



# POA Bulletin



POA4US.org

SEPTEMBER 2022

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

**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 19 for details.*

## POA Backed Candidates win 2 of 4 Sumter County Commissioner Seats

The last of the Sumter County Commissioners who voted for the 25% property tax increase in 2019 has been defeated in the Republican Primary held August 23. Doug Gilpin, who served as a Commissioner for 20 years, was defeated handily by POA backed Andrew Bilardello.

Bilardello moved from The Villages to the redrawn District 2 so he could run for that seat. Jeff Bogue, also backed by the POA, defeated Sheryl Anderson and James Morris to win Seat 4. Incumbents Roberta Ulrich and recently appointed Don Wiley won Districts 1 and 5, respectively.

In other races, Laura Loomer won over Daniel Webster for the District 11 Congressional Seat in Sumter County but lost the overall race by a margin of 50.7% - 44.5%.

John Temple won Sumter County by a slim margin over Rock Daze for State Representative District 52 seat and won the overall district which includes a portion of Hernando County. Temple will now compete with Ash Marwah in the November election.

**The General Election will be held on November 8, with early voting from October 25 - November 5. The last day to register to vote is October 11.**

See page 9 for POA endorsements and bios for candidates running for local district positions. ■



### 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.

## PWAC Divided on SLCDD Attorney Opinion

Kevin Stone, attorney for the Sumter Landing Community Development District (SLCDD), has issued a lengthy 5-page memo addressing the replacement of the water tower and windmill at Brownwood Square that were removed because they were rotting and deemed unsafe. The opinion says in its first paragraph, "SLCDD is obligated to replace such an improvement because it was the reasonable intent of the parties." The next paragraph of the memo begins, "The CDDs joined the Interlocal as a means of maintaining project-wide improvements, intending that the maintenance would include necessary repairs and replacements to keep the improvements in their existing state."

Another paragraph begins, "Clearly, the CDDs intend to include necessary project-wide improvement replacements within the scope of SLCDD's "maintenance" obligation. This was a reasonable understanding."

Each of these paragraphs speaks to "intent, and "reasonable understanding," but nothing states that "replacement" is required as part of the agreement.

Another section of the memo says "...each numbered district must, from time to time make, or cause to be made, all necessary and proper repairs, replacements and renewals so that at all times the operations of the infrastructure improvements may be properly and advantageously conducted." This paragraph seems to imply that the infrastructure must be replaced in order that it operate properly. Since the water tower and windmill were strictly ornamental in nature, exactly what "operation" do they serve? It is also referring to numbered districts', not PWAC's, specific infrastructure.

At the Project Wide Advisory Committee (PWAC) meeting, CDD 7 Chair Jerry Vicenti said that the CDD 7 attorney has a differing opinion as to the replacement obligation. It was also noted at the PWAC meeting again that a large number of residents seem to be against replacing the structures that serve no functional purpose.

The Committee agreed to look at updated costs before making a final recommendation. Even if PWAC recommends against replacing the structures, the SLCDD can and likely will override their recommendation, something it has repeatedly said it has never done. The SLCDD has also said they would hold a joint session with PWAC if they ever disagreed with a recommendation.

Mr. Vicenti has indicated the CDD 7 Board may try to implement a Chapter 164 process with the SLCDD if they go ahead with the replacement. ■



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## Door Closes on PWAC 2 and Mediation Process

The Developer has spoken. Mike Berning, chair of the commercial property elected Sumter Landing Community Development District (SLCDD), stated in August that the SLCDD is no longer interested in pursuing the formation of a Project Wide Fund and Advisory Committee (PWAC) 2 for the newer districts south of CR 44. He said they are happy with the current agreement which runs through 2039.

In May, Community Development District (CDD) 6 implemented a conflict resolution process with CDD 7, the lone holdout last year on an amended resolution that would have split PWAC into two entities. CDD 6 said that CDD 7 holding out was costing its residents substantially more in its allocation to PWAC. CDDs 5 – 10 followed suit and passed resolutions to join in the mediation after the first session was held in late June.

CDDs 6 and 7 were represented by the chairs of their respective Boards of Supervisors as well as attorneys for each. Discussions were deemed to be a good first start and many points were agreed upon.

A second session was held on August 11 with all of the CDDs involved, however all but CDD 7 agreed it seemed to be moot with Sumter Landing's declaration. But Attorney Michael Eckert representing CDD 7 wanted to go through the points that had been discussed at the first meeting. None of the other CDDs offered any input and at their next CDD Board of Supervisors meetings each withdrew from the resolution process. ■



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City \_\_\_\_\_ Zip Code \_\_\_\_\_

2nd Resident First & Last Name \_\_\_\_\_

Relation \_\_\_\_\_

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## First Responders Recreation Center Opens; Up Next: Paradise Regional Recreation Center

On the heels of the long-awaited grand opening of the First Responders Recreation Center at the end of July, the next and perhaps largest project the Amenity Authority Committee will tackle is the complete demolition and rebuild of the oldest center under its purview, the Paradise Regional Recreation Center. The AAC purposely waited for First Responders to open to give residents more facility options as the work on a new Paradise Center proceeds.

According to the District staff analysis, the existing buildings(s) are old, outdated, and would require a significant monetary outlay just to complete a major renovation which would also include a significant loss in useable square footage to achieve required ADA compliance.

Staff has recommended a complete demolition and rebuild for the past 4 years. Without firm direction, they continue to expend funds with design proposals for demolition and rebuild versus major renovation.

The Staff recommendation to the Amenity Authority Committee at the August meeting was to authorize the District to initiate a Resident Survey on desired amenities for Paradise Regional Recreation Center and proceed with budgeting, planning, conceptual design, layout, demolition, and construction of a new Paradise Regional Recreation Center, incorporating resident amenity desires, where feasible.



*The First Responders Recreation Center officially opened to the public on July 27 with great resident approval. Staff reported to the AAC that the project came in on time and on budget.*

### **The timeline for the Paradise project presented to AAC by Staff is:**

**August 2022** – Receive AAC Direction

**September 2022** – Provide a Save the Date Card & Sample Survey

**October 2022** – Update AAC regarding timelines, objectives for project, provide sample survey and information: Survey goes live on October 3 -28

**November 2022** – Completion of Resident Survey

**November 2022 - February 2023** – Architectural Concept Drawings

**February - August 2023** – Detailed Design Development & Review

**August - November 2023** – RFP Creation, Bid Process, Review & Award

**November 2023 - January 2024** – Permitting, Long-Lead Time & Mobilization

**January 2024 - April 2025** – Construction, FF&E & Design, Projected Goal

AAC members passed a motion directing the District Staff to initiate a Resident Survey on desired amenities for Paradise Regional Recreation Center and proceed with budgeting, planning, conceptual design, layout, demolition, and construction of a new Paradise Regional Recreation Center, incorporating resident amenity desires based on survey results. ■





# Welcome New POA Board Members

## John Kastura

John became a full-time resident of The Villages in 2005, in the Village of Belvedere. While in The Villages, he served on the board of directors of the Sumter Landing Bicycle Club and was responsible for the club's website and weekly emails. He also helped the local candidates in the 2020 elections win their offices, and he helped the 2022 POA-endorsed candidates.

He has a Master's Degree in Electrical Engineering from Wayne State University in Detroit, Michigan. After college, his first job was working on a navigation system for the Apollo space program at a General Motors facility in Milwaukee, Wisconsin. With the decline of the cold war and defense spending, he phased over to automotive electronics at a General Motors facility in Kokomo, Indiana. He was the lead systems engineer for the first computer-based engine controller for General Motors vehicles. 25,000 controllers were needed per workday to keep GM's vehicle production line running. He became the lead engineer for the future design of powertrain computers.

## Gilbert (Gil) Windsor

Gil attended the University of Maryland and spent 40 years in the major electrical construction industry. He was President/Owner Edison Electrical Enterprise, INC., managing million-dollar contracts such as Calloway Nuclear Power Plant, Memoirs Children Hospital, and the U.S. Social Security Headquarters.

Gil was President of the Rescue Fire Company in Cambridge, Maryland, and President of the Dorchester County Maryland's 14 Fire Companies.

He was also a Little League Manager for 10 years.

## Ash Marwah

Ash has been married for 48 years to Shashi and is a retired Physician. They have lived in The Villages almost 6 years and have enjoyed golf and bridge here immensely. Ash is a Civil Engineer by profession with 30+ years of experience in a small business of road and bridge work. That brought a lot of interaction with the government, and it has given him a lot of knowledge about how the government functions.

Ash also served 8 years on the Planning Commission and 6 years as an elected Member of Franklin Park Borough Council in the Pittsburgh area. He took interest in POA as soon as they moved to The Villages because he saw how this organization was serving the needs of the residents. Ash stated that he is honored to have the opportunity to serve as a Member of the POA Board and is looking forward to an active role in the coming years. ■



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## Resident Questions About New Fire District Linger as Referendum Approaches

As the referendum approaches on a new Independent Fire District to be operated by the Villages Public Safety Division (VPSD), residents continue to weigh the pros and cons of this significant question. Will additional costs outweigh the benefits, especially since the issue of reliable ambulance services seems to have been answered?

**POA President Cliff Wiener asked District Manager Kenny Blocker to answer some of the questions he continues to receive from residents. Below are Mr. Blocker's unedited responses.**

### 1. What are two upsides to having a Special Fire District vs leaving it as VPSD transport and Sumter County controls?

- 1) Elected Board comprised of parcel owners within the Fire District dedicated to providing policy and budget oversight directed by the Fire District staff in providing the best quality service for the residents.
- 2) Transparent and open budget focused on appropriating funds to provide the high-level service for Fire protection and EMS services for the residents. Residents will know exactly what they are paying for these services.
- 3) The establishment of the fire district via the Legislature, and upon final approval from the voters, codifies a perpetual, sustainable and consistent model for fire and EMS service delivery that is beneficial to the Staff and property owners they are serving.

### 2. Will the Special Fire District be able to change the \$124.00 per roof top fee?

The language provided in the ballot, as approved by the Legislature and the Governor, allows the Board of the Fire District to levy up to 1 mil of ad-valorem taxes and no more unless it is approved by the voters in an election.

The simplified method of two tiers, \$124 per parcel and .75 per \$1,000 relative improved value, can increase by the Florida personal income growth over the previous 5 years. This would only be done at a public hearing with public notice so all interested parties could be present and heard.

*Fire District continued on page 7*







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*Fire District continued from page 6*

**3. Why will Marion County, Lady Lake or Fruitland Park pay the \$124.00 if they are not part of the district, will have no representatives on the board?**

The Fire District was approved through the Legislature and Governor to be inclusive of The Villages within Sumter County and to continue to utilize interlocal agreements to provide the same level of service to the residents in Lady Lake, Lake County and Fruitland Park. This would also extend to Leesburg. Marion County has always served the residents within The Villages in Marion County with VPSD serving as a backup through a Mutual Aid Agreement. Each city or county pay amounts as agreed upon in their individual interlocal agreement. Lady Lake and Lake County currently pay \$124 per parcel and the Commercial entities pay based on square footage. Fruitland Park remits \$192 per parcel to VPSD. Each of the individual County and Cities have an elected Board that represents their residents.

**4. Who will pay for future fire stations and equipment if the fire district fails? If it passes?**

If the Fire District were to fail then VPSD would need to enter into a new agreement with Sumter County to provide services past September 30, 2023. In that agreement would be a mechanism for funding each year including growth of future fire stations and equipment. If the Fire District passes, the Fire District board will approve such appropriations to fund growth within its legal authority as to the funding as approved by the voters.

**5. There will be no capital account or money for the Fire District when it starts so where will the money come from in the beginning?**

Currently VPSD is a fund within the Village Center Community Development District (VCCDD); as such, all funds that are unique to VPSD are captured, reported and expended out of this unique fund. Upon favorable approval by the voters, the current approved VPSD funding will be advanced from the VCCDD to begin the transition to The Villages Independent Fire Control and Rescue District. At the end of the fiscal year following the inception of the Fire District, the balance of the funds remaining will be transferred to the Fire District and any reconciling items will be addressed after the audit is complete.

*Fire District continued on page 8*

**Ash Marwah**

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*Fire District continued from page 7*

### 6. Will the staff we have now also be the staff for the Fire District and will they have a lawyer and if so who?

Yes, the VPSD staff is expected to transition to The Villages Independent Fire Control and Rescue District. As mentioned earlier, the Village Center Community Development District will assist with this transition. Such transition will involve preparing and seating a new Board once approved by the Governor; and, that Board will select the attorney or counsel for the The Villages Independent Fire Control and Rescue District.

### 7. Will there be a process for residents to appeal or challenge the assessments?

Absolutely, there will be a process to appeal or challenge the assessments. This is fundamental to any non-ad valorem assessment. Every parcel owner will be sent by U.S. Mail a written notice identifying the parcel to be charged, how much the parcel will be charged and why, and notifying each property owner of the date, time and place of a public hearing on the matter. Additionally, such notice will be generally placed in a newspaper of general circulation, and is expected to be posted on the web-site as well. The assessment process is rooted in Florida law, and will be followed scrupulously. As well, the same goes for the 1 mil property tax process which also has its own due process (notice and opportunity to be heard), in addition to each year's annual budget. In sum, the goal is to start a new more focused, more service-oriented fire protection and EMS special purpose local government, in which the electors and contract service constituents will influence greatly. The new special district is expected to more effectively and fairly serve our community and its properties in transition, and more importantly in the future. ■

### Special Meeting Regarding The Proposed Independent Fire District

September 29, 2022 – 7 PM  
Laurel Manor Recreation Center



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# Candidate Profiles & POA Endorsements – November Elections



The POA has endorsed the candidates listed in red. The POA Board of Directors encourages residents to conduct their own due diligence when deciding how to vote.

## Amenity Authority Committee (AAC)

The AAC is a committee of the Village Center Community Development District (VCCDD). The AAC is responsible for amenity services north of C.R. 466 which involves recommending budgets, developing policy and the operation of amenity facilities and services. The facilities under its purview include recreation centers, executive golf courses, gate houses and postal facilities.

Election for AAC seats is a landowner election and is held on a separate ballot and in a separate room from the general election. Only one person per address can vote in this election. The election is managed by District staff.

## Ann Forrester, Seat 2

Ann Forrester is a current member of the Amenity Authority Committee (AAC).

Her stated goals are to keep the quality of our lifestyle/recreation facilities as high as possible and preserve our healthy financial reserve. She said that she initiated establishing the minimum amount for our reserves stated each month in the AAC budget.

In late July, the “First Responders” Recreation Center opened. The AAC will now work WITH the Residents on Paradise Center’s needs.

Ms. Forrester invited residents to please come to an AAC meeting to see her in action, in order to make an informed decision when voting.

## Richard E. (Reb) Benson, Seat 2\*

Mr. Richard E. (Reb) Benson is from Virginia and lives in the Palo Alto Village. Mr. Benson retired from Air Force Civil Service as a GS-15 in February 2018 after 11 years of negotiating and implementing international arms control treaties and agreements. In addition, Mr. Benson is a retired Air Force Lieutenant Colonel with 23 years in space and missile operations and strategic planning. Mr. Benson was also a Program Manager for Scientific Applications International Corporation (SAIC).

Mr. Benson has served in many volunteer roles, including: 10 years as President/Vice-President of the Park Ridge Homeowners Association and 8 years as President of the Stafford Area Soccer Association. He is currently a SAIC Senior Consultant, starter at Tierra Del Sol golf course,

Deacon at First Baptist Church at The Villages and Secretary of the Property Owners Association (POA).

## Sandra (Sandy) Mott, AAC Representative for Lady Lake-Lake County

As a resident of The Villages for 32 years, Ms. Mott has experienced all the growth and changes. AAC Representatives have the duty and responsibility to guide the ongoing and future development of The Villages area north of Hwy. 466. It is also their responsibility to protect and preserve current amenities and activities that benefit our residents. As an AAC Representative she said this has and will continue to guide her actions and decisions.

Ms. Mott said she is a life-long fiscal and social conservative. She insists on getting all the facts and considering all sides of a question before making a decision. To be acceptable, any changes or expenditure of funds must be for the benefit of our residents. Listening to residents’ concerns is an important part of that decision making. She said these will be the guidelines in all decisions she will make as an AAC Representative.

Endorsements continued on page 11

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*Endorsements continued from page 9*

**North Sumter County Utility Dependent District (NSCUDD)**

NSCUDD is the water, wastewater, and non-potable irrigation water service provider to properties within District’s 5 – 11 and also the provider of the solid waste sanitation services for the Marion, Sumter, and Fruitland Park portions of The Villages. In addition, the services are provided to Sumter Landing and Brownwood.

NSCUDD consists of a seven-member Board of Directors representing Districts 5-10 and one at large seat. The members are elected by registered voters residing in Districts 5-10.

**Ellen Decker – NSCUDD – Seat 3 \***

Our utilities and basic services impact public safety. They need the best oversight. Ms. Decker feels a duty to serve and protect retired seniors who have paid their dues in taxes and service. She was a water tester for the FDEP. She attended Water Summits, UF/IFAS lectures, and SWFWMD

meetings. She was appointed in Charlotte County, FL, to a Drainage Board, a Compliance Board, and the Beaches and Shores Board.

Her education includes a Bachelor of Science degree in Business, with electives in Earth Sciences and Information Systems from the University of Kansas. She also has credits towards a master’s degree.

**Thomas Hosken – NSCUDD – Seat 3**

No Bio Submitted

**Matthew Friedland, NSCUDD – Seat 5**

Age 81 years old and married. Born in Brooklyn N.Y., lived on Long Island for 40 years. Retired from IBM after 30 years and worked at the Mt. Sinai school district from 2002 to 2012 as a computer tech. Resident of The Villages for 9 years and has lived in The Village of Charlotte as the VHA Director of District 9. Instituted electronic recycling which has been successful for the last 4 years. President of Segway Club from 2013-2015. Founder and current president

of the So Long Club for 6 years. Worked to have the menorahs installed for the Lake Sumter and Brownwood squares. Have the AED install in parts of The Village’s Charlotte (35) homes.

**Daniel Warren – NSCUCC – Seat 5 \***

Dan Warren is a University of Wisconsin registered professional Civil Engineer with an MBA in finance from DeVry University.

He has extensive experience in land development, construction and project management of major storm water, solid waste, water, and wastewater treatment systems. He is intimately familiar with all aspects of this infrastructure such as planning, engineering, finance, construction, operation, maintenance, and regulatory compliance. A perfect fit for the NSCUDD board position.

Dan has attended numerous NSCUDD meetings over the years providing citizen input. He most recently provided alternative suggestions for the process of the CSU purchase from the Developer,

*Endorsements continued on page 14*

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*Endorsements continued from page 11*

solid waste conversion to the Waste-to-Energy disposal option and changing water and irrigation meter reading from manual to automated. He is up to speed and ready for the challenge.

Dan was also dedicated to serving the public as commission president of the Waukesha, Wisconsin Water Utility for 24 years and was elected to the Waukesha School Board for 21 years. He is a current member of the Villages Architectural Review Committee representing District 9.

### **Community Development District (CDD) 6**

The numbered residential CDDs Boards of Supervisors are responsible for setting and managing the annual maintenance assessment for their respective districts. The maintenance budgets include items such as villa road repairs, landscape improvements, fence and wall painting, and the allocations to the Project Wide Fund (CDDs 5-13) for shared maintenance and improvements.

### **Linda Grzesik, CDD 6 - Board of Supervisors, Seat 4 \***

Mrs. Grzesik and her husband moved to The Village of Amelia 14 years ago. She has a Bachelor of Science degree in Accountancy from Rockford College in Illinois with extensive experience in property management.

Mrs. Grzesik has served District 6 residents for seven years helping to keep their maintenance fees from increasing while making sure that areas under the District's control are maintained at a high level. The maintenance fees decreased by 5% in 2015 and have been held at that same level, including this year.

Additionally, she was selected to serve on the Investment Advisory Committee that oversees the investments of all of the District's working capital and reserves. Currently, District 6 Reserve levels are in excellent shape.

### **J Gordon Platt, CDD 6 - Board of Supervisors, Seat 4**

#### **Goals:**

Protect and IMPROVE the Quality of Life of District 6 Residents

Ensure District dollars are spent wisely, effectively, and efficiently

Use democratic processes to ensure allocations reflect District residents' will

Maximize Resident Boards' control of District resources

Educate District residents of Village governmental issues effecting District 6

#### **Education:**

VCDD Resident Academy-2022

Master of Aeronautical Science-1988

Master of Business Administration-1984

Bachelor of Science, Secondary Education Chemistry-1971

**Residence:** Owned homes in The Villages, District 6 for over 13 years

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

**We have 1,406 total page likes and 1,597 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. ■

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# SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) volunteers will be available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors are scheduled at the following locations to assist area residents for one on one counseling on the indicated days.

**Eisenhower Recreation Center**  
9 am - 11:30 am, 1st & 3rd Wednesdays.

**Chula Vista Recreation Center**  
3 pm - 5:30 pm, 1st & 3rd Fridays.

**Lake Miona Recreation Center**  
9 am - 11:30 am - 2nd & 4th Tuesdays.

**Lady Lake Library**  
2:00 pm - 3:30 pm - 2nd & 4th Wednesdays.

Also, “Understanding Medicare”, a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, call 800-963-5337.



# AARP Driver Safety



## AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or one day\* 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration.

All available courses are listed at [AARP.org/findacourse](http://AARP.org/findacourse) or call **877-846-3299**.

AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers. For more information: [AARP.org/findaworkshop10](http://AARP.org/findaworkshop10) or **352-430-1833**.

<b>Wanda Smith</b>	<b>972-358-9757</b>	9/6/22	Tue	9/7/22	Wed	Colony Cottage
<b>Jack Haughn</b>	<b>352-603-1420</b>	9/13/22	Tue	9/16/22	Fri	Laurel Manor
<b>Chet Kowalski</b>	<b>352-430-1833</b>	9/17/22	Sat	9/24/22	Sat	Paradise
<b>Jack Haughn</b>	<b>352-603-1420</b>	9/19/22	Mon	9/22/22	Thur	Savannah
<b>Art Donnelly</b>	<b>631-792-2203</b>	9/27/22	Tue	9/28/27	Wed	Rohan



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August 23	Perkins Resteraunt 905 Bichara Blvd Lady Lake, FL 32159



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No small children please.

FL Lic # W218552. #P132999. Free dinner with no obligation to enroll. This event is for educational purposes only, there will be no plan benefit information shared. For accommodations of persons with special needs at meetings, please call. 352-436-1523, TTY 711, M-F 12pm-8pm EST. By calling the number above, you will be directed to a licensed insurance agent. 55823\_051622\_MK



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 <b>Sep. 8 / 2022</b> Eric Deggans NPR TV/Culture Critic Venue: Venetian Center "The Future of TV, Social Media and Objective Truth in the Modern World"	 <b>Oct. 14 / 2022</b> David Kirby & Barbara Hamby Poets Venue: Venetian Center "The Mind of the Writer"	 <b>Nov. 3 / 2022</b> Dylan Thurais Atlas Obscura founder/Author Venue: Venetian Center "Finding Wonder in the World"	 <b>Dec. 6 / 2022</b> Frye Gaillard & Cynthia Tucker Journalists/Authors Venue: Venetian Center "The Southernization of America: A Story of Democracy in the Balance"
 <b>Jan. 26 / 2023</b> Sarah Lohman Food historian Venue: Venetian Center "Historical Female Poisoners"	 <b>Feb. 3 / 2023</b> Core Ensemble Chamber Music Theatre troupe Venue: Lake Deaton UMC "Of Ebony Embers: Vignettes of the Harlem Renaissance"	 <b>Mar. 21 / 2023</b> Darlyn Finch Kuhn Poet/author Venue: Venetian Center "Turning Adversity into Art"	 <b>Apr. 21 / 2023</b> Frank Stanfield Journalist/author Venue: Venetian Center "How to cover the craziest crime story without going crazy yourself (allegedly)."

For more information, and to register for specific speaker events, visit [BeaconCollege.edu/Salon](http://BeaconCollege.edu/Salon)  
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**MEDICARE**

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## Exciting News! Florida Blue Medicare is hosting events in The Villages® Community

This month we will be offering Medicare classes, plus many other FUN activities!




**Check out what’s planned for September:**

**Wildwood — Florida Blue Medicare**  
4713 E. State Road 44, STE 100

**PLEASE RSVP:** Monday - Friday 9am - 5 pm



<p><b>Medicare Educational Event</b> <b>September 1, 8, 15 &amp; 21 • 10 AM &amp; 2 PM</b> Get your questions answered by one of our Medicare experts</p>	<p><b>National Blueberry Popsicle Day</b> <b>September 2 • 2 PM</b> Serving frozen treats during a Medicare overview</p>	<p><b>Free Hair Cuts for Veterans &amp; First Responders</b> <b>September 6 • 1 – 5 PM</b> RSVP for Appointment Time</p>
<p><b>Cooking Class</b> <b>September 7 &amp; 28 • 10 AM - Noon</b> Healthy Eating Made Simple &amp; Easy</p>	<p><b>Dancing for Health</b> <b>September 9 • 10 – 11 AM &amp; 1 – 2 PM</b> Dave Wade Studio of Social &amp; Stage Art</p>	<p><b>National Cinnamon Raisin Bread Day</b> <b>September 16 • 10 AM &amp; 2 PM</b> Come enjoy yummy bread and learn about Medicare</p>
<p><b>Enhance Your Natural Beauty</b> <b>September 19 • 10 AM</b> Part 1 of class series - Learn how to help your skin age gracefully</p>	<p><b>Living with the Journey of Dementia Series</b> <b>September 20 • 10:30 AM</b> Jackie Kuhn-Damron</p>	<p><b>Turning 65 Birthday Party Bingo</b> <b>September 20 • 2 PM</b> Come learn about Medicare and celebrate with cake! Get your free Medicare package.</p>
<p><b>Senior Technology Class</b> <b>September 22 • 10 AM (90 min session)</b> Smartphone 101 Best App for Seniors - learn how to use basic apps Apple &amp; Android Bring your device.</p>	<p><b>Investing at Retirement</b> <b>September 22 • 2 PM</b> Eric Perlman with Primerica</p>	<p><b>Enhance Your Natural Beauty</b> <b>September 23 • 2 PM</b> learn about healthy skin care techniques</p>
<p><b>Enhance Your Natural Beauty</b> <b>September 26 • 10 AM</b> Part 2 of class series - Learn how to help your skin age gracefully</p>	<p><b>National Chocolate Milk Day</b> <b>September 27 • 10 AM</b> We’ll have a glass waiting for you during our Medicare presentation!</p>	<p><b>Fall Photography Session</b> <b>September 29 • 10 AM – 2 PM</b> Family, friends or pet portraits. Book your sitting now! RSVP for Appointment Time</p>
<p><b>Fall Risk Prevention &amp; Craft Time</b> <b>September 30 • 2 PM</b> Pam Pell with Comfort Keepers</p>	<p> <b>Limited Seating - RSVP Now! Call 1-352-353-3399</b></p>	

A licensed agent will be present at each event if you have any Medicare questions or are interested in our Florida Blue Medicare Advantage Plans.





# Special Meeting Regarding The Proposed Independent Fire District

September 29, 2022 – 7 PM  
Laurel Manor Recreation Center

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 have 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 request for an estimate to [james.goodworth@districtgov.org](mailto: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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# Backyard Citrus

## THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

**We Floridians love our citrus. We are so lucky to live in a climate that will support citrus, so it is important to know the right ones for our area.**

Citrus came to Florida with the Spanish explorers. They brought sour orange, sweet orange, lemon, lime and citron. Citrus was spread further by Native Americans and pioneers, grown from seed. In the 1830s citrus trees were first grafted or budded on sour orange rootstock in order to raise citrus for the commercial markets.

Types of citrus we can enjoy: Meyer lemon, kumquat, Persian lime, Honeybells, navels, grapefruit and so many more.

### Considerations

The most important factor to consider when selecting a citrus tree for our area is cold tolerance. Lemon or lime trees or trees on lemon or lime root stock are the least cold tolerant. Trees on sweet orange rootstock are somewhat cold tolerant (not good for our area unless they're in a pot and can be brought inside). Trees on sour orange root stock are the most cold tolerant. Other factors to consider are tree size, intended use, drought tolerance, resistance to pests and diseases and whether you have maximum exposure to sunlight, good air circulation and adequate irrigation and drainage. For our area, the southern exposure is the warmest and that's where citrus should be planted. It is always wise to buy a budded tree with identifiable rootstock from a reputable nursery. A budded tree is "genetically modified" so that it can tolerate unfavorable soils, pests, diseases, cold and greater yields of high-quality fruit. Good citrus trees are not cheap.

### Planting Time

Citrus trees can be planted any time of the year in Florida although most commercial nurserymen plant in either the fall or spring. Trees planted in the fall have time to establish a root system before the spring growth flush but they also face the prospect of winter freezes. Trees planted in the spring have more time to grow and harden off before the next winter but they need more care during dry spring and hot summer months. Good cultivars for growing in containers are Key lime, kumquat, limequat and Tahiti lime.

### Young Tree Care

Because you will water and fertilize your young tree frequently, many weeds will grow under the tree. Be careful when weeding under the tree that you do not disturb the new feeder roots. Do not ever mulch under a citrus (fungus) and keep that weed whacker away from the trunk. If it gets cut all the way around, you can kiss your tree goodbye. After about 2 – 5 years, young trees begin to bear fruit.

Citrus pests, diseases and disorders are many but always the same. In most cases naturally occurring, biological control (letting nature take its course) is the easiest and best way for homeowners. Many pathogens and pests become active in the spring when citrus trees develop new leaves and shoots and fruit. It is always wise to call your county extension agent before doing anything drastic. The solution may be just to hose off a critter or to clean off the leaves with a safe anti-fungal substance.



Citrus Greening, called Huanglongbing or HLB, has been in the news recently as being a serious citrus disease world-wide. It is caused when an invasive Asian fly's eggs vector on the citrus. Symptoms include asymmetrical yellowing of the leaves and leaf veins (blotchy mottle) which can be confused with mineral deficiencies. The fruit a tree does produce is usually small, lopsided, and underdeveloped (this is a sure sign). Fruit will often drop prematurely from infected trees. Nearly all homeowners in Florida have the opportunity to pick citrus from their own trees. And not every citrus has Greening. That's why I've got a kumquat and a cocktail tree (multi citrus grafted onto one root stock). Neither has the "greening."

### Nutrition

Citrus trees are heavy feeders of many different micronutrients. You can see the deficiency when the leaves look sickly or yellow, the fruit drops, etc. Luckily, there are ready made citrus fertilizers, like multi-vitamins, available for the homeowner. Always follow the directions.

Recommended: *Your Florida Dooryard Citrus Guide* by Jim Ferguson, University of Florida! ■






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# Water Treatment Devices

## SENIORS VS CRIME

Fears about the purity of our water have increased dramatically in recent years, leading consumers to worry about the safety of their drinking water. Although some contaminants have been found in some water supplies, most households using water from public sources in Florida should have few concerns. Predictably, some unscrupulous salespeople prey upon concerned consumers by using scare tactics and fraudulent practices to sell their water treatment devices.

### Avoid “free” home water tests.

Fraudulent sellers that advertise “free home water testing” are often interested in selling you their water treatment device, whether you need it, or not. In performing the test, the salesperson may add tablets or droplets of chemicals to your tap water, explaining that the water will change color or that particles will form if the water is contaminated. When the water changes color before your eyes, the salesperson may warn you that the water is polluted and may cause cancer. In almost all of these cases, any water (even spring water) would “fail” the company’s test.

### Don’t be pressured by prize promotion offers.

Sellers will sometimes try to advertise their water treatment devices by notifying you by mail or by telephone that you have been selected to win an expensive prize. To qualify for the prize, you are required to buy a water treatment device, costing hundreds and hundreds of dollars. You may later discover that both the prize and the water treatment device are of little value.



### Be wary of claims of government approval.

Some sellers will claim that certain governmental agencies require or recommend that households use water purification systems, or that the government has approved the seller’s particular method of in-home water testing. These claims are false. If you see an EPA registration number on a water-treatment product label, it means only that the manufacturer has registered its product with the Environmental Protection Agency, but not that the EPA has tested or approved the product.

### Determine the quality of your water independently.

Ask your municipal water department for the latest test results of your public water supply and then compare them to state and federal standards available from Florida’s Department of Environmental Protection or the Federal EPA. If you use well water, ask the local health department if it offers free water testing.

Also, a list of state-certified water testing laboratories is available by calling the Florida Department of Health at (850) 245-4444.

### Get information from the United States Environmental Protection Agency.

For more information about the EPA’s drinking water regulations and general information about drinking water, go to [epa.gov/your-drinking-water](https://epa.gov/your-drinking-water).

### Check for consumer complaints.

When considering a water treatment device, see if there are any prior complaints or lawsuits pending against a company or product, by checking with a Seniors vs. Crime office, the local Better Business Bureau ([www.bbb.org](http://www.bbb.org)) and governmental agencies like the Office of the Attorney General, the Federal Trade Commission and the Food and Drug Administration.

### File a complaint.

If you have been defrauded by a person or firm selling water treatment devices, you may file a complaint with any Seniors vs. Crime office or go online to [seniorsvccrime.com](https://seniorsvccrime.com) and file there. ■

#### Seniors Vs. Crime Offices

Sumter Office	Mon. – Thur.	10 am – 2 pm	(352) 689-4600, Ext. 4606
Wildwood Office	Tue. – Thur.	10 am – 1 pm	(352) 753-0727
Marion Office	Tue.	10 am – 2 pm	(352) 753-7775
Fruitland Park Office	Wed.	10 am – 2 pm	(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](http://POA4US.org).

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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.

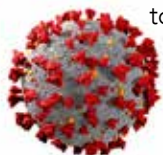
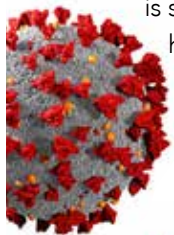
ALA can irritate the bowels in a small number of people. In order to avoid adverse reaction, take with food or utilize R-alpha lipoic acid as a substitute. The normal total daily dose

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**  
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