The Villages is now in the hands of son Mark

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No medical records, NO PROBLEM. Visit us at www.CMMDR.com Morse, (President) daughters Jennifer Parr (Vice President) and Tracy Morse (Vice President). The children and many of the grandchildren are owners of The Villages Holding Company Ltd., and many other entities in The Villages conglomerate including The Villages of Lake Sumter, Inc.

"The Developer" continues to build homes and commercial centers and is the entity with whom residents who purchase homes in The Villages contract with via the Deed Restrictions agreement. The Developer sets the Prevailing Amenity Fee Rate and influences other policies that residents must live by through the "election" of the governing boards of the Villages Center Community Development District (VCCDD) and the Sumter Landing Community Development District (SLCDD), most of whose members do not live in The Villages. Since there are no residential units in either of the Districts, there are no residents who can be elected to those boards.

People may confuse the Developer and the Villages of Lake-Sumter Landing with the Villages District Government, but District Government has nothing to do with development plans or any of the many commercial establishments owned by the various Villages companies, such as the country clubs, movie theatres or the development of apartments. District government has no say in what continues to be developed and is only in a position to manage the assets of new Community Development Districts as they come online.



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Watch List continued from page 4

Questions & Answers

Why do ponds and lakes seem to be overgrown?

Basins are inspected weekly, however, the Basin itself may only be treated every 14 days for a single exotic species. This is a product holding period so the Basin does not become immune to the treatments. The exception to this at present is Hydrilla treatments which are only done twice a year, and that will be changing when the new contract goes into effect on 03/01/2022 at which point the contractor will be able to treat for hydrilla weekly up to 5% of the total water body area. The treatments are based on the weekly inspection findings, thus the inspections are year-round and the treatment is applied yearround as well. The District works closely with its environmental consultants and aquatic services contractor to maintain the basins.

What can be done about speeding on roads in The Villages, especially on Morse Blvd.?

Lt. (Robert) Siemer was contacted and he indicated he will pass along the message to the traffic units and zone deputies.

What is going on with the Rialto and Barnstorm Theaters?

Information that was provided was the movie industry, while somewhat more active, is still in a state of flux. In addition, the movies being shown now at Old Mill Playhouse are more than meeting current demand.

Where can we find the special fire district legislation?

HB 995 Independent Fire District Bill: myfloridahouse.gov/Sections/Bills/ billsdetail.aspx?BillId=75793. ■





POA MEETINGS ARE NOW LIVESTREAMED

In Case You Missed It...New Highlights from February Meetings

First Responders Recreation Center Update

- The site work is approximately 82% complete.
- The Recreation Center construction is approximately 69% complete.
- Support buildings are approximately 67% complete.
- The Putt & Play Course and Lawn Bowling is approximately 97% complete.
- Total project is approximately 78% complete.

PWAC Done with Funding for New Woodwork Shop

Declaring they are done with cost overruns and funding requests for the new \$3 Million woodworking shop on Buena Vista, members of PWAC approved their final funding for the shop without members coming before them to explain the cost overruns.

The Villages Woodworking Club now has two locations with the addition of the new shop last year, but only serves a small percentage of Villages residents. There are 1,300 members with another 275 on a waiting list. Many residents have complained that they have been on the waiting list to join for years, and privileged members are making it a closed club, while at the same time spending all residents' amenity dollars.

Sumter County Locks in Ambulance Order

Sumter County Administrator Bradley Arnold had good news for Commissioners at the February workshop, informing them that due to an order that had been cancelled the County was able to lock in delivery of 12 ambulances by the end of 2022.

Commissioners voted last year to end the contract with American Medical Response (AMR) after repeated complaints about wait times and poor service. They decided to separate the fire, EMS and ambulance transport into two departments, one for Sumter County outside of The Villages and one for The Villages Public Safety Department.

Commissioners had been frustrated by lack of action on the Administrator's part, and Mr. Arnold's continued pressing to explore additional options.

In Case You Missed It continued on page 8

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In Case You Missed It continued from page 7

PWAC Recommends Spending \$1.092 Million for Repairs

Budget Director Brandy Cook told the Project Wide Advisory Committee that the Fiscal Year (FY) 2021-22 Project Wide Fund Budget will need to be adjusted in the amount of \$1,092,000 using available Working Capital for depression repairs, flood control pumps, and stormwater pipe repair costs.

There have been several new and recurring depressions formed within the Project Wide Fund areas. The estimated costs for the various depression projects include \$100,000 for engineering services and \$700,000 for the necessary repair costs including grout repairs, basin liner repairs and geo-technical inspections. Based on pipe inspections, several emergency stormwater pipe replacements were necessary at an estimated cost of \$200,000.

Additional funds have been included in the requested amount for unexpected repairs through the end of the FY. Starting next FY, District Property Management (DPM) will budget for sinkholes, depressions, and pipe repair projects.

The following Project Wide Depressions and Pipe repair projects are still actively being worked on by DPM: Bacall Golf Course Depression (Estimate \$19,758), Basin 12-10 Depression (Estimate \$225,000), Devon Villas Pipe Repair (Estimate \$25,000), Fenney Entry Depression (Pending Engineering Recommendations), Livingston Pipe Repair (Estimate \$29,826), Longleaf Golf Course Pipe Repair (Pending Engineering Recommendations), Morven Parkway Pipe Repair (Estimate \$76,500), Noble Way Pipe Repair (\$6,575 Pending Additional Engineering Recommendations), Pimlico Starter Shack Depression (Estimate \$41,360), Tunnel MR-3 Depression (Pending Engineering Recommendations).

Additionally, there are two flood control pumps at Lake Sumter that have failed and require rebuild. The estimated cost to rebuild them and maintain temporary pumps is \$92,000. A new depression was formed during October 2021 at the Mission Hills Neighborhood Recreation Center. This cost falls under the responsibility of the Sumter Landing Amenity Division (SLAD) Fund because it is at a recreation center. The total costs for the depression repair project includes \$3,892 for engineering services and \$20,274 for the necessary repair costs including grout repairs.

The Fiscal Year 2021-22 SLAD Fund Budget will need to be adjusted in the amount of \$24,166 using available Working Capital for the depression and grout repair costs.

New Tee Time System Tabled by AAC; Recommended by PWAC

The new tee time system that was presented late last year to the Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC) was tabled by AAC and recommended for approval by PWAC. The Executive Golf courses have contracted with the Developer to allow residents to make tee times online. Under the previous agreement, trail fees for executive courses were included in the priority memberships for the country club courses, which are privately owned by the Developer. Under the new system, residents will have to pay additionally for trail fees for the executive courses, which are currently approximately \$140 per year.

Additionally, the new agreement allows the Developer to assess a Consumer Price Index (CPI) adjustment annually, as is done with amenity fees.

AAC Committee members felt that the issue should be tabled for resident input as it will represent a significant change in cost for them. PWAC, however, did not want to risk being left "high and dry" without a tee time reservation system and opted to recommend accepting the proposal, which is to be effective March 1.

Villa Road Issues Continue

For over a year residents at the Soulliere Villas in Community Development District (CDD) 4 have complained about premature buckling and deterioration of their roads and sidewalks. Supervisors approved getting an independent engineering study conducted to get to the root of the problem, and at the February meeting were presented with a possible solution via a \$35,000 design services contract with Kimley-Horn & Associates to fix the underdrain system which has failed and is causing problems with streets and sidewalks. Kimley-Horn is the same engineering firm that performed the original work for the Developer, an idea that outraged CDD 4 supervisors.

CDD 4 residents would also have to pay to replace the underdrain system as well as mill and overlay the streets after the work is done, all on top of the \$35,000 design costs for Kimley-Horn.

Supervisor Cliff Wiener said more pressure should be put on the Developer, although there is usually no response from the Developer when approached about these issues wich are similar to drainage issues that have occurred at the Callahan Villas and the Belle Glade Villas in Community Development District 10. Recently, CDD 10 supervisors were told that they would have to spend \$45,000 for a civil engineering study to address the issues at those villas. As with Soulliere, any repair costs would be in addition to the engineering study.

The Atwood Villas near Brownwood have experienced a similar failure. And CDD supervisors south of CR 44 and members of PWAC have expressed concerns about the early deterioration of multi-modal paths due to the lack of curbing.

Also note the previous \$1.092 Million in budget revisions approved by PWAC, much of which is also for pipe repairs.

CDD Supervisors, members of PWAC and AAC have found their concerns to fall on the deaf ears of the Developer when it comes to accepting any responsibility or financial contribution for these repairs.

MARCH 2022 POA4US.org

POA Bulletin 9





Kathryn Linn, p.a.

Are Your Estate Planning Documents in Order?

Join Attorney Kathryn Linn for a Free Legal Seminar

Tuesday, March 1, 2022 at 2:00 pm Thursday, March 17, 2022 at 11:00 am Thursday, March 31, 2022 at 11:00 am

Linn Building, 561 Fieldcrest Drive, The Villages, FL, 32162 Just off 466 in Southern Trace Office Center – Golf Cart Accessible

Attorney Kathryn Linn will discuss: Estate Planning

- Whether your out-of-state documents are valid in Florida.
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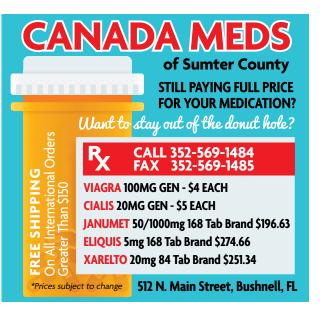


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POA Bulletin

11

PRODUCTIONS

MARCH 2022

Local Elections Update



The POA will hold a special Candidates Night for the candidates running for Sumter County Commissioner Districts 2 and 4, and for those running for seats on the North Sumter County Utility Dependent District (NSCUDD). The event will be held on June 21 at 7 PM at Everglades Recreation Center.

As of February 17, the following have filed to run for office.

Sumter County Commissioner, District 2

Andrew Bilardello

Doug Gilpin

Sumter County Commissioner, District 4

Sharyl Anderson

Jeff Bogue

Billy G. Bowles

Mary Rosetta French

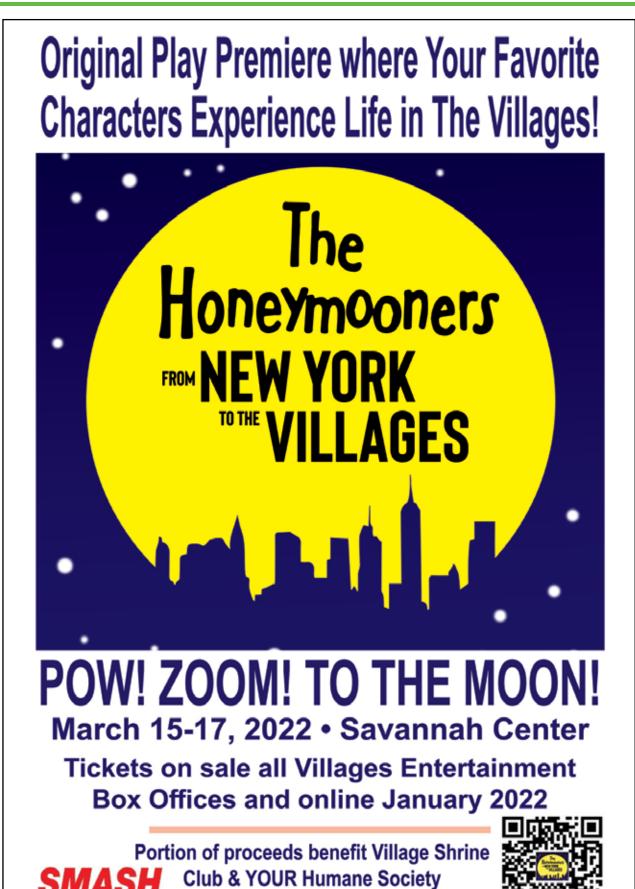
James Morris

NSCUDD

Richard Redemacher, Seat 6

Noon on May 16 is the deadline for petition submissions to run for office. July 25 is the last day to register to vote or change party affiliation, and early voting is August 13-20. Primary election day is August 23. For more information visit the Sumter County Elections Supervisor website **sumterelections.org.** ■





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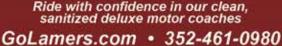
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Spiritual Study and Activities
Sisterhood & Brotherhood
Community Outreach
Bar & Bat Mitzvah Lessons



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Sumter County Announces Waste Collection Dates/Locations

The webpage for the Household Electronics & Hazardous Waste Mobile Collection has been updated to include the addition of two new days, one new location, and a correction to the November date. www.sumtercountyfl.gov/1236/Household-Electronics-Hazardous-Waste-Mo

DAY	DATE	TIME	LOCATION	ADDRESS
Saturday	March 5, 2022	8 AM to 2 PM	Lake Okahumpka Park	6085 E. SR 44, Wildwood 34785
Saturday	April 9, 2022	8 AM to 2 PM	Lake Okahumpka Park	6085 E. SR 44, Wildwood 34785
Saturday	August 6, 2022	8 AM to 2 PM	Sumter County Fairgrounds	7620 SR 471, Bushnell, FL 33513
Saturday	November 5, 2022	8 AM to 2 PM	Lake Okahumpka Park	6085 E. SR 44, Wildwood 34785

WHAT TO BRING

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- Solvents
- Fungicides
- Pesticides
- Wood Preservatives
- Gas (old gas & old gas cans)
- Pool Chemicals

WHAT NOT TO BRING

- Biological/Infectious waste
- **X** Explosives
- X Radioactive waste
- 🗴 Empty paint cans
- X Tires

HOW TO PACKAGE & TRANSPORT CHEMICALS

Do NOT mix chemicals together.

Keep products in original labeled containers if possible.

Place containers into cardboard boxes to prevent breakage.

Place leaky container in clear plastic bag and transport in box with newspaper.

Put boxes in trunk or in back of vehicle away from passengers.

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Cedar Waxwings THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

March is when you typically would see flocks of Cedar Waxwings. If you look skyward, you can see their yellow bellies as they fly. Cedar Waxwings got their name for their strong attraction to the red cedar tree (actually a juniper) with its sweet blue fruits. The name "waxwing" comes from some waxy looking red feathers found on the ends of their secondary wings.

The Cedar Waxwing is a medium-sized, sleek bird with a large head, short neck, and short, wide bill. Waxwings have a crest that often lies flat and droops over the back of the head. They almost look like a female cardinal. The face has a narrow black mask neatly outlined in white. Cedar Waxwings are pale brown on the head and chest fading to soft gray on the wings. The belly is pale yellow, and the tail is gray with a bright yellow tip. The red waxy tips on the wing feathers are not always easy to see.

One March day I was sitting on my only garden bench which was opposite a berry- laden native holly, when all of a sudden a huge flock of birds came and seemed to vacuum the tree. Then again, all of a sudden, they flew off en masse. WOW! Right before my very eyes! I had never seen anything like that before so I had to find out what they were. They were Cedar Waxwings, a very beautiful, native migrating bird.

Cedar Waxwings are social birds almost always seen in flocks. Male and female differ little. Cedar Waxwings often fly in formation, the whole group turning and looping in synchronized motion. An assemblage of waxwings is called an "earfull" or a "museum".

Cedar Waxwings inhabit deciduous, coniferous, and mixed woodlands, particularly areas along streams. You may also find them in old fields and grasslands. With the spread of ornamental berry trees in landscaping, Cedar Waxwings are increasingly common in towns and suburbs like the Villages. One of the principals of Florida Friendly Landscaping is to attract wildlife. This could mean as little as having a plant that produces flowers or berries which provides food for insects or birds. Many of our landscapes have hollies, and we can also see them in the common landscaped areas. So, as you're driving along Buena Vista, keep an eye out for these birds.

The Cedar Waxwing's diet is about 80% fruit, one of the few North American birds that specializes in eating fruit. It can survive on fruit alone for several months. As the supply of red cedars dwindled due to their value as fence posts (resistant to rot), storage chests (repellent to insects) and the main wood for pencils, waxwing diets became more varied. They typically feed near the tips of fruit bearing branches, often hanging upside down to pluck favorites such as mulberries, hollies, crabapples and hawthorn fruits which are high in sugar content. Waxwings are vulnerable to alcohol intoxication after eating fermented fruit. There are numerous records of these birds flying out of control from the effects of alcohol but no actual DUIs have been reported.

In summer Cedar Waxwings supplement their fruit diet with protein-rich insects often caught on the wing. They also pick items such as scale insects, spruce budworm, and leaf beetles directly from vegetation.

During courtship, males and females hop towards each other, alternating back and forth and sometimes touching their bills together. Males often pass a small item like a fruit, insect, or flower petal, to the female. After taking the fruit,



the female usually hops away and then returns giving back the item to the male. They repeat this a few times until, typically, the female eats the gift (could it be a diamond?)

Cedar Waxwing pairs look for nest sites together, but the female makes the decision. She typically chooses the fork of a horizontal branch, anywhere from 3 to 50 feet high. Building a nest takes a female Cedar Waxwing 5 to 6 days and may require more than 2,500 individual trips to the nest. They occasionally save time by taking nest materials from other birds' nests. They are late nesters, probably because of their dietary reliance on summer-ripening fruits. ■

Sources: The Cornell Lab https://www.allaboutbirds. org/guide/Cedar_Waxwing/id



POA Bulletin 17

POA Remembers and Thanks Bill Schikora



The POA, residents of Community Development District (CDD) 2 and all Villagers lost a friend and advocate when John William "Bill" Schikora passed away at the end of

January after a long illness. Born in Chicago and a 40+ year resident of Michigan where he raised his family, Bill and his first wife Carole became Villagers in 2013. His giant stature at 6'8" left an impression wherever he went. He was kind, spirited and fiercely loyal.

Bill was the consummate community volunteer and servant, stepping up whenever there was a void to fill. He was a longtime Supervisor on the CDD 2 Board, serving as its Chair at the time of his passing. Bill was also a longtime member of the POA Board of Directors, serving as its membership chair and volunteering whenever and wherever he was needed.

One of Bill's favorite words to describe the POA was "watchdog," believing strongly that residents needed an advocate when it came to navigating the sometimes-confusing waters of The Villages and policies of the Developer. He loved The Villages, its amenities and beauty and fought hard as a Supervisor to uphold its high neighborhood standards.

Bill also loved and was proud of his family. After his wife Carole passed away, he moved to the Village of Santiago where he became a fixture, and met his fiancé of seven years, Peg Tackett. Bill is survived by children Beth Elliston (Michael) of Kalamazoo, MI; Bill Schikora (Amy) of Ann Arbor, MI; Jean Schikora, FL his four grandchildren, and Peg's family.

The POA expresses its deep sympathies and appreciation to Bill's family for sharing this giant of a man with the residents of The Villages.

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

We have 1,277 total page likes and 1,452 total page followers!

The POA now live streams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected to your POA!**

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. ■



Saturday, April 9, 2022

Volunteers are needed from 8 am until Noon at the Wildwood Community Center on the day of the event.

Please contact Tita Dumagsa, POA Director of Volunteers at titaqd44@gmail.com or 352-391-4828 Please provide your name, email and phone number.

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

April 19, 2022 7 PM EVERGLADES RECREATION CENTER Speaker: TBD May 17, 2022 7 PM

LAUREL MANOR RECREATION CENTER Speaker: Len Hathaway Lightning Matters June 21, 2022 7 PM EVERGLADES RECREATION CENTER Speaker: Candidates Forum

Donuts & Coffee will be available at the POA General Membership Meetings

SENIORS VS CRIME Hiring a Contractor

According to the Florida Attorney General's Office, complaints against contracting companies run the gamut from firms that take consumers' money for services which are never provided to firms that advertise cheap services who then try to "upsell" new systems or pricey repairs. Always consider the following when hiring a contractor to perform a home repair or remodel:

GET MULTIPLE ESTIMATES.

Get at least three written, itemized estimates or bids on repairs or remodels. If you believe your repair is covered by insurance, have your insurance company evaluate any damage to your home before arranging repairs to ensure that the work will actually be covered under your policy.

RESEARCH THE COMPANY THOROUGHLY BEFORE SIGNING A CONTRACT.

Don't let any contractor "push" you into signing – reputable contractors will realize you need time to consider your options.

- Ask trusted friends and neighbors for recommendations. Follow up on any references provided ٠ by the contractor.
- Google the name of the company followed by a comma and "Complaints, reviews" to see what ٠ others have said. i.e., ABC Construction, complaints, reviews.
- You should always contact Seniors vs. Crime to see how many complaints have been filed against ٠ the companies you are considering.
- Check with the Better Business Bureau at **bbb.org** and read any reviews. •
- You should also check with the Department of Business and Professional Regulation (DBPR) at ٠ myfloridalicense.com to verify that the contractor has a license for the type of work you want done and to see if the company has any complaints lodged against them. On their website, you can find a complete list of construction trades that are licensed and regulated by DBPR. If in doubt, you can call them at 850-487-1395.
- Also, ask the contractor for proof of insurance and verify with their insurer that their coverage is current and, if the contractor is bonded, check with the bonding agency.

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READ AND UNDERSTAND THE CONTRACT.

Read the entire contract before signing and remember "The BIG print giveth and the small print taketh away." Read the fine print. Be sure the contract includes the required "buyer's right to cancel" (within three days) language. NEVER pay the full amount up front and hesitate before making large deposits. Florida law requires a contractor to apply for a permit within 30 days and to start work within 90 days if he collects more than 10 percent of the contract up front. Get a START date and an expected date of completion. Be specific about progress payments and ALWAYS keep the last payment back until the job is completed to your satisfaction. Remember this – once you sign a contract, you are a party to that contract - it binds BOTH parties. So be sure that everything in the contract is to your liking.

FILE A COMPLAINT.

If you wish to file a complaint against a contractor, you may file with any Seniors vs. Crime office through our website, seniorsvscrime.com. In addition, if you wish to check on the number of complaints filed on any vendor or contractor, you may call the following numbers - if after hours, leave a message:

Marion Office - The Villages Tuesday 10 am - 2 pm 352-753-7775

Wildwood Office -Tuesday – Thursday 10 am - 1 pm 352-753-0727

Sumter Office Monday - Thursday 10 am – 2 pm 352-689-4600, ext. 4606

Fruitland Park Office -Wednesday 10 am - 2 pm 352-674-1882

MARCH 2022 POA4US.org

DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say "thanks" to our Discount Partners for their participation.



The up-to-date list of

Discount Partners can always be found on our website poa4us.org. Click 'Discount Partners' on the left menu.

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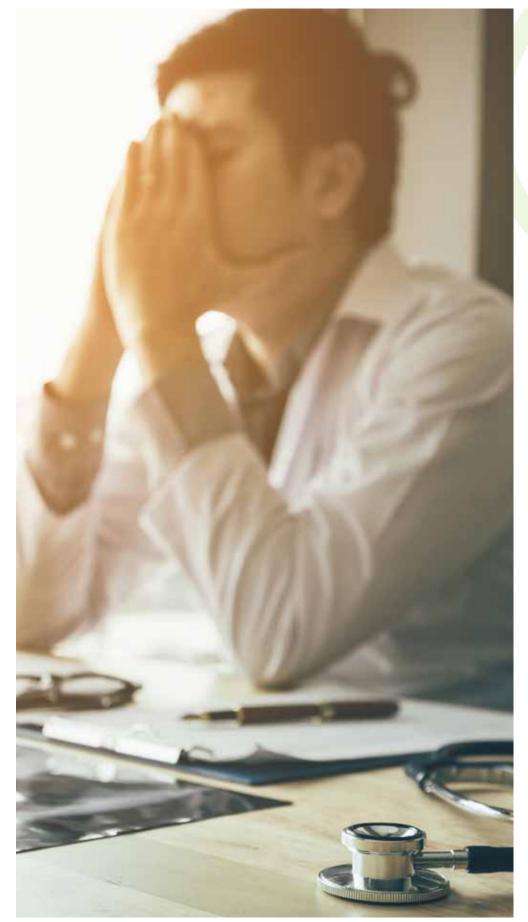
Jean Tuttle

POA Bulletin 19

The Property Owners' Association 8736 SE 165th Mulberry Lane, PMB 111, The Villages, 32162

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Moral Injury in Medical Care

ast month, I described the few insurance companies whose peer reviews deny a physician's choice for a patient's medical care.

In essence, this is best described as moral injury, and has caused a loss of purpose in the practice of medicine. The high incidence of moral injury in healthcare is well known, and as Ludmila N. Praslova PhD, recently wrote in an excellent article in Fast Company, can be "attributed to systemic issues that emphasized efficiency and financial metrics at the expense of physician/patient communication, trust, and overall patient care." It "will not help a doctor who is prevented by insurance regulations from prescribing a lifesaving treatment."

I plan to reveal those insurance plans whose peer review entities engage in such denial. Your future health care choice demands that you are aware.

Norman H. Anderson, MD CEO, Robert Boissoneault Oncology Institute



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