



POA Bulletin

POA4US.org

NOVEMBER 2022

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UPCOMING POA GENERAL MEMBERSHIP MEETINGS

November 15, 2022 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Lenora Spence

Florida Consumer Affairs Bureau

December 20, 2022 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Steve Lapp

Topic: "Cutting the Cord"

January 17, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Patrick Walsh

Covanta Energy

February 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Villages Public Safety Division

March 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Cheryl Chestnutt

Chief Clinical Officer

UFHealth/The Villages

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



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

Decision 2022 – Fire District, Elected Officials in One Week

In just a week on Election Day 2022, November 8, the fate of the proposed Villages Independent Fire District will be determined. District staff and Villages Public Safety Division (VPSD) officials have been out making their final pitch on what they say are the benefits of an independent district. They spoke on October 18 at the POA General Membership meeting, rescheduled from September 28 due to Hurricane Ian closings.



District Manager Kenny Blocker acknowledged that there is a lot of information that is hard for people to consume. In his view residents loudly voiced their opinion to the Sumter County Commissioners last year that they wanted their fire services to be separated from the County. He said the Independent Fire District will achieve just that.

Fire Chief Edmond Cain reminded residents that when the County formed an ad hoc committee last year to examine issues with ambulance transport provided by American Medical Rescue (AMR), among the ten options the committee was asked to look at included five scenarios where the Villages Fire Department would be consolidated into and operated by Sumter County. Ultimately the Commissioners voted to keep the fire departments separate and terminated the ambulance transport contract with AMR. Each fire department now provides ambulance transport as of October 1.

When considering "Why an Independent Fire Control & Rescue District," Chief Cain said it would provide

- A perpetual, sustainable and consistent model for fire and EMS services in The Villages.
- Self-governance better focused on our planned community.
- Independent from county control – will be governed by the residents of The Villages, elected by residents of The Villages, within the proposed boundaries of the District.
- Complete transparency as to the budget and costs of exactly what each resident will be paying.

In the October issue of the POA Bulletin, the article about the Fire District explained how the Governor will select the initial board, with terms that will stagger over 2-year (two members) and 4-years (three members).

Decision continued on page 2

YOUR VOTE COUNTS

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.

Decision continued from page 1

The Simplified Funding Method was also explained. This two-tiered approach, according to VPSD, has proven fair and successful in courts and communities throughout Florida. There will also be a non-advalorem special assessment, which is limited to a maximum of 1 mill based on the taxable value of the home.

All meetings of the Board for the Fire District would be open to the public and public comment.

If the Fire District fails, the VCCDD would need to negotiate a new agreement with Sumter County allowing VPSD to provide services past September 30, 2023. Funding would have to be requested, reviewed, approved, and allocated annually by Sumter County. NOTE: This is the process that is used today, and Sumter County has never denied funding.

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. As an independent legal entity, the Board would focus only on managing fire assessment funds and the services associated with that funding.

POA President Cliff Wiener presented several questions that have been submitted by residents to the POA concerning the proposed Fire District.

If the Fire District fails, what will the residents lose?

Nothing will change. We will stay as we are today and go to Sumter County for funding.

How are commercial and multi-unit dwellings charged for the new fire district?

The answer to this question was clarified after the meeting.

There are 61,170 assessable parcels at this time in proposed independent fire district. The area is predominantly residential. The non-ad valorem special assessment method focuses upon a proportionate charge based upon improvement value and a per tax parcel charge of \$124. There are approximately 60,255 residential parcels (98.5%) and 915 (1.5%) non-residential parcels. Using the budget info we have, the 1.5% of non-residential parcels will pay 3.5% of the non-ad valorem revenues. This is fundamentally because there are more improvements involved with the non-residential parcels. This approach has been vetted and validated by our Florida courts as legal, fair and reasoned. This ratio will vary slightly as budgets and parcels change from year to year. All parcels, including residential, are capped at \$10 Million in improved value.

Decision continued on page 3



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Decision continued from page 2

Who sets the ambulance rates and is it covered by insurance?

VPSD sets the ambulance rates and they have been set based upon comparable rates in the area and what Medicare will pay. Medicare reimburses \$450 plus \$10 per mile. If there is no transport, there is no charge.

If the Fire District passes, when will the Governor appoint the new board?

District Manager Blocker said they do not know when the Governor will make the appointments, but they hope it will be early in 2023 so the Board can complete the work that will need to be done before the new district would be implemented on October 1, 2023.

Is there anything to stop the Board from starting the mill rate at the maximum?

There is nothing to prevent that from occurring except citizens packing the room and demanding to know why.

How would the new Fire District be staffed? Would they use the same district manager, legal counsel, and other staff?

The Board can determine who it will hire for administrative and legal services. Mr. Blocker said they are hopeful the new board will hire the present District staff.

Will the Board determine wages? What will happen when the \$6 Million grant for 27 new firefighters runs out in June 2023?

Yes, the Board will set the wages. When the grant expires VPSD will have to add that to the cost of funding needed.

Could the Board create a Fire District Impact Fee?

No

Are the Homestead and other exemptions included in the funding formula?

Yes, in the Ad Valorem tax but not in the Non-Ad Valorem.

Will fire trucks still accompany ambulance calls?

Response vehicles are determined by the nature and acuity of the call.

Decision continued on page 4



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Unit # (see Villages ID/UL) _____ Villa Name (if applicable) _____

City _____ Zip Code _____

2nd Resident First & Last Name _____

Relation _____

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Decision continued from page 3

How will VPSD manage collection for transport fees?

They are using a third-party biller who will be paid 3% of revenue.

Who will respond to areas adjacent to The Villages but that are outside of The Villages?

Some areas have been identified, such as Continental Country Club on CR 44 that VPSD will handle. Others will be handled via mutual aid agreements.

Has Sumter County set a cost yet for dispatch services?

VPSD has not yet been given those costs.

Why is the VPSD budget only one line item in the Sumter County budget and would that be different with an independent district?

While it is only reflected in a single line of the Sumter County budget, VPSD provides detailed information for all costs. A new District would function just as any other district in The Villages, with detailed line-item budget categories and financial reports at every meeting.

Will fire stations south of CR 44 be part of the new fire district?

Yes.

Will the Board make decisions regarding new fire stations and how will they be funded?

Yes, the Board of the new Independent Fire District would determine funding needs for new fire stations and the only funding source they have is the simplified funding method and the ability to raise 1 mil.

What will happen to existing vehicles and equipment?

They will all be transferred to VPSD with no financial reimbursement.

How will residents in Lady Lake/Fruitland Park be served?

Those areas within the boundaries of The Villages will be served by VPSD.

Do Board members have to be residents?

Yes, they are required to be residents within the boundaries of the Fire District. ■



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Election Information



Florida State House District 52

Includes all of Sumter County

The POA has endorsed: Ash Marwah

Amenity Authority Committee

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 their 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.

*The Landowner Election will be held on Tuesday, November 8, 2022 (Election Day) to select a **Lady Lake/Lake County Representative** for the Amenity Authority Committee (AAC) at the Paradise Regional Recreation Center in the Rita Hayworth Room - This is a separate location than where you will cast your vote for the General Election. You may cast your vote in the Landowner Election from 7 a.m. until 7 p.m.*

The POA has endorsed:

Ed Regan, AAC Representative for Lady Lake-Lake County

*The Landowner Election will be held on Tuesday, November 8, 2022 (Election Day) to select a **District No. 2 Representative** for the Amenity Authority Committee (AAC) at the El Santiago Recreation Center in the Tiki Hut Room - This is a separate location than where you will cast your vote for the General Election. You may cast your vote in the Landowner Election from 7 a.m. until 7 p.m.*

The POA has endorsed:

Richard E. (Reb) Benson, Seat 2

North Sumter County Utility Dependent District (NSCUDD)

NSCUDD is the water, wastewater, and non-potable irrigation water service providers to properties within District's 5 – 11 and are 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.

The POA has endorsed:

Ellen Decker – NSCUDD – Seat 3

Daniel Warren – NSCUDD – 5

Village Community Development District (VCDD) 6

The numbered residential CDDs Boards of Supervisors are responsible for setting and managing the annual maintenance assessment for their respective district. 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.

The POA has endorsed:

Linda Grzesik, VCDD 6 - Board of Supervisors, Seat 4 ■

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9 AM - 6 PM
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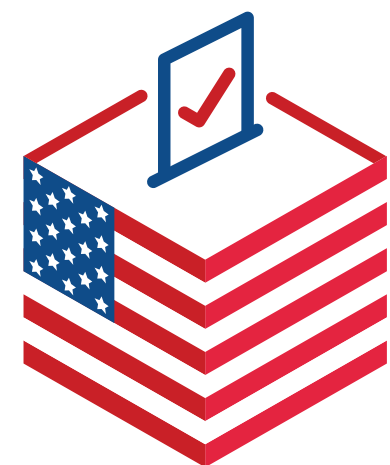
**LAKE COUNTY
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10 AM - 6 PM
LakeVotes.com**

**MARION COUNTY
EARLY VOTING
Oct. 27 - Nov. 5, 2022
8 AM - 6 PM
VoteMarion.gov**

**ELECTION DAY
November 8, 2022
7 AM - 7 PM**

Voters must vote at their Assigned Precinct

For early voting and election day voting locations, please visit your county's election website listed above. ■



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In Case You Missed It...Highlights from October Meetings

AAC Considers One-Year Freeze on Amenity Fees

At its September meeting, the Amenity Authority Committee (AAC) discussed reimplementing a cap on Amenity Fees in response to current inflation that is hitting Villagers' pocketbooks. Because the Consumer Price Index (CPI) has been so high – topping 9% in recent months, AAC Chair Don Deakin said now is the time for the Committee to provide some relief.

The Amenity Fee had been capped at \$155 for many years. Known as the Amenity Deferral Rate, once a homeowner reached \$155 the rate froze there. Both the AAC and Project Wide Advisory Committee (PWAC) removed the cap in 2019, causing the Amenity Fee to be adjusted by the CPI automatically on the anniversary date of the purchase of the home. The current Prevalent Rate is \$179 and is used as a starting point for all sales of new and existing homes effective January 1, 2022. That rate is now being adjusted annually by the Developer.

As directed, staff provided revenue projections at the October meeting with the fees capped at \$179, \$189, \$195, and \$200 for 10 years. They also provided projections based on a one-year freeze, an idea that AAC members thought had great merit. The consensus of the members was to pursue that option, with legal counsel advising that it would need to review to see if a one-year freeze is possible. They also reminded members that the Villages Center Community Development District (VCCDD) would need to approve such a change.

Any deferral approved by the AAC/VCCDD would only apply to homes north of CR 466 in Community Development Districts (CDD) 1-4. So far there has been no indication from the Project Wide Advisory Committee that they would consider similar action.

Annual Government Day Set for November 5

The 25th Annual Government Day will be held at Eisenhower Recreation Center on November 5, 2022, from 10 AM to 1 PM! Free Shuttle Service will be provided from Rohan Recreation to Eisenhower Recreation.

Representatives from District and other units of government, along with elected officials will be available to share information about government services and resources. The event is free.

Residents South of CR 44 Upset About Fees and Landscaping

Residents who have purchased homes south of CR 44 are beginning to understand the full impact of maintenance fees and how they are used. Many are questioning whether they are getting the same benefits as they see north of CR 44, specifically the landscaping differences.

North of CR 44 there is abundant colorful landscaping at the entrances to all Village gate areas and along the main thoroughfare roads and intersections. South of CR 44 there is a much more subtle approach to landscaping, which officials say is more consistent with the different natural elements in those areas.

Residents in Community Development District (CDD) 13 saw their maintenance fees go up as the development area reaches completion. Several residents appeared at the CDD 13 Board of Supervisors meeting in October to question why there are such differences and to express displeasure over the increase in maintenance fees.

October Meetings continued on page 7



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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.

October Meetings continued from page 6

Villages Public Safety Division
Begins Ambulance Transport

The Villages Public Safety Division (VPSD) began Ambulance Transport services at midnight on October 1 as planned. Earlier this year the Sumter County Board of Commissioners voted to maintain two separate fire departments and authorized each to provide ambulance transport starting on October 1. The move came after resident outcry concerning the significant delays in transport by the privately contracted American Medical Rescue (AMR). The Commissioners terminated the contract with AMR.

During the first 72 hours post ambulance deployment, VPSD ambulances responded to 189 calls for service. Of these 189 calls for service:

- 73 resulted in patient transport to UF Health The Villages Hospital
- 11 resulted in patient transport to UF Health The Villages Brownwood Freestanding ER
- 36 resulted in patient transport to UF Health Leesburg Hospital
- 5 resulted in patient transport to Ocala Health Trailwinds Freestanding ER
- 4 resulted in patient transport to Ocala Regional Medical Center
- 1 resulted in patient transport to Ocala Health Summerfield Freestanding ER
- 59 resulted in no patient transport

The Sumter County Fire Department reported to the Sumter County Commissioners that in the first 10 days of providing ambulance transport services outside of The Villages, they handled 265 calls with 170 resulting in transport. The department is using three leased ambulance vehicles and three are being operated by AMR. ■



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for seniors; it is
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AARP now offers a 90 minute Smart Driver
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drivers. For more information: [AARP.org/
findaworkshop10](https://www.aarp.org/findaworkshop10) or 352-430-1833.



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.

November						
Jack Haughn	352-603-1420	11/19/22	Sat	11/26/22	Sat	Paradise
December						
Wanda Smith	972-358-9757	12/13/22	Tue	12/16/22	Fri	Laurel Manor
Don Walker	352-430-0610	12/19/22	Mon	12/22/22	Thur	Savannah



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POA 2023 Slate Officers & Board of Directors

President	Cliff Wiener, Piedmont	
Vice President	Jerry Ferlisi, Poinciana	
Secretary	Reb Benson, Palo Alto	
Treasurer	Open	
Board	Tita Dumagsa, Fenney	Sal Tornante, St. James
	John Kastura, Belvedere	Dan Warren, Gilchrest
	Ken Knodel, Palo Alto	Gilbert Windsor, Bonita
	Steve Lapp, Hemingway	Gary Search, Amelia
	Ash Marwah, Belvedere	Mike Gross, Osceola Hills at Soaring Eagle



November 8-10, 2022
Savannah Center




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Questions: info@smashproductionsfl.com

Welcome New POA Board Members!

Michael S. Gross Mike resides in the Village of Osceola Hills Soaring Eagle. He and his wife Donna moved there from Rhode Island in 2019. Since moving here, he has become active with the Villages Audio Visual Tech Team, and currently serves as its President. The AV Tech Team provides trained Audio-Visual Technicians to assist Resident clubs and groups with the technical aspects of their functions at the Recreation Centers in The Villages.

Prior to retiring to the Villages in November 2019, Mike was the Assistant Area Director for the U.S. Dept. of Labor – OSHA in Rhode Island. He has a BS Degree in Safety Engineering and worked in the Occupational Safety and Health field for 26 years. In the past, he has served as Chairman of the East Smithfield RI Water District, Secretary /Treasurer American Federation of Government Employees Local 948 and has been an IRS Enrolled Agent since 1987.

Ken Knodel Ken has been a resident of the Villages for 6 years residing in District 1. He lived in Summit County Ohio for approximately 51 years, working in County Government the last 20 years of his employment. He started as a member of the Board of Review, hearing property tax appeals and then spending 18 years as an Administrator in the Community and Economic Development, overseeing various State and Federal Programs. The last 3 years he transferred to the County Fiscal Office after being promoted to a Director of the Services Division.

Ken was also elected to serve the residents of the City of Green, serving as Vice President and President during my term of service. He was elected to serve as chair of the committee that reviewed and implemented living stream of all City Meetings and special events.

Gary Search Gary and his wife Debbie moved to the Villages from Eastern Pennsylvania 15 years ago and live in the Village of Amelia. They have 4 children and 7 grandchildren.

Gary has Bachelor and Master's Degrees in Education and School Counseling/Psychology, certified in both Pennsylvania and Florida. He spent 35 years in Education, 30 years as a School Counselor. Gary was nominated for Pennsylvania Counselor of the Year, and coached high school wrestling, baseball, and girls' softball.

Gary served 13 years as a Township Commissioner in Pennsylvania, 12 years as the President of the Board.

Gary and Debbie are members of New Covenant United Methodist Church. Gary has served as the Chair of Outreach Ministry, Helping Hands Ministry, Church Strategic Action Leadership Team, along with serving on the Building Task Force, serving as a Mentor at Wildwood Middle/High School for at risk students and Finance Board. He also currently chairs the Staff Parish Relation Team. Gary currently serves on the Lake/Sumter United Way Board of Directors.

Important POA Membership Dues Announcement

Since 1975, The Property Owners' Association, Inc. (POA) has been a champion for the rights of residents of The Villages. The POA brings attention to and acts on issues that may impact property values and quality of life.

Every month, the POA publishes a 20-24 page *Bulletin*, delivering to nearly every driveway and more than 4,000 electronically.

We are all feeling the impact of inflation and rising costs. The POA is no different. Since 1975, annual dues for membership have been \$10 per household.

After sustaining many increases in our costs to produce the *Bulletin* over the last several years, we have just been notified of a 20% increase in our printing costs, negotiated down from a proposed 38% hike!

In order to continue delivery of our important *POA Bulletin*, the Board has made the difficult decision to raise the membership dues to \$15 per household, starting January 1, 2023. The extra \$5 will help us supplement this staggering print cost increase and allow us to continue to keep Villages residents informed of issues that may affect their property values and quality of life.

If you renew your dues by December 1, you will only pay \$10 for the year – pay for one year or 10!

We are grateful for all the residents who have and will continue to support the mission of the POA.



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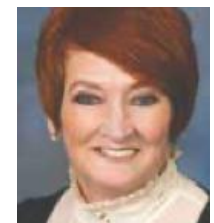
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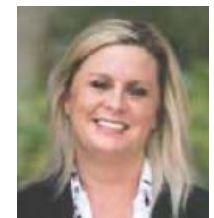
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SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) has increased its counseling sites considerably so that Medicare enrollees can be assisted with this once a year opportunity to make changes to their advantage or prescription drug programs. In addition, volunteers are 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 will be at the following locations to assist area residents for one-on-one counseling on the indicated days.

Lake Miona Recreation Center

9 am – 11:30 am, every Tuesday through Dec 13 *including Nov 22*

Eisenhower Recreation Center

9 am - 11:30 am, every Wednesday through Dec 14 *except Nov 23*

Chula Vista Recreation Center

3:00 pm - 5:30 pm, every Friday through Dec 16 *except Nov 25*

Lady Lake Library

2:00 pm - 3:30 pm, Wednesdays
Nov 2, 9, 16, 30 and Dec 1

“Understanding Medicare,” a group presentation geared toward those turning 65, will be made 1:00 – 3:00 pm at the Aviary Recreation Center on:

Wednesday, November 9

Wednesday, December 14

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Just show your current year POA Membership card when ordering the product or service listed here. And, please say "thanks" to our Discount Partners for participating in this program.

Would You like your Company listed as a Discount Partner? Email Our Discount Partner Director, Tita Dumagsa, titad@poa4us.org



APPAREL

Villages Apparel Southern Trace Shopping Center, 352-750-1600. 10% POA Discount off custom screen printing, minimum order 25 shirts.

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Bill Bryan Automotive Group (Chrysler, Dodge, Jeep, Ram) OFFER: UP TO 15% Discount from MSRP, 100,000 Mile Warranty and 1st Year Maintenance Fee to POA Members with current POA membership card. 3401 US HWY 441/27, Fruitland Park, 352-787- 2223

Lexus of Orlando / Lexus of Winter Park Offering SPECIAL PRICING ONLY for POA Members with a valid membership card. Call the DEDICATED HOTLINE for POA Members: 407-671-1850 to make an appointment or Email: villages@lexusoforlando-winterpark.com for your SPECIAL DISCOUNTED price with NO DEALER FEE! We will even deliver your NEW Lexus to your Villages home!

Mercedes-Benz of South Orlando Automobile Dealership. 10% off any service \$500 off purchase of any used car. 4301 Millenia Blvd., Orlando. 407-367-2700.

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I. Stern & Co. 10% off Hi Quality Golf Clothing, 3405 W College Road, Suite 113, Ocala. 352-307-4878.

Seat Belts Installed Golf cart seat belt installation. 10% off seat belt installation on golf carts. Lifetime warranty. Call John 757-236-2950. New customers only.

Village Kart Aide Golf Cart Rescue Service Get a free month when you sign up, new members only, with discount code 13412POA and POA membership card.

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ACD Artistic Concrete Designs ACD Artistic Concrete Designs does beautiful concrete designs at incredibly very reasonable prices on Driveways, Garages, Patios, Walkways, Stairs, Porches. Also does Clear Coats, Grinding, Staining and Epoxys and Pressure Cleaning. Offering POA Members a 10% Discount of Total Job with a current POA Membership ID. 1301 Bates Ave., Eustis, 352-308-4521

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Cozco Handcrafts 1121 Main St., Spanish Springs, 352-430-0386. 10% off non-sale items.

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Elite Lifestyles of Florida, Inc. specializes in Glass Lanai Enclosures, Sunrooms, Floor Tile Install, Louvered Pergolas, Screen Rooms, & Pool Cages. Any Remodeling Jobs. Our Motto is: "If you can think it, we can build it!" Offering a 10% discount to POA Members with a valid membership card. President is a Marine Veteran & Resident of the Villages. Certified General Contractor, FL License # CGC1511071

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Flags & Flag Poles 211 S. Hwy 27/441 next to Tire Round-up. 352-751-1876. \$5 off installation of new flag pole for POA members. Discount on cash/check orders only.

General Handyman Services General Handyman Services will do any of the handyman jobs you need done around the house. Just ask and consider it done. POA members 10% discount with valid POA Membership ID. Call Alan Herold today for an estimate at 724-525-4219.

Grandma's Sewing & Crafts Cushion, pillow and chair seat recovering, personalized gifts & custom embroidery. 352-350-7124. 10% POA Discount.

Hire Cleaning Hire Cleaning Company Will Wash Your Windows, Clean Your Ceiling Fans And Cabinet Tops. \$15.00 Off The Total Bill With A Minimum Sale Of \$65.00 For Poa Members Only With A Valid Poa Membership Card. Call Today 352-507-5135 For A Free Estimate.

Kiley & Sons Plumbing 219 S Old Dixie Hwy, Lady Lake, 352-753-5301. 10% POA discounted labor on a SERVICE Call. Valid on a minimum 1 hr. of service for POA members.

Lopez Professional Landscaping Reasonable Prices, references upon request, 10% Discount to POA members. 352-484-8098.

Discount Partners continued on page 17

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Discount Partners continued from page 16

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Roof Commander 4680 Lake Industrial Blvd. Tavares, FL. 32778 - POA members with a current valid membership card: 30% discount for all roof cleanings and \$500 off all roof replacements. 352-459-7599.

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CHS Hair Salon Young Park, Stylist - \$3 off services for new clients with POA card. 352-201-9032 (call or text). Save A Lot Shopping Center, Wildwood.

DLC and Associates LLC DLC & Associates LLC does: #1: Fraud and scam avoidance assistance #2. Conflict resolution assistance in all areas of duplicate/erroneous credit/debit card billings, bank statement reconciliations, auto draft conflicts, stock/bonds inventory reconciliation. For #1: Will offer to POA Members with current ID a No-Cost 30 Minute Evaluation for New Clients Only and for #2, a 10% discount off Normal Billing Hourly Rate. Call Don Cameron at 913-909-6603 To Stop The Scam!

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Exercise2gether - 10% Off Services for POA Members with POA membership card. 352-801-1633.

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Discount Partners continued on page 19

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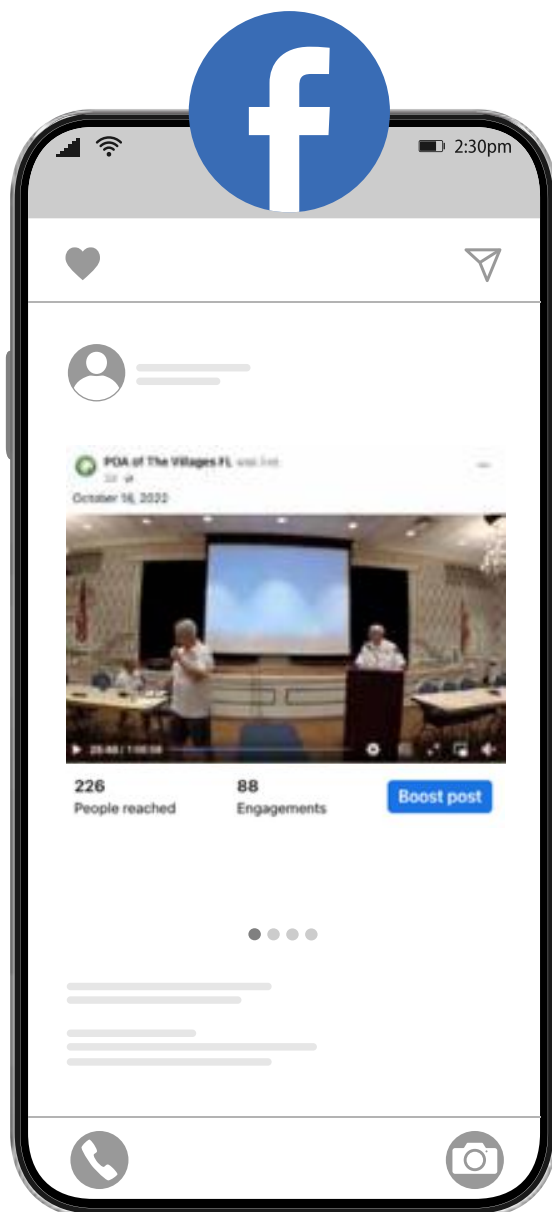
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The POA now live streams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected 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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Discount Partners continued from page 17

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L. Rae Jewelry Appraisal Services Certified Gemologist, Villages resident, Appointment only, 10% POA Discount, 352-430-2991.

Realtor Commission Discount Premier Realty agent is offering a commission discount for new home listings to POA members. Call Susie Ellis for details at 352-661-9440 or anderson-ellis@hotmail.com

Wholesale Computer Components Terrace Shoppes Spruce Creek, Summerfield, across from Walmart, 352-245-1500. \$15 POA Discount on any computer repair.

RESTAURANTS

China Gourmet VI AND China Gourmet III Popular Chinese Restaurants serving delicious Chinese food at two (2) Villages Locations: China Gourmet VI, 719 Kristine Way, Lake Deaton Plaza, 352-571-5902 and China Gourmet III, 343 Colony Blvd., Colony Plaza, 352-750-4965. Open Daily: M-Th: 11 AM – 9 PM, F-Sat: 11 AM – 10 PM, Sun: Noon – 9 PM. Offering POA Members with current Membership ID a 10% Discount with a Minimum order of \$20.

Creole 21 Restaurant (aka El Criollo, Authentic Latin Food) Creole 21 Restaurant With A Pleasant Ambiance Serves Delicious Authentic Latin Food Which Is A Fusion Of Signature Latin Specialties From Cuba, Colombia, Puerto Rico, Etc. Offers A 10% Discount To Poa Members With Current Id. Must Present Id Before Ordering. Located At: 16580 S. Highway 475, Summerfield, 352-307-9300. Open: Th: 4 – 9 PM, F, Sat, Sun: Noon – 9 pm.

Firehouse Subs The Firehouse Subs of Lady Lake, FL under new Management will offer a SPECIAL DEAL to POA members with a valid POA ID of \$2.00 off a SPECIAL COMBO consisting of a medium sub, drink and chips. Offer is equivalent to a 20% Discount. Visit the Firehouse Subs today: 13757 US Hwy 441, Lady Lake, 352-430-870

Haagen Dazs 1001 Lake Shore Dr., Sumter Landing, 352-751-0261. 10% POA Discount.

Honey Baked Ham Company & Cafe Best Buy Shopping Center, 352-259-3900. Buy one sandwich or boxed lunch - Get 2nd 50% off (equal or lesser value).

Ollie's Frozen Custard In the Spanish Plaines Plaza, across from Lowe's Building Supply on Hwy 441. 10% POA Discount.

Panda Express 869 N Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% POA Discount, not valid with coupons or specials.

Pho Village, Vietnamese Kitchen Pho Village-Vietnamese Kitchen now open specializing in delicious Vietnamese cuisine of South Vietnam (Saigon) such as the famous PHO and many other Vietnamese favorites. 10% discount to POA members with current Membership ID. Located at 177860 SE 109th Ave., Unit 600, Summerfield, 352-203-3796. Hours: Mon-Sat: 11 AM – 9PM.

The Rose Plantation 200 Rose Ave. Fruitland Park - Offering to POA members with a valid membership card: 50% off bottles of Albertoni House Wines, Tuesdays to Fridays with the purchase of Two (2) Entrees, offer not valid on Holidays or Holiday Eve's. Call 352-805-4340 for Reservations.

Sammy's Italian Restaurant And Pizza Sammy's Italian Restaurant And Pizza (New York Style) serving Family Traditional Recipes; Big Portions at Fair Prices; Lunch Specials Daily; Does Catering. Reservations are welcome. 352-748-1293, 9668 N US Hwy. 301, Wildwood. 10% Discount to POA members with current membership cards. Hours: Mon-Thur: 11 AM – 8 PM; Fri-Sat: 11 AM – 9 PM; Sun: 12 Noon – 8 PM

Villa Pinar Cuban Cafeteria 10% Discount - Show your current POA membership card; located at 13685 U.S. Highway 441, Unit 2, Summerfield. Hours 8AM-5PM. Serves breakfast and lunch, which include delicious and authentic Cuban Cuisine and Pizza. 352-347-8898

Discount Partners continued on page 21

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Ginger Season

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

You see them everywhere this time of year: tropical looking foliage with unusual pretty colored flowers or cone shaped bracts. Gingers are in the family Zingiberaceae (zin-gi-ber-ay-see-ay), a family of 1,300 tropical herbs, some cultivated for their ornamental foliage and habit, and many for dyes, spices, perfumes, culinary and medicinal products. There are no gingers native to Florida. Gingers are easy to grow perennials that lend an exotic, tropical look which can add interest to any landscape. Few are cold hardy.

Gingers grow from a tuberous fleshy rhizome, similar to the ginger we eat. They need fertile, moist, rich soil that must be mulched well in order to protect these rhizomes in cold weather. Gingers like morning sun with afternoon shade/filtered light. Most will be happy and still bloom in bright filtered light. They like regular water but not in the winter months. Too much sprinkler action may rot the rhizomes. Fertilize with slow-release twice a year early spring and early fall. Most gingers bloom in late summer or fall. Their rhizomes spread underground. The foliage will freeze back and or disappear in cold winter but will come back in the spring– they are root hardy.

Here are some gingers you may enjoy in the landscape:

Zingiber (culinary ginger) is a genus which has about 85 species. The tuberous root is harvested, cured, and is used in making many ginger products. This is the true ginger of commerce.

Zingiber zermumbet (pine cone ginger) also called shampoo ginger. In the fall, sends up cone-like bracts that are at first green but turn bright red as they mature. Small yellow flowers appear from between the bracts, usually one at a time. They make interesting arrangements. Squeezing the cone will reveal the fragrant sap that is sometimes used as hand lotion or hair rinse. Grows from 3 to 6 feet tall.

Alpinia (shell ginger) common here and easy to grow. Most frequently seen are the variegated leaves. The “shell” shaped flowers are white, tinged with red and yellow and bloom in clusters that are 6-12” long.

Alpinia Galangal (Siamese ginger) used in Thai and Indian cuisine. Teas made from fresh tubers treat nausea and flatulence. Buy a firm tuber from an Asian market, plant in rich soil

Alpinia Calcarata (false cardamom ginger) Native to India. Nice reedy foliage, kind of like bamboo. Grows to 4 feet tall. Will flower if tips are not frozen in winter. Likes morning sun in moist but well drained, organic soil. Flowers are cream with red markings, similar to orchids.

Costus (spiral ginger) Stems twist and the leaves are arranged in a spiral fashion. Showy red bracts on the tips of branches bloom from June through the summer. Grown commercially for their flowers, they attract hummingbirds and butterflies.

Curcuma (hidden ginger) 65+ species Native to India and Australia. Foliage looks like short-stalked banana that grow from 2-7 feet tall. Bracts may appear before the leaves or they may come up after the leaves and be partially hidden among the foliage.



Zingiber zermumbet

Curcuma (domestica) is a source of tumeric. In India used as dye to color food and cloth and as an ingredient in curry powder. Medical studies show great health promise. Look for the rhizomes in good Asian markets.

Hedychium (coronarium) or Butterfly Lily has beautiful, fragrant flowers that, in the evening, attract hummingbird moths. Although native to India, it is known as “Mariposa” in Cuba, and is its national flower. This flower is seen in many Cuban artworks.

Kaempferia (peacock ginger) has large, almond shaped leaves that may be striped or mottled, with interesting patterns in colors ranging from purple to green. The flowers may be violet to pink to white. These make a great ground cover for the shade.

Globba (dancing lady or dancing girl ginger) grows about 2’ tall and is hardy. Slow to emerge in late spring so you think you have lost it. Flowers are produced for months in colors from yellow to fuchsia.

Blue Ginger is not a true ginger, but a member of the spiderwort family. Blooms electric blue flowers in fall on top of the stems.

Some sources for gingers:

Big box stores in the fall and gingersrus.com/mailorder.htm. This contains a huge list of gingers to order on line. ■

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Discount Partners continued from page 19

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SENIORS VS CRIME

Spotting Fake Texts and Emails

A recent AARP Fraud Watch article alerted readers to nine different ways to spot fake texts and emails and we thought we'd pass them on to you in case you missed it. **Across the U.S. in 2020, more than \$86 million was reported lost to scam texts** and if you haven't been a target yet, you almost certainly will be so here are ten red flags to look for.



- 1 The text or email suggests a relationship that doesn't exist. For example, you get a friendly, personalized email from a bank you don't use or a text referring to a package you never ordered. They may even use your first name and often give themselves a name.
- 2 Spelling mistakes or poor grammar - The crooks that are sending these are pounding them out quickly and blasting out thousands every day. They don't pay close attention to basic mistakes in punctuation, spelling and word choices. Many of these scam messages originate in foreign countries and are sent by people with limited skills in English.
- 3 The sender uses emojis – legitimate companies rarely insert emojis into text messages sent to their customers.
- 4 The message has a website link not associated with the company that's supposedly reaching out to you. We caution you to NEVER click on any link provided in any suspicious text or email.
- 5 The text or email is directed to multiple phone numbers and people. Real companies don't send out chain messages.
- 6 The sender uses ALL CAPITAL LETTERS. Scammers often use all caps as a way to "grab" your attention. It is far less common in legitimate texts and emails and should be a red flag.
- 7 A "sent" time on a personalized email or text that suggests it may have originated in a foreign country. If the company tries to appear as a local business but the send time is 3 am, you should be very wary.
- 8 A request for you to provide your phone number or other personal or financial information. You should NEVER provide your personal or financial information to anyone in an email or text that you did not originate. If someone sends you a message out of the blue and asks, it is most likely a scam!
- 9 Language that creates an unnecessary urgency. The goal here, of course, is to spark emotions that spur you to take action without thinking it through carefully. Don't be stampeded into making a mistake.
- 10 The sender wants you to make a payment for something by using a gift card. Always remember, any request for you to pay with a GIFT CARD IS AUTOMATICALLY A SCAM AND THERE ARE NO EXCEPTIONS TO THIS RULE!

If you have any questions or need some advice on scam emails or texts, call your nearest Seniors vs Crime office. We have four offices in The Villages and our services are always free. You can also file a complaint online at seniorssvscime.com.

Seniors vs. Crime can also assist you with what to do if you are a victim. Our services are free and we have four offices in The Villages to assist you:

Sumter Co. Office
 (352) 689-4600, Ext. 4606
 Mon – Thurs 10 am – 2 pm
 8035 E. CR 466 (Sheriff's Annex) – corner of Morse Blvd.

Wildwood Office
 (352) 753-0727
 Tues – Thurs 10 am – 1 pm
 2722 Brownwood Blvd., Wildwood Police Annex next to the theater.

Marion Co. Office
 (352) 753-0727
 Tues 10 am – 2 pm
 8230 SE 165th Mulberry Ln. (Marion Co. Sheriff's Annex)

Fruitland Park Office
 (352) 674-1882
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To advertise, contact:
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Thank you to those attending and televiewing the September POA meeting. It was my honor to address such an intellectually keen group of residents. It would be impossible to summarize the talk or verbally capture our positive interaction, but I encourage all to avail its replay on line. This medical advice could literally save your life and those for whom you care.

Two abuses in medicine have become apparent: 1) the restrictions and denials medical/administrators burden those responsible for treatment decisions, and thereby place lives in danger; and 2) abuse caused by care providers who strain an

overwhelmed health system.

When serving with the Air Wing of the U S Marine Corps, I was told to look to the left... then look to the right. One of the Marines on either side would not survive what we were to go through: oh, how true! Commitment shared with each other is a cornerstone of our military who emphasize...demand...and exist as a result of such belief.

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