



POA Bulletin



POA4US.org

JANUARY 2023

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Upcoming POA General Membership Meetings

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
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ALSO AVAILABLE
ON YOUTUBE**

POA Watch List

Each year the POA identifies a Watch List of issues that may affect the lifestyle, property value, and quality of life for residents of The Villages. The POA does not have a crystal ball, however, and more often than not things occur that no one saw coming. Thankfully, there is a break from elections in 2023 so attention can remain focused on other important issues.



The POA Board of Directors has identified four items to watch in 2023.



UF Health The Villages Hospital

Back in the #1 spot is UF Health The Villages

Hospital. The Center for Medicare and Medicaid Services (CMS) released 2022 quality ratings in November and The Villages Hospital remains a 2-star facility based on a number of factors. Patient survey results gave the hospital only one star.

With Snowbird season beginning to ramp up, complaints are already starting to swirl about wait times in the Emergency Department as well as long off-load times for ambulances transporting patients to the hospital.

The March POA General Membership meeting will once again feature Cheryl Chestnutt, the Chief Clinical Officer at UF Health/The Villages Hospital. The meeting is on March 21 at 7 pm at Laurel Manor Recreation Center.



Personal Property Insurance

Even before Hurricane Ian hit the Gulf Coast of Florida, the personal property insurance industry was in trouble in Florida. Plagued by roofing scams that drove six companies out

of business in 2022, Governor Ron DeSantis called a special session of the Florida Legislature in June to address the issue. Senate Bill 2-D enacted measures to help alleviate rising insurance costs, increased insurance claim transparency, and cracked down on frivolous lawsuits which drive up costs for all Floridians. But most agree that the legislation that was passed did not go far enough to ease the burden on Florida homeowners.

The Florida Office of Insurance Regulation has imposed a 2% surcharge on Property owners in 2023, depending on when their policy renews, so the Florida Insurance Guaranty Association (FIGA) can cover more than 14,000 claims from insolvent companies that need to be satisfied.

Because of the roof insurance scams, according to FL State Senator Jeff Brandes, 70% of money paid in 2021 went to trial bar lawyers who brought lawsuits against insurance companies, 20% went to defense costs for the insurance companies and only 10% went to homeowners.

Watch List continued on page 2

Mission Statement

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

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

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

Values

Independence	Honesty	Fairness
Objectivity	Respect	

The POA Declaration of Independence

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

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

Watch List *continued from page 1*

The Insurance Information Institute spokesperson Mark Friedlander predicts 40% or more in personal property insurance increases in 2023. Six companies stopped operating in Florida before Hurricane Ian and another 27 are on a watch list. Before Ian, the Institute said that FL homeowners were paying on average \$4,231 compared to the national average of \$1,544.

The government-operated company of last resort, Citizens Insurance, is priced about 50% below the market and Sen. Brandes said the legislature will need to substantially raise those rates in order to stabilize the market. He described the entire industry as having “Stage 4 terminal cancer” right now.

Governor DeSantis brought legislators back to the table in December and just before Christmas he signed another bill to strengthen Florida’s property insurance market by:

- Eliminating one-way attorney fees for property insurance claims, which will disincentivize frivolous lawsuits, and realigning Florida’s market to best practices that will promote more market competition in the private insurance industry.
- Reducing the burden of excessive and predatory litigation will help bring down costs for homeowners.
- Enhancing the Office of Insurance Regulation’s ability to complete market conduct examinations of property insurers following a hurricane to hold insurance companies accountable and prevent abuse of the property appraisal process.
- Reducing timelines for insurers to get payments out the door and back into the hands of policyholders as they rebuild their lives.
- Building on reforms passed earlier this year by committing additional funding to provide temporary reinsurance support to help stabilize our market.



US 441 Construction Project

At the December POA General Membership meeting, officials from the Florida Department of Transportation provided an update on the US 441 construction that has already frustrated motorists for two years and claimed the life of a construction worker. Two other serious accidents have occurred in the construction zone, including two teens who were killed.

Phillip Maggio, the project manager, described the progress on the 4.157-mile, \$45.3 million road improvement that began in July 2000. He said they are on track to complete and re-open the entire roadway in early 2024.

Major components of the project include adding a third through lane in each direction and removing the bridge. They have had to reroute traffic to the middle of the roadway while the outer lanes are constructed. The next step is to excavate and remove the slope of the bridge and bring it back to a level roadway. Mr. Maggio explained that the bridge had reached its life cycle and either had to be reconstructed or removed. Removal was the most cost-effective option.

He also said that everything they have done has been with safety in mind for motorists and construction workers. For example, Mr. Maggio said that the Crossroads/Old Vineyard intersection had to be closed because there were so many incidents that the Lady Lake police could not even keep up with them. The goal to reopen that intersection is the end of February, giving it time to recover from the traffic shift.

Watch List *continued on page 3*

Watch List continued from page 2

The upcoming milestones in the project are:

- Traffic shift onto new temporary asphalt in median between East Hermosa Street and Avenida Central, expected January 2023
- Bridge Demolition expected to begin January 2023
- Griffin View Drive to Lake Ella Road, July 2023 completion
- Griffin View Drive to East Hermosa Street (old downtown area), late 2023 completion
- CR 25 Intersection, late 2023 completion
- Projected Completion – January 2024

Lady Lake Commissioner John Gorley asked whether there will be three through lanes and a turn lane at the CR 466/US 441 intersection. Mr. Maggio said yes there will, although given the narrow width of available property, the sidewalk will run all the way to the edge of the outer lane. He said there will also be a bike lane.

Lady Lake Mayor Jim Reitz expressed concerns about the entrance to Water Oak and asked if there will be a light again at the intersection with ability to turn both directions. Mr. Maggio said they are currently working with property owners in Water Oak to maintain the “in” and “out” ability to that development, while at the same time dealing with the limitations of the “in between” times of construction.

Mayor Reitz also expressed frustration that Rolling Acres, CR 25 and Lake Ella should all have been addressed before this project. He said he wants Lake County to give the roads to Lady Lake so they have control over them. State road officials have met with Lake County officials and will continue to do that.

Mr. Maggio said the entire 4.157 miles will be resurfaced and will be opened all at once to avoid bottlenecks from transition issues.

Residents who have any questions or wish to have updates can go to the Florida Department of Transportation’s website at cflroads.com. Enter the project # 238395-5 or call 352-326-7715.

Watch List continued on page 7



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Pedestrians, Runners, Golf Cars, Bicycles and Motor Vehicles – *ALL Sharing the Roads, and Some Sharing the Multi-Modal Paths*

The number of residents and visitors will reach an all time high for the next several months and everyone has a responsibility to do their part to help keep safety top of mind. Whether you are walking or jogging, riding your bicycle on the multi-modal path or on the public roads, using your golf cart to go to the pool, safety starts with you first.

This issue of The Bulletin is all about what you need to know from navigating the many roundabouts in The Villages to how to ride your bicycle safely. Pay attention to your surroundings and always be on the defensive. Don’t make sudden moves and signal to others what you intend to do.

Accidents of any kind are traumatic but those that involve cars and golf cars, or bicycles can cause traumatic injury or even death.

Just in the past year there were at least three accidents involving golf cars that ended catastrophically. On one occasion a person driving a golf car on Morse Avenue north of CR 466 entered the road abruptly in front of a car, resulting in severe injuries to the golf car driver. In another case, a golf car driver failed to negotiate a curve on the multi-modal path near Seabreeze Recreation Center and collided with a ground structure. The driver later died from his injuries. In November a driver ran his golf car into a light pole and was transported to the hospital.

The Sumter County Sheriff’s department recorded forty-eight golf-cart accidents from June 10 – September 30.

Golf Car Rules Of The Road and Safety Tips

The multi-modal paths in The Villages are designated for use by non-automotive, non-vehicular traffic such as bicycles, golf cars and pedestrians.

Rules Of The Road

- Must be 14 years or older to drive a golf car per Florida State Law, check with your local government jurisdiction for rules
- Drive on neighborhood streets, marked roadside lanes, and multi-modal paths
- Obey all traffic laws, signs, and signals
- Golf cars are subject to Florida’s open alcoholic container laws
- Speed not to exceed 20mp
- Use hand and turn signals
- Yield to automobiles
- Come to a full stop at stop signs
- Never enter a roundabout in a golf car
- Golf cars are prohibited from roadways with posted speeds of 35mph or more

Safety Tips

- Provide a seat for each person/pet
- Secure all children and pets
- Keep passengers seated in golf car at all times
- Keep arms and legs inside golf car at all times
- Enter traffic lane safely before turning left
- Be aware of vehicles turning right (across the golf car lane)
- Maintain golf car according to manufacturer’s recommendations
- Do not text/phone while driving
- Limit passing slower golf cars
- Pull off the path when you need to stop

Cycling Safety for Riders and Motorists

Certified Cycling Instructors in The Villages have a 1-day safety course for Cyclists and ½ day informational course available for drivers that provides educational information as to how to interact with Cyclists. This short article can’t possibly cover all the information contained in those courses so we will hit the key points.

First and foremost, under Florida Law, a bicycle is defined as a Vehicle with “All the Same Rights and Responsibilities” as any other vehicle that operates on the public roads. This key point is essential for both Cyclists and Motorists to understand. What this means, as a Cyclist, you are not just riding your bike, you are driving your vehicle. You should be “driving” that vehicle just as you should any other vehicle you own. There is a common misconception that bike riders must hug the right edge of the road. To do so is very dangerous. Why? You make yourself less visible to motorists and you encourage them to try and “squeeze by” way to close. There are many aspects of this law that we could discuss, however, the

Sharing continued on page 5



Sharing *continued from page 4*

most relevant are the lane sharing rules. Here is what many people don't know. Under the law, any lane that is less than 14-feet wide is considered "sub-standard" and cannot be shared by any 2 vehicles at the same time. The lanes in The Villages and surrounding areas are 11-feet wide which makes them non-sharable. Why are they not sharable? It's simple math. A motor vehicle is considered to need 8-feet of space to operate and a bike a minimum of 3-feet (5 feet preferred). So, with 8 plus 3 equaling eleven, that leaves no room for a safe passing zone.

Do's and Don'ts for cyclists.

- DO Follow traffic rules, the same as any another vehicle
- DO, if you ride on the road, occupy your lane. Be Visible
- DO be predictable! Always proceed through intersections in the correct lane for your direction of travel
- DON'T go straight through an intersection from the right turn only lane.
- DON'T blow through traffic controls. Interact and negotiate your way through intersections the same as in any other vehicle.

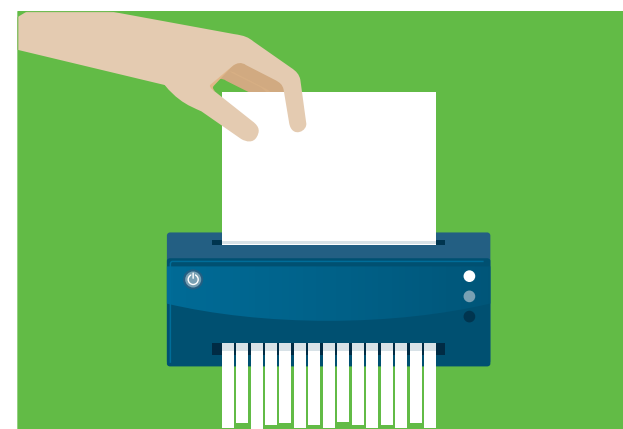
- DON'T Pass cars on the right! When you come to an intersection with cars stopped ahead of you. It can be tempting to squeeze by on the right to get to the front. Don't Do It! It's dangerous, it's illegal and it's incredibly rude! Get in line and wait your turn.

Do's and Don'ts for motorists.

- DO yield the lane when passing cyclists. While some may say, I only need to give them 3-feet, everyone who drives in Florida should be aware that "Vulnerable User" legislation that went into effect July 2021, effectively supersedes previous Mover over for Emergency vehicle rules and the so called 3-foot rule. The new law requires drivers to slow down/move over for emergency vehicles, personnel, landscapes, pedestrians and yes, bicycles. Basically, anyone who is put at risk by motor vehicle traffic.
- DO follow the laws and use proper lane positions at intersections and roundabouts even if it means you may have to wait a few seconds for cyclists to clear the intersection.
- DON'T Speed up to try and make a quick right turn in front of a cyclist! There is a good chance they are moving faster than you judged and you are putting people in danger to save a few seconds.

This article only scratches the surface on the topic of cycling safety. The Villages offers a multitude of cycling opportunities from roads to multi-modal paths and pedestrian bike only paths. While there are nuances to each, you will be the safest if you remember the fundamental rule that you are driving a vehicle. Follow the same rules as you would in any other vehicle. And don't forget your helmet. Doctors can fix almost anything you break except your brain.

For more information, contact SLBC Safety Director at safetygov@slbikeclub.org.



POA 2023 SHREDDING EVENT

DATE: April 15, 2023

TIME: 9 AM – Noon

LOCATION:

Wildwood Community Center

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Driver Safety

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

All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

AARP now offers a Free 60–90-minute Smart Driver Technology workshop for those thinking of either leasing, purchasing or just upgrading to a newer vehicle.

Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

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. ●

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January 2023 Schedule

Instructor	Phone #	Day	Date	Day	Date	Location
Paul Scannell	352-399-6414	Tuesday	1/3/2023	Wednesday	1/4/2023	Colony
Don Walker	352-430-0610	Tuesday	1/10/2023	Friday	1/13/2023	Laurel Manor
Jack Haughn	352-603-1420	Monday	1/16/2023	Thursday	1/19/2023	Savannah
Art Donnelly	631-792-2203	Saturday	1/21/2023	Saturday	1/28/2023	Paradise

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Watch List continued from page 3



Anonymous Complaints

Community Development District (CDD) 5 is reporting good results from eliminating the anonymous complaint system in its district, and other CDDs are starting to pay attention. CDD 5 supervisors say there has not been a degradation of aesthetics as a result, signaling that its new system may be working. The POA will watch to see what other CDDs choose to do in the coming year to resolve the age-old debate about anonymous versus requiring the name of the complainant.

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Urgent Care or Emergency Room?

When the “triple threat” of the flu, COVID and upper respiratory illnesses combine with Snowbird season in The Villages, emergency rooms and urgent care clinics will reach their highest peaks and wait times. There are several free-standing Emergency Departments available to take the stress off of hospital-based emergency rooms and a multitude of Urgent Care clinics in every corner of The Villages.

What is the difference between Emergency and Urgent Care?

Emergency Departments are staffed 24/7 with physicians, physician assistants, nurse practitioners and nurses trained in delivering emergency care. The team has quick access to expert providers in advanced specialties such as Cardiology, Neurology and Orthopedics. Emergency Departments also have the imaging and laboratory resources needed to diagnose and deliver care for severe and life-threatening situations.

Emergency Departments (EDs) can be physically connected to a hospital or be a free-standing building that is associated with a particular hospital. It is important to note that Free-Standing EDs charge the same rates as those connected to hospitals. They are NOT urgent care clinics. Also, if the patient needs to be transported to a hospital, they will be transported to the one associated with that ED since that is where they were admitted.

Typically, **Urgent Care clinics** are staffed with physician assistants, nurse practitioners and nurses. Some Urgent Care clinics have physicians on staff as well. Urgent Care providers can order basic labs and imaging tests, such as X-rays, to help them provide diagnoses and develop treatment plans. Urgent Care clinics have set hours and an established list of conditions treated. As a result, Urgent Care clinics often are less expensive and have shorter wait times than Emergency Departments.

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Always call 911 and don't drive yourself to the Emergency Department if you are having difficulty breathing, shortness of breath, a life or limb injury, or signs of stroke or heart attack.

Here are examples of types of conditions treated in Urgent Care clinics and Emergency Departments:

Urgent Care clinic:

- Back or muscle pain
- Bronchitis
- Cuts and minor burns
- Diarrhea
- Earache
- Skin conditions
- Sprains or joint pain
- Upper respiratory infection
- Urinary tract infections
- Vomiting

Emergency Department:

- Chest pain or pressure
- Compound fracture (bone that protrudes through the skin)
- Head injuries
- Pneumonia
- Seizures
- Severe abdominal pain
- Shortness of breath
- Sudden, severe headache, or paralysis or weakness
- Uncontrolled bleeding

Not all Urgent Care clinics provide labs and imaging. It is a good idea to check out the clinics that are closest to where you live, find out what their hours are, what days they are open, and what services they offer. You may even want to check to see if they take your insurance.

Being prepared before you need medical attention will help lessen your time and frustration in getting the help you need. ●

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

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

Wildwood — Florida Blue Medicare

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MEDICARE

<p>Medicare Educational Event January 3, 10, 11 & 19 10 AM</p> <p>Get your questions answered by one of our Medicare experts</p>	<p>Fall Prevention January 3 2 PM</p> <p>Pam Pell with Comfort Keepers will discuss ways to prevent falls and a fun craft session will follow presentation</p>	<p>Cooking Class January 4 & 24 10 AM – Noon</p> <p>Healthy Eating Made Simple & Easy</p>	<p>Medicare Educational Event January 5, 6, 13, 20, 25, & 31 10 AM & 2 PM</p> <p>Get your questions answered by one of our Medicare experts</p>
<p>New Year’s Photography Session January 9 10 AM – 2 PM</p> <p>Family, friends, or pet portraits CKJ Photos RSVP for appointment time</p>	<p>Free Hair Cuts for Veterans & First Responders January 10 1 – 5 PM</p> <p>RSVP for appointment time</p>	<p>Valentine Card Making January 11 2 PM</p> <p>Paula Luvs to Stamp all materials provided but you must RSVP by 1/9/22</p>	<p>Senior Technology Class Smartphone 101 January 12 10 AM (90 min session)</p> <p>Best Apps for Seniors - learn how to use basic apps for Apple and Android. Bring your device.</p>
<p>Living with the Journey of Dementia Series January 17 10:30 AM</p> <p>Jackie Kuhn-Damron</p>	<p>Program your Weather Alert Radios January 18 2 PM</p> <p>David Casto, Director of Emergency Management will help you program your weather alert radio. Bring your own “weather alert” radio.</p>	<p>Investing at Retirement January 19 2 PM</p> <p>Eric Perlman – Primerica</p>	<p>Enhance Your Natural Beauty January 23 10 AM</p> <p>Part 1 of 2 part class series - learn how to help your skin age gracefully</p>
<p>Medicare Educational Event January 23 & 26 10 AM</p> <p>Get your questions answered by one of our Medicare experts</p>	<p>TDJ Travel Presentation January 26 10 AM</p> <p>Tony DeNicola Alaskan Voyage of the Glaciers</p>	<p>Dancing for Health January 27 10 – 11 AM & 1 – 2 PM</p> <p>David Wade Studio of Social & Stage Art</p>	<p>Enhance Your Natural Beauty January 30 10 AM</p> <p>Part 2 of 2 class series - learn how to help your skin age gracefully</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.

 **Limited Seating - RSVP Now! Call 1-352-353-3399**

To be able to enroll or switch to a Florida Blue Medicare Plan outside of the Annual Election Period (AEP), you must be eligible for a Special Election Period (SEP) or Initial Enrollment Period (IEP). Not sure if you qualify – ask one of our agents at the event. For accommodations of persons with special needs at meetings call 1-352-353-3399 (TTY users should call 1-800-955-8770.) Florida Blue is a PPO plan with a Medicare contract. Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue Medicare depends on contract renewal. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare, Inc., DBA Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information visit floridablue.com/ndnotice. ©2022 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved. Y0011_FBM0924I 2022_M



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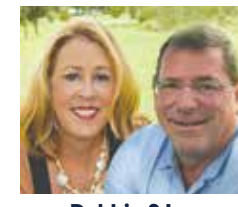
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Eisenhower Recreation Center
9 am — 11:30 am
1st & 3rd Wednesdays

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

.....

“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.

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Lichens

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

What is that hairy green stuff growing on my tree? The answer is lichens: a flaky, moss-like ancient subspecies of fungus. Lichens (pronounced Lie-Ken) are rather pretty. They can be light green, blue, gray, yellow, orange, and brown. They are most often found growing on rocks, gravestones, tortoise shells and on the bark and branches of our trees and shrubs. Lichens grow on every continent of the earth except Antarctica.

Actually, lichens consist of two organisms: fungus and algae that live and work together happily. This relationship is called symbiosis. The algae derives water and nutrients from the fungus and then the algae makes food (photosynthesis) for the fungus. Everybody’s happy.

Lichens are long lived and well adapted to extremes of heat, cold and drought. Huge amounts of Reindeer Moss (not a true moss, but a lichen) cover the northern Arctic and are food for many creatures living there.

There are mainly three kinds of lichen:

Foliose lichens are leaflike

Crustose lichens are crusty (crustose lichens consist of 75% of all lichens on earth)

Fruticose lichens are round (common fruticose lichens are called “powder puff” and model train people use them for mini trees and shrubs).

“A rolling stone gathers no moss” describes why lichens and moss do not grow on young, healthy, actively growing trees. Stressed trees and shrubs grow very slowly and often have lichens and moss growing on them.

Spanish moss and lichen have earned an inaccurate reputation for damaging trees and shrubs in the Florida landscape. Although they may be found in plants that are in decline or showing stress symptoms, they are simply taking advantage of space available to survive. Both plants are epiphytes and are obtaining moisture and nutrients from the atmosphere rather than

from the plants they rest upon.

Lichens and moss are not pathogens; they don’t cause disease in plants. They use the plants as a surface to grow on. Plants covered with lichens look sick and the reason is that the plant or tree is sick, allowing sunlight in for the opportunist lichen. Upon further investigation, you will discover the cause of the plant’s decline: stress, drought, disease or insects, plant competition, over watering, poor nutrition, improper soil pH or improper pruning. Lichens are not considered pests so there are no chemicals to spray to control lichens. You can pick them off, or as a neighbor of mine does, wash them off her crepe myrtle with detergent and scrub brush.

I think lichens are lovely. Lichens are often found growing on trees planted in small islands in parking lots. These trees are stressed by limited soil and root growth, compacted soils and heat stress due to paved surfaces.

Lichens serve an important role in the ecological community by monitoring pollutants in the environment. Lichens also provide food and shelter for wildlife including some insects, deer, moose and elk, certain squirrels, mice and bats.

So if you can rule out lichens as the cause of killing your landscape plants and check for the other possibilities, you can like lichens, too. ●

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Seniors vs. Crime is a special project of the Florida Attorney General’s Office and has been in existence, in its current form since 2001. In the summer of 2002, the first Seniors vs. Crime office in The Villages opened at the Marion County Sheriff’s Department on Mulberry Lane. That office worked complaints from all residents in The Villages until the Sumter Office opened in late 2002 at the Sumter County Sheriff’s Office on CR466 and Morse Boulevard.

Since then, the Wildwood Police Department invited us to open an office in their Brownwood Annex and we started there in October 2013. Our newest office, Fruitland Park, opened in the Moyer Recreation Center in late 2016, and we share office space with the Fruitland Park Police Department. As of this writing, Seniors vs. Crime has 31 offices throughout Florida and The Villages is the only community that has four offices located in three different counties.

Since opening our first offices in 2002, Seniors vs. Crime has taken over 12,000 complaints from residents of The Villages and surrounding areas

and recovered and returned to our complainants in cash or work performed, well over \$10M. All of this has been accomplished by our dedicated volunteers who number just over 50 for the four offices. They come in week after week and go to bat trying to make things right for you. We don’t always win but I can say this with confidence, we try our best. Some problems are just beyond our scope and our reach, but we do the best we can with what we have.

We would be nowhere without our law enforcement partners. Our sincere thanks to Sumter County Sheriff Bill Farmer, Marion County

Sheriff Billy Woods, Wildwood Police Chief Randall Parmer, and Fruitland Park Police Chief Eric Luce for their long and continuous support of our program. They provide us with space, office furnishings, occasional tech support and the like. Additionally, our sincere thanks go to the members of those departments with whom we interact on a daily basis. They work with us, answer our questions, and provide any support they can and we appreciate all they do.

We invite you to check our website at www.seniorsvscrime.com where you can learn more about our program. You can also file an online complaint, volunteer, request a speaker and make a donation.

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The up-to-date list of Discount Partners can always be found on our website poa4us.org. Click ‘Discount Partners’ on the left menu. ●

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Time passed and we decided to turn back. The little avian stopped ... and stared. Looking over our shoulder, we found the “guardian” trailing us like a caboose again quickly paced at the same comfortable interval.

Although a simple event, the warmth of sharing a moment with another creature gave our walk meaning.

When we interact with each other in a positive way, our physical health is boosted. That is why our medical practice has such an excellent reputation: little things rendered for each other, like one’s guardian, make all the difference during critical moments.

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