



POA Bulletin

POA4US.org

AUGUST 2022

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**POA GENERAL MEMBERSHIP
MEETINGS ARE NOW LIVE
STREAMED AND ALSO
AVAILABLE ON YOUTUBE**

NO AUGUST MEETING

**UPCOMING POA GENERAL
MEMBERSHIP MEETINGS
September 20, 2022 • 7 pm
LAUREL MANOR RECREATION CENTER**

Speaker: Dr. Norman Anderson
CEO, Robert Boissoneault
Oncology Institute
Topic: Medicare

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

**SPECIAL MEETING*
September 29, 2022 • 7 pm
LAUREL MANOR RECREATION CENTER**

Speaker: The Villages Fire Chief
Edmund Cain

Topic: Proposed Independent Fire District

**This meeting will NOT be live streamed.*

Please see page 14 for details.

**Early Voting
August 13-20, 2022**

POA Announces Candidate Endorsements



After the candidate forum for Sumter County Board of County Commission seats 1, 2, 4, and 5, and Florida State Representative District 52 was held on June 21, the POA Board of Directors has endorsed the following candidates:

Sumter County Commissioner, District 1 - **Reed Panos**

Sumter County Commissioner, District 2 - **Andrew Bilardello**

Sumter County Commissioner, District 4 - **Jeff Bogue**

Sumter County Commissioner, District 5 - **Daniel Myslakowski**

*Prior to learning of his untimely passing, the Board endorsed **Andrew Curtis** for Florida State Representative, District 52*

Early & Election Day Voting

Any registered voter may vote in the primary regardless of party affiliation and may request a ballot that is not of their registered affiliation.

Early Voting – August 13 – 20, 2022 9 am – 6 pm

- Registered voters in Sumter County can vote at any Early Voting Location during Early Voting dates
- Voters will need to provide an acceptable form of identification according to Florida Statute

Primary Election Day – August 23, 2022 7 am – 7 pm

- Voters must vote at their assigned polling location.

Polling Locations for Early Voting

Bushnell Elections Annex
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Bushnell

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**Tierra Del Sol
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**Allamanda
Recreation Center**
1515 Saint Charles Place
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Rohan Recreation Center
850 Kristine Way
The Villages

Election continued on page 2

Mission Statement

The Property Owners' Association, Inc. (POA) is the original property owners' group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

Vision The Property Owners' Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Goals The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

Independence Honesty Fairness
Objectivity Respect

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we've cherished and nurtured it ever since.

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

Election continued from page 1

To determine your assigned polling precinct location, visit **SumterElections.org** and click on the 'Ways to Vote' tab from the left side menu.

Vote By Mail

Who Can Request?

- Any qualified, registered voter can request a vote-by-mail ballot
- Vote-by-mail ballots can be requested by the voter, a member of their immediate family or a legal guardian on their behalf (Florida Statute 101.62)

How to Request?

- A request can be made in person, by mail, fax, phone, email or by completing your request online through the Supervisor of Elections' website at **elections.sumtercountyfl.gov**.
- If you require a different format you may complete an accessibility form to obtain this form in a format most helpful to you.

How to Cast Your Vote-By-Mail Ballot:

- You can mail your Voted Ballot so that it is received in the Sumter County Supervisor of Elections Office on or before 7 PM on Election Day; OR
- You can turn your Voted Ballot into one of the designated drop off boxes that will be located at each of the Early Voting Sites (this can only be done during Early Voting); OR
- You can hand deliver your Voted Ballot into the Wildwood Office, no later than 5 PM on Election Day; OR
- You can hand deliver your Voted Ballot into the Bushnell Office, no later than 7 PM on Election Day. ■

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2022 POA Watch List

Follow-Up

The POA identified three "Watch List" Items at the beginning of 2022 and this issue of *The Bulletin* is full of updates on two of the three. Articles associated with those topics will be identified with the number below.



Big Shoes to Fill



Kenny Blocker was named District Manager after the abrupt departure of Richard Baier. He has had his hands full with weighty issues facing the District, including Watch List Item 2, the Independent Fire District referendum.

Mr. Blocker has assembled his leadership team, naming Carrie Duckett as Deputy District Manager and Brittany Wilson and Bruce Brown as Assistant District Managers.

Independent Fire District



Legislation was passed at the state level that paves the way for a referendum in November on a Special Independent Fire District, which would be funded and operated by The Villages Public Safety Division (VPSD). A major concern

regarding ambulance service was resolved when the Sumter County Commissioners voted to allow VPSD to pick up the ambulance transport function and create a separate service for the rest of Sumter County.

Residents are now voicing concerns about what the special fire district will cost them. See page 14 for information on a special meeting in September.

Elections



It has been a crowded field and the POA has held two candidate forums and has announced endorsements for Sumter County Commission Districts 1, 2, 4 and 5. See Page 1 for endorsements and page 4 for details from the second forum.



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(Note: if no preference circled then **Driveway** is default, once account established, make changes at poa4us.org)

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Round 2 Candidate Forums Held for CDD 6, NSCUDD and AAC

Because of the number of candidates for so many offices in this year's elections, the POA held a second candidate forum on July 11 for the contested seats on the Community Development District (CDD) 6: Seat 4; the North Sumter County Utility Dependent District (NSCUDD): District 7, Seat 3, and District 9, Seat 5; and Amenity Authority Committee (AAC): District 2.

The elections for the above District offices are held with the regular November 8, 2022, elections by voters in those districts. The election of members of the AAC are landowner elections which means only one vote per property in the corresponding district. Those landowner elections are held in a separate room from the general election balloting.

Since the above elections will not be held until November, with early voting starting on October 25, biographies for each of the above candidates will run in the September Bulletin.

Following are excerpts from the Candidate Forum for each of the offices.

CDD 6: Seat 4 - Linda Grzesik (incumbent) & Gordon Platt (retired military)

1. How would you decrease/eliminate "trolls"? (people who troll through neighborhoods looking for deed restriction violations.)

Gordon said he didn't think this was a CDD issue and Linda said there isn't an issue in CDD 6.

2. Why has it taken so long on the Morse Bridge problem?

Gordon said he needed more information to make an informed answer and Linda said it is a revetment (not a bridge) issue and money is in the budget to fix at the appropriate time.

Forum continued on page 5



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Forum continued from page 4

3. Should District 6 pay for the Brownwood Tower replacement?

Gordon said he needed more information to make an informed answer and Linda said we should stick with the current agreement, which means CDD 6 pays.

NSCUDD: District 7, Seat 3 - Ellen Decker (small business owner) & Tom Hoskins (incumbent); District 9, Seat 5 - Matthew Friedland (incumbent) & Dan Warren (civil engineer).

1. Should we switch to auto-meter reading now?

Matt and Tom said good idea but wait a couple years based on experts input to the board, with Dan saying yes, it's an investment savings that experts don't understand. Ellen said yes due to savings from reduced payroll and trucks, but also understood if experts said wait.

2. There are five bond issues. What are the rates and any plans to renegotiate these?

Matt said it's a District issue, Tom talked about the good deal on a recent bond renegotiation, Dan said district has done well on refinance issues and Ellen thought issues regarding bonds were going okay and rising interest rates might hamper any further actions.

3. What is the #1 priority for NSCUDD this coming year?

Matt had no input, Tom said improve the environment, Dan said implement auto meter reading and bring information forward on reserves, and Ellen said cut out some expenses and document no lead in recent water analysis report if truly the case.

AAC: District 2 - Ann Forrester (incumbent), Jim Cipollone (business background) & Reb Benson (retired Air Force Officer/Civil Service Executive), Sandy Mott (incumbent) & Ed Regan (plant operator), Lady Lake.

1. What would you do if the Developer asked for more amenities?

Ed, Sandy, and Jim said they didn't think so but would review prior to making a final call while Ann and Reb said no, they already got 300 amenities.

2. Are you comfortable on deferring reserves?

Most all were amenable to deferring reserves if it made sense in the budget.

3. If important issues come up do you agree with one-on-one meetings with district staff?

All agreed there shouldn't be one-on-one meetings on important issues.

4. What is the top one or two priorities for the AAC (not including Paradise renovation)?

Ann said look at deferment of some items and get information to residents. Reb said have developer bring a final Hacienda Hills plan into action and establish a good plan for maintaining all amenities. Ed said live stream meetings and stay within budget. Sandy said need to stay flexible. Jim said lots of things to address in the AAC.

Closing comments: All talked about their experience and wanting to do what is best for the residents. Reb said his experience on a homeowner association board that was transitioning from developer-run to owner-run is beneficial in The Villages type structure. Ed said he'd like to get more events into Spanish Springs center. Ellen said she is a "water quality solver." Dan said an expert (like himself) is needed on NSCUDD board, and Linda said CDD 6 is in good shape, partly due to the many beneficial things she has accomplished. ■

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CDDs 6 & 7 Begin Mediation Talks

In 2021 Community Development Districts (CDD) 5-13 began discussing establishing a second Project Wide Advisory Committee (PWAC) for those districts developing south of CR 44. All CDDs south of CR 466, including CDDs 12 and 13 south of CR 44 voted in favor of what is known as the “Fourth Amendment” to the Project Wide Agreement which would establish PWAC 2.

The CDD 7 Board of Supervisors has seen the proposed amendment as an opportunity to renegotiate some of the terms of the Project Wide Agreement that they consider unfair and/or unreasonable. They have hired an independent law firm to represent their district after Mark Brionez stated a conflict of interest in his legal representation of the boards who have supported PWAC 2. Without unanimous agreement, the Fourth Amendment cannot go through.

CDD 6 has contended that CDD 7 is doing harm to residents in their district by not agreeing to the Fourth Amendment and passed a resolution to utilize Florida Statute 164 to resolve Governmental Disputes between units of government. CDDs 5, 6, 8-11 have passed similar resolutions.

On July 1, 2022, a first conflict resolution meeting was held with the chairs of CDD 6 and 7 and their respective attorneys participating. Both chairs, John Calandro for CDD 6 and Jerry Vicenti for CDD 7, publicly stated at the conclusion of the meeting that they thought it was a good first step. Mr. Vicenti said he thought it was long overdue to have such dialogue and lamented the time wasted in coming to some common ground on the issue.

Mr. Calandro stated that CDD 7 has provided no fact-based findings, that there are no statutory deficiencies, that CDD 7 has offered no acceptable alternatives, that the Fourth Amendment is more favorable to the residents of CDD 6, and that CDD 7 has harmed the residents by blocking a PWAC 2. He said the CDD 6 Board of Supervisors has a fiduciary responsibility to its residents and to provide them all relief allowed.

While the two sides informally agreed on many items, one major contentious point remained: just what is the real financial impact on the other districts of not having a PWAC 2? CDD 6 points to budget figures provided by District staff which estimate that CDD 6 was “losing” \$234,106 in Fiscal Year (FY) 2021-22 and \$297,269 for FY 22-23. Staff projected an impact of \$144,000 in FY 21-22 for CDD 7 and \$189,894 in FY 22-23. The total negative impact for all districts involved was projected to exceed \$1.7 Million.

The attorney for CDD 7, however, disagrees with the figures that were estimated and said there have been numerous models thrown around and doesn't believe the numbers in the budget have been substantiated. He questioned what would happen if those cost savings didn't actually materialize, disputing that the model of new

infrastructure (S of CR 44) versus older (N of CR44) would save money for those North of CR 44. CDD 6 indicated it is willing to listen to any fact-based information CDD 7 can present.

Mr. Vicenti adamantly believes the projections are wrong and stated they are not against a PWAC 2. They have offered seven changes which would have an impact on their acceptance of the Fourth Amendment, all of which would have to be approved by all parties including the Sumter Landing Community Development District (SLCDD) which effectively represents the Developer.

Areas that the two chairs and attorneys agreed could be explored include that 1) each District could approve what is added to Exhibit A in the future; 2) any new infrastructure would

Mediation continued on page 7







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Mediation continued from page 6

be independently inspected and come with a 2-year warranty; 3) budget and reporting include expenditures made inside of each district's boundaries and outside on an annual basis to give supervisors information to share with their residents; 4) an "off ramp" for any district if SLCCD disagrees with a PWAC recommendation; 5) the withdrawal of CDD 12 and 13 shouldn't harm them or others; 6) language that states each primary and alternative district representative is there as a representative of their specific district; and, 7) the term of the agreement should be significantly less than 20 years with an 18-month notice of non-renewal.

Other sticking points that remain include the allocation formula based on assessable acreage. CDD 7 wants consideration for "vertical" acreage, referencing specifically the apartments in Brownwood and any others that are developed. CDD 7 also requested an "out" clause in the event the SLCCD departs from PWAC recommendations a certain number of times within a specified period. Mr. Calandro said there is no history that any major departures have occurred since PWAC was implemented.

All parties agreed that on the basis of the discussion, the two attorneys would continue the dialogue and agreed there are areas that can move forward. Another meeting date will be set in the near future, with other CDDs perhaps joining. Mr. Calandro stated a goal of concluding the matter prior to the passage of final budgets in September. ■

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Sumter County Commissioners Pass Preliminary 9.1% Tax DECREASE

In a presentation to the POA membership on July 19, Sumter County Administrator Bradley Arnold went through the preliminary Fiscal Year 2022-23 Sumter County budget. He indicated that at the budget workshop held earlier in July the Board of County Commissioners directed staff to budget a decrease in the millage rate to 5.59 which makes it an official tax decrease for the upcoming fiscal year. **The figure represents a 9.1% decrease, from a mil rate of 6.1500 in FY 21-22.**

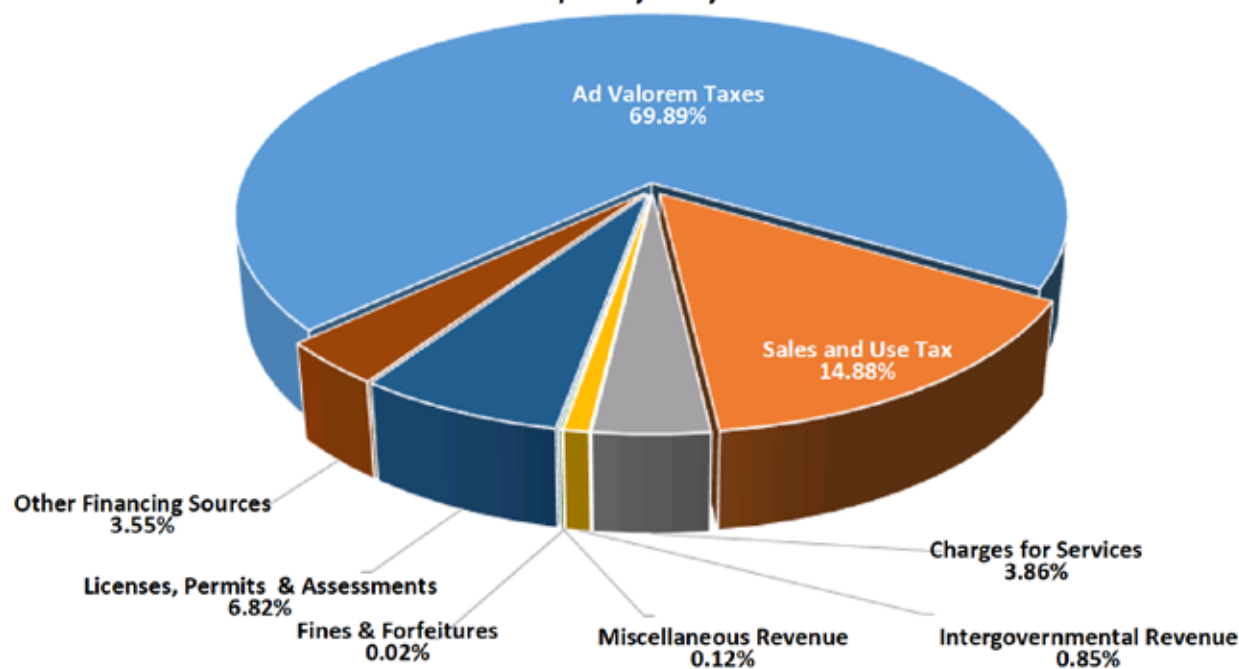
According to Mr. Arnold setting the millage rate at the rolled-back rate, which in the proposed budget was 5.5936 for the ad valorem revenue, is legally neither a tax increase nor a tax decrease. Setting the millage rate higher than the rolled-back rate is a tax increase and lower than the rolled-back rate is a tax decrease. Mr. Arnold stated that even at the rolled-back rate, Sumter County would have the lowest millage rate in non-coastal Florida.

The millage rate of 5.5900 directed by the Commissioners would equal the same millage rate set in 2016.

Mr. Arnold described several sources of funds that comprise the revenue budget, with ad valorem taxes representing nearly 70%. The chart below shows those sources.

Proposed FY 22/23 Budget

General Fund Revenue
\$136,015,584



While the overall general fund budget increased by 8.8%, the overall budget increase was just 2.2%. Mr. Arnold explained in his budget overview letter to the Commissioners that several scenarios were used in creating the proposed budget, among the most significant being the increased economic activity over the last year. Mr. Arnold offered the following data:

- a) The recovery from the COVID-19 pandemic is most evidenced by the boom of continued development driving the growth in tax and non-tax revenues. Correspondingly, there is an increased cost to meet the greater volume of demand for services as well as the increased level of service requested. The overriding cost is the reduced supply of workforce driving an increase in wages.
- b) The single-family building permit activity for the prior three calendar years was:
 - i) 2019: 2,727 new single-family homes
 - ii) 2020: 2,797 new single-family homes
 - iii) 2021: 3,882 new single-family homes
 - iv) 2022 is following a similar trend as the last two years
- c) Overall building permitting activity for the prior three calendar years was:
 - i) 2019: 14,884 permits
 - ii) 2020: 20,687 permits
 - iii) 2021: 20,141 permits
 - iv) 2022 is following a similar trend as the last three years.

Decrease continued from page 8

d) The Governor Rick Scott Industrial Park and other industrial properties from C-470 north to include SR 44 show an increased interest by manufacturers, trucking companies, and distribution centers for locating along I-75.

Mr. Arnold said that when the Commissioners passed the increase in the Impact Fees and the Florida Legislature subsequently overruled that move with state legislation (limiting local government's ability to determine its own financing strategy), many businesses pulled permits to begin projects before a new rate schedule could go into effect.

An Impact Fee is a one-time capital charge levied against new development and designed to cover the portion of the capital costs and infrastructure capacity consumed by new development and has been a highly contentious topic in Sumter County. Residents contended that if Impact Fees were not discounted as the previous County Commissioners had chosen to do year after year, additional revenue could have been used to pay for the Regional Road Plan and other road projects that led to the 25% property tax increase implemented in 2019. The Villages Developer pays \$972 per home as an impact fee, while other single-family homes in Sumter County pay \$2,666. The fee is presumably incorporated into the purchase price of the home. An additional \$6,576,108 in income could have been generated in 2021 alone if all of the housing permits were for new homes in The Villages.

Decrease continued on page 11

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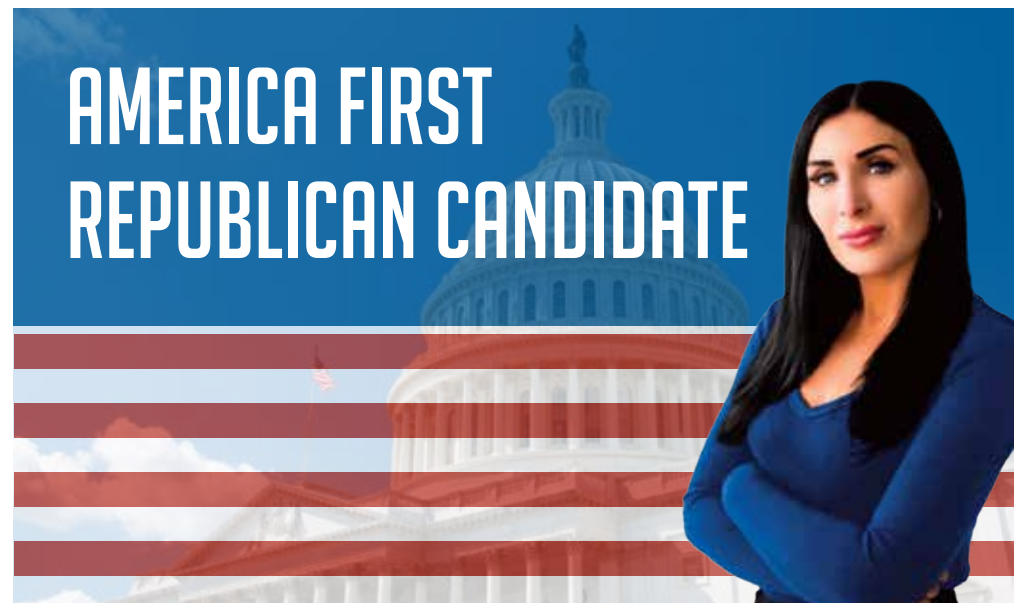
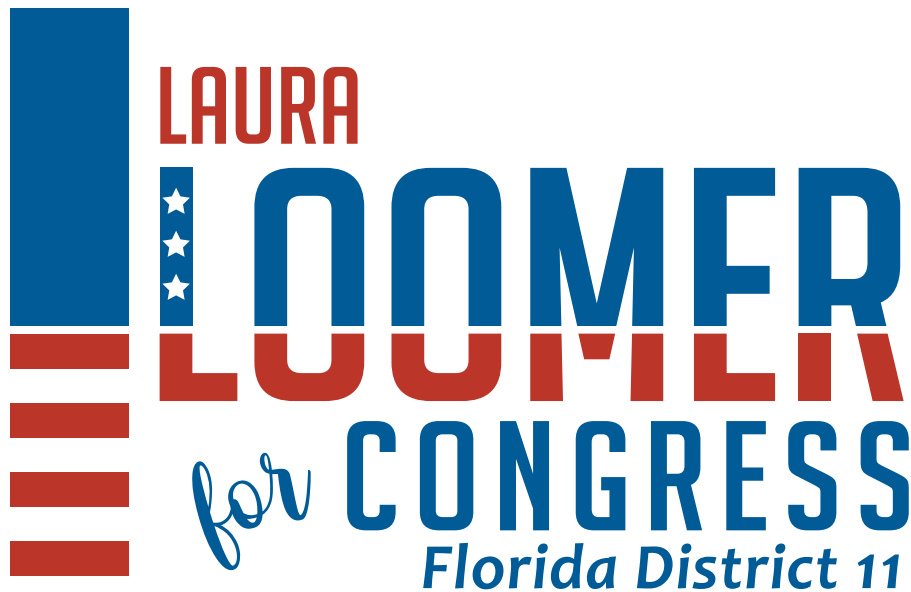
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Laura Loomer is and always will be a supporter of the America First Agenda. As an investigative journalist who worked for Project Veritas, Laura spent years exposing voter fraud, corruption, and holding career politicians and both party establishments accountable. Laura will continue to FIGHT for you and advocate for you in Congress.

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Decrease continued from page 9

Expenditures Proposed FY 22/23 Budget

	FY22/23	FY23/24	FY24/25	FY25/26	FY26/27
The Villages® Companies Regional Road Reimbursement	\$943,967	\$6,430,853	\$13,133,940	\$4,800,000	\$4,600,000
CR 229 Improvements	\$1,930,943	\$0	\$0	\$0	\$0
Signal at US 301 and CR 124A	\$1,077,400	\$0	\$0	\$0	\$0
NE 136th Avenue Improvements	\$200,000	\$0	\$0	\$0	\$0
Signal at US 301 and C 462	\$350,000	\$2,000,000	\$0	\$0	\$0
Twisted Oaks Realignment of C 462	\$0	\$1,500,000	\$0	\$0	\$0
Reserve for Regional Road Projects	\$13,464,793	\$8,333,940	\$0	\$0	\$0

But Mr. Arnold reminded residents that the Developer donated the land and other costs associated with building the roads and provided an interest free bond to Sumter County to fund the projects.

Federal economic and workforce changes were also factored into the proposed budget.

a) The rate of increase in the consumer price indices and spikes in fuel prices are strong indicators of the federal government's lack of anticipating or managing inflation.

b) The American Rescue Plan Act (ARPA) provided the first half of the total allocation for Sumter County of \$12,860,516.50 in August of 2021 and the second half will be provided in August of 2022. Sumter County has been allocated \$25,721,033 in total funds. As these federal funds constitute a one-time revenue, they should be matched with one-time capital expenditures. The Act identifies a well-defined use for capital expenditure for water/sewer and broadband projects. These are the two primary

areas the BOCC supports the use of these funds.

Mr. Arnold's letter also stated that the need to diversify the economy remains a priority due to the demographic growth and significant portion of the taxable properties being residential.

Another significant change that will occur for Sumter County is the assumption of ambulance services for The Villages located in Sumter County. Mr. Arnold said that the budget is built on the assumption that the referendum to create The Villages Independent Fire District will pass. If the referendum passes, that new district will be responsible for the funding in its entirety and Sumter County would no longer set or collect the \$124 Fire Assessment Fee. The new district would have taxing authority up to a \$1 millage rate on each improved property. The fire assessment fee currently collected and allocated by Sumter County will remain in place until the FY 2023-24 budget year. Mr. Arnold directed any questions about the cost of the new fire district to The

Villages District Manager Kenny Blocker. (See Page 14 for information on a special information session for POA members in September.)

Mr. Arnold urged residents to "stay involved." He reminded them that all Sumter County Commission meetings are open to the public, yet few attend. The next step will be for the Commissioners to pass the preliminary budget. After that occurs, every property owner will receive by mail a "TRIM" notice which is the "truth in millage" notice. Two public hearings will occur in September after which the Commissioners will pass the budget. Mr. Arnold said the public has plenty of opportunity to study the budget, attend meetings, and provide input. The full budget packet can be found on the county's website at sumtercountyfl.gov. Find the 'Agenda Center' and look under the Commissioners Workshop Agendas. You can also access every Commission meeting and minutes in this location. ■

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Special Meeting Regarding The Proposed Independent Fire District

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The Villages Fire Chief Edmund Cain will give a brief presentation about the proposed Independent Fire District. Staff and computers will be available to help Residents estimate their individual property tax impact!

This is your opportunity to get your questions answered and find out the estimated financial impact of the proposed new Independent Fire District before you vote on the referendum on November’s ballot.

If you are unable to attend the meeting, you can email your requested estimate to james.goodworth@districtgov.org.

This meeting will NOT be livestreamed. You will need to attend in person to get your estimate and hear this important presentation!

The POA will have a special section of *The Bulletin* dedicated to this important subject.



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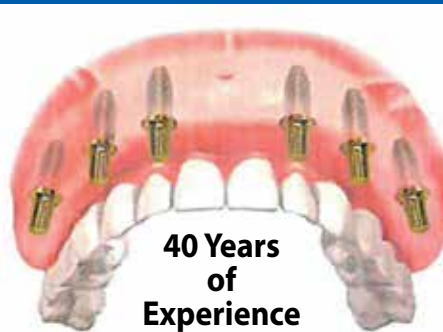
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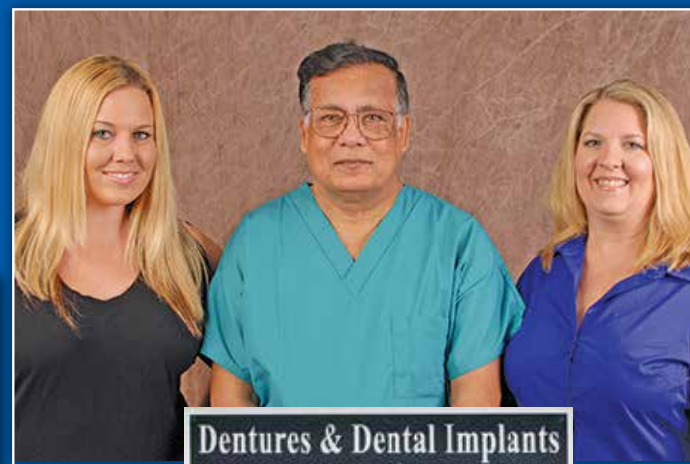
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In Memorium Andrew Curtis

Andrew Curtis, POA Board Member since 2016 and Community Development District (CDD) 6 Supervisor for nearly four years, passed away unexpectedly in early July, at the height of his campaign for the District 52 Seat of the Florida House of Representatives. The POA Board, membership and his thousands of clients were deeply saddened by this news.

Andrew has been an attorney in the Tri-County area for 20 years, concentrating his practice in the area of Elder Law. He was a graduate of Georgetown Law School, held an MBA from the University of Michigan, and earned his undergraduate degree at Cornell University. Andrew lived in The Village of Mallory with his wife, Eve, and has one son, who is a PHD student at Cambridge University in England.

Our deepest condolences go out to his family and many friends. He will be greatly missed.

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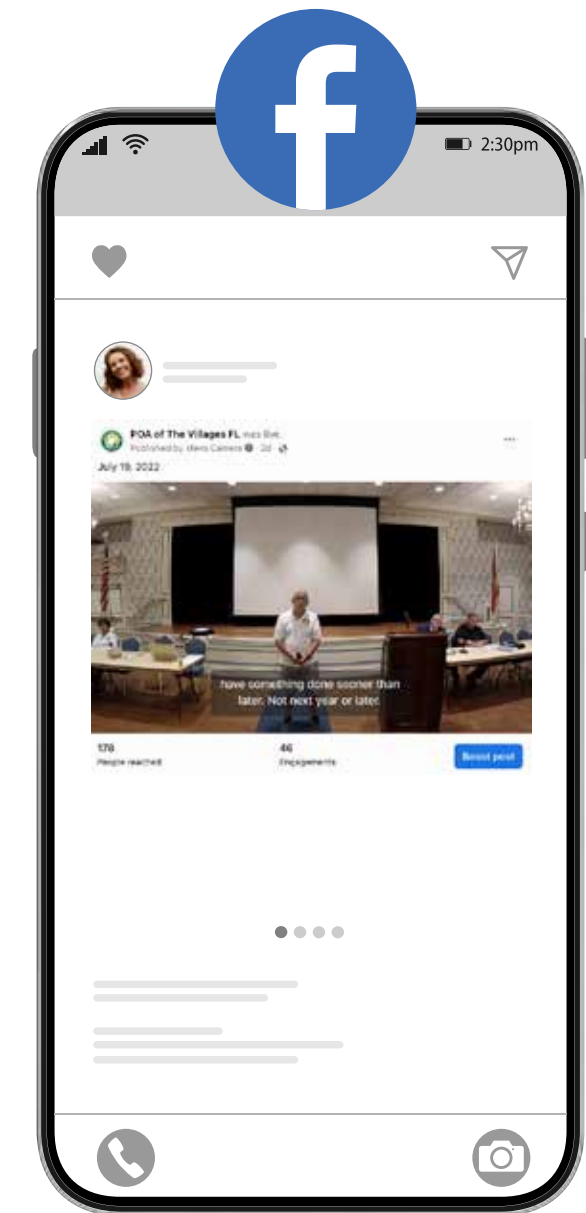
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Asters in Florida

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

The aster family (Asteraceae) is an enormous and diverse family of flowering plants. Daisies, sunflowers, zinnias, marigolds, and more are all grouped together in this category.

According to the Atlas of Florida Plants there are 440 asters in Florida, 331 of which are native species. In fact, 41 species are endemic (found only in Florida). Here is a list of some common asters, some that will surprise you!

Most aster species can be recognized by their composite flowers. Composite flowers are made up of hundreds of tiny flowers, with disk flowers at the center and petal-like ray flowers around the edges.

Coreopsis — This native aster is Florida's state wildflower. Commonly known as tickseed, coreopsis comes in many species and varieties. Most are daisy-like with a ring of yellow petals surrounding a brown or yellow center. They typically bloom in spring and summer along roadsides and in native gardens.

Dusty miller — A popular aster known for its silvery, fern-like foliage makes dusty miller a perfect background for other plants. Later in the season, it will produce attractive yellow flowers.

Echinacea — Purple coneflower is a beautiful perennial that, despite the name, comes in a variety of colors. Echinacea's daisy-like flowers bloom throughout spring and summer on tall flower stalks. Not all forms of purple coneflower perform well in every part of Florida and here fungus is a challenge because it is so humid. I have no luck at all with them but some people do.

Elliot's aster — is another native perennial Florida aster. Its sprawling shape quickly fills gaps in pollinator gardens and is very attractive to bees. Its light purple, delicate blooms emerge in late summer and early fall and is beautiful on the roadsides. Make sure you have plenty of space, though; Elliot's aster often reaches heights of 3 to 4 feet and will spread all over the garden. This is one reason we shouldn't take stuff off the sides of the road, Ms. Fanatical.

Gaillardia — A recent discovery suggests that blanket flower (*Gaillardia pulchella*) is not actually native to Florida but native to the southwestern United States and was likely introduced to the east sometime in the last few centuries. Still, blanket flower is an excellent nectar and pollen resource. It also remains on the list of Florida-Friendly plants.

Lettuces — Did you know that lettuces are members of the aster family, too? Winter is the perfect time to grow lettuce in Florida. Although we try to avoid allowing it to flower (bolt), these species do produce compound, disk-like flowers. All four types of lettuce can be grown in Florida, but leaf lettuce often works best and can be harvested throughout the season.

Marigold — There's a reason you see marigolds in so many Florida gardens and in our common areas: they're easy to grow, bloom reliably all summer, and have few insect and disease problems. Available in a range of yellows and oranges, these annuals are often used for color massing, edging, borders, cut flowers, and container plantings. And you either love the scent or hate it!



Stokes' aster — flowers are normally blue-lilac. Flowers can grow to be as large as four inches across and begin blooming in spring. This species performs best in zones 8 through 9A. It prefers partially sunny locations with well-drained, acidic soil.

Sunflowers — are such a perfect flower for Florida. In addition to the famous, towering sunflower varieties there are several native helianthus species, too. Swamp sunflower (*Helianthus angustifolius*) is a medium-tall perennial that blooms in fall. Nice cut flowers but aggressive. Even shorter is the beach sunflower, another Florida native perennial. This butterfly-attracting groundcover is perfect for hot, dry sites, including coastal areas. This one is aggressive as well.

Gardeners are a weird and wonderful lot. They love plants and need them like the air they breathe. For off-road sightings, I've got a spade and clippers in my car—bad girl. Be careful out there: some plants can be aggressive. For heaven's sake (and for your back's sake), don't take them from the roadside. For one, it's illegal and two, they come up to your doorstep when you're not looking! ■

Excerpts borrowed from <https://gardeningsolutions.ifas.ufl.edu/plants/ornamentals/asters.html>



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How Secure Is Your Password – Really

SENIORS VS CRIME

Password security is critical to any cybersecurity system and it’s becoming more vital every day. The folks at TELNYX, a cloud storage company recently offered some tips on password security, and we thought we should share them with you.

Importance of Good Passwords:

The importance of password security is that stronger passwords provide better protection against attacks, are hard to guess and only get used on one system or account. Passwords that are difficult to remember tend to get reset more often than is necessary. And, it’s common for people to write down or keep their password(s) recorded on a device if their password is difficult to recall. Both these tendencies weaken even the strongest passwords.

Strong Password Examples: An example of a strong password is: 90-Ball-Recording-Wy. It is a long password that’s difficult to guess, contains special characters and numbers and is formatted so that it’s easy to remember. And it contains no personal information. However, you may have noticed this is not just a random string of characters and it doesn’t have to be. Actually, it’s best if your password isn’t just a random string – you’ll see why in a moment.

Strong Password Tips:

Opt for a LONGER password over a more complex password. Longer is stronger and more resistant to someone trying to crack a password using a “Brute Force Attack” where a bad guy uses a program that tries all the possible passwords using available characters. Even adding a single digit to your password adds a large number of possible passwords that must be tried. A couple added characters in your password can add decades to the time needed to crack it.

Use a passphrase. You can create a strong password by using three to four random words – a password generator can help if you have a hard time choosing random words.

Include a number.

Replace the spaces between the words with a special character like a hyphen or period. You can use the same character between all the words to make it easier to remember.

Remove the vowels or consonants from the first or last word in the passphrase to ensure your passphrase has a non-dictionary word.

Use a passphrase that is easy to visualize. That way you can use visualization techniques to remember it. That’s how the folks at TELNYX came up with “90-Ball-Recording-Wy” example. It’s three words and the last word has the vowel removed to make sure it doesn’t match a dictionary entry. Plus the number isn’t a birthday or house number.

Use Two-Factor Authentication – using just a password is single factor authentication. Using a password and a code that’s sent to the user’s phone via text is two-factor authentication.

Don’t use the same password twice – we know it’s convenient but reusing your password could compromise several of your accounts.

Update your passwords regularly – that would mean about every 60-90 days. Changing your passwords regularly helps ensure that an exposed password doesn’t lead to any additional problems for you.

Seniors vs. Crime is here to help you with this and other topics. Our services are free and we have four offices in The Villages to assist you:

Sumter Co. Office, Morse Blvd. and CR466 (352) 689-4600, X4606

Marion Co. Office, Mulberry and Buena Vista Blvd. (352) 753-7775

Wildwood Office, Next to Brownwood Theater (352) 753-0727

Fruitland Park Office, Moyer Rec. Center (352) 674-1882 ■



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.



You can always see the most up-to-date list of Discount Partners on **POA4US.org**.



DISTINGUISHED SERVICE AWARD

2018 Elaine Dreidame

POA Hall of Fame

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Carolyn Reichel
Jerry Vicenti

2017 Myron Henry

2016 Frank E. Carr

2013 "Class Action Five"
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Bill Garner
Joe Gorman
Rich Lambrecht
Irv Yedwab

2012 Joe Gorman

2011 Pete Cacioppo
Betty Cunningham

2009 Dorothy Morehouse-Beeney
Vinnie Palmisano

2008 Ray and Lori Micucci
Win Shook

2007 Rose Harvey
Dorothy Hokr

2006 Charlie Harvey
Carol Kope
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Covid...

Ever-changing variants, but an unchanging recommendation.

Please review my prior POA monthly article starting in the spring of 2021 for background.

As the last two years have unfolded, so have the variants of this virus. Although symptoms of infection lessened, their occurrence (and reoccurrence) have increased. We have grown tired of the tell-tale indentations within our face and neck that masking leaves, as well as the unavoidable changes in recommendations: this is an evolving process. Further, the “long-haul Covid syndrome” is a kick in the pants, making initial symptoms an introduction for its long term effect.

Alpha lipoic acid (ALA) has been medically researched for four decades, as a tour of the NIH’s “PUBMED” website will document. Because the aging process is one of inflammation, each organ of our body demonstrates its own unique symptoms. The goal of treatment seeks to diminish, if not stop, inflammation. And that is exactly what ALA does!

The production of L-glutathione, a protein originating in the liver, is stimulated by ALA. Amazingly, L-glutathione is key to regulating a healthy immune response. An ALA supplement drives the production of this natural protein for pennies a day, restoring balance most haven’t enjoyed since our early 20s. Thus we minimize the harmful “cytokine storm” this virus is known to produce.

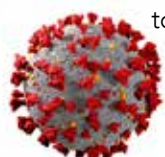
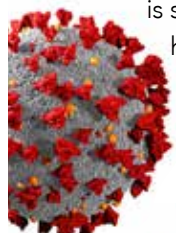
ALA can irritate the bowels in a small number of people. In order to avoid adverse reaction, take with food or utilize R-alpha lipoic acid as a substitute. The normal total daily dose

is 600 mg, divided into two or three separate doses. And for those on thyroid replacement, monitor your blood tests that may indicate a need for thyroid dose adjustment. You are encouraged to consult with your primary care provider for their professional advice.

Why would cancer physicians be advising you about viruses. We are doctors first, and we treat you as a total person: not a part of the body. Walk into our office: you will sense the difference.

I look forward to seeing everyone at the September POA meeting, detailed in next month’s bulletin.

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



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