



# POA Bulletin



POA4US.org

MAY 2023

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## Upcoming POA General Membership Meetings at Laurel Manor Recreation Center

**May 16, 2023 • 7 pm**

Speaker: Dr. Joe Kasper  
Proper Nutrition

**June 20, 2023 • 7 pm**

Speaker: Len Hathaway  
Lightning Matters  
+ FREE Lightning System Give-Away!

**July 18, 2023 • 7 pm**

Speaker: Bradley Arnold  
Sumter County Administrator  
Craig Estep, Sumter County  
Commissioner  
2023-24 Sumter County Budget

**No Meeting in August**

**Your POA is gathering data from all interested villagers on the problem of the cost of homeowner's insurance.**

If you have been notified of a large price increase in your homeowner's insurance or received a Non-Renewal Notice since January 1, 2023, please email [1presidentpoa@poa4us.org](mailto:1presidentpoa@poa4us.org).

## Homeowners Continue to See Insurance Rate Hikes

Governor Ron DeSantis called two special sessions of the Florida legislature in 2022 to address skyrocketing increases in homeowner insurance. Yet residents in The Villages continue to report increases of thousands of dollars over their previous year's premium. Both sessions took aim at contractor fraud and roof issues such as age that causes a policy to either go up or get cancelled. Here is a review of the outcomes of each session.



### May 2022 Special Session

Contractors are prohibited from making written or electronic communications that encourage a homeowner to contact a contractor or public adjuster to make a property insurance claim for roof damage unless the solicitation includes the following:

- The consumer is responsible for the payment of the deductible.
- It is insurance fraud punishable as a third-degree felony for a contractor to pay or waive an insurance deductible.
- It is insurance fraud, punishable as a third-degree felony, to intentionally file an insurance claim containing false, fraudulent, or misleading information.

**An insurance company cannot refuse to issue or renew a homeowners insurance policy on a home with a roof less than 15 years of age solely because of the roof's age.**

If a roof is 15 years old or older, an insurance company must allow a homeowner to have a roof inspection performed by an authorized inspector before requiring the roof to be replaced in order to have the policy issued or renewed. The homeowner is responsible for the cost of the inspection. The insurance company may not refuse to issue or renew a homeowners insurance policy *solely* because of roof age if an inspection of the roof indicates that the roof has five years or more of useful life.

Property insurance companies are allowed to offer a policy with a separate roof deductible of up to two percent of the Coverage A (dwelling) limit of the policy or 50 percent of the cost to replace the roof, whichever is lower.

This is an opt-out endorsement, which means that you must be offered and allowed to decline the roof deductible by signing a form. If a roof deductible is added to your policy at renewal, the insurance company must provide a notice of

**Insurance** 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.

## Insurance *continued from page 1*

change in policy terms and allow you to decline the separate roof deductible.

Insurance companies must offer a premium credit or discount for selecting a policy with a separate roof deductible.

### The roof deductible does not apply to:

- A total loss caused by a covered incident.
- Damage caused by a hurricane.
- Damage caused by a tree or other hazard that damages the roof and punctures the roof deck.
- Damage requiring the repair of less than 50 percent of the roof.

When a roof deductible is applied, no other deductibles under the policy may be applied.

Details regarding the roof deductible must be presented to you in a clear, concise manner. Specific language is required as a separate page of your policy. The amount of the roof deductible must be included on the declarations page.

## December 2022 Special Session

- Prohibits the assignment, in whole or in part, of any post-loss insurance benefit under any residential property insurance policy or under any commercial property insurance policy issued on or after January 1, 2023.

- This means that Assignment of Benefits are no longer an option to be used in property insurance claims. You are unable to sign over your insurance benefits to a third party if your policy is issued on or after January 1, 2023.

Repeals the one-way attorney fee provisions related to property insurance claims. This means that neither party can be awarded attorney fees in a property insurance claims lawsuit. Each party is responsible for payment of their own attorney fees.

### Establishes the Florida Optional Reinsurance Assistance (FORA) Program for the 2023 hurricane season, which:

- Provides optional hurricane reinsurance that insurance companies can purchase at reasonable/near market rates.
- Reinsurance is insurance purchased by insurance companies. Reinsurance rates are expected to increase at least 50%. To cover the increased cost, insurance companies pass on those expenses to policyholders in the form of premium increases. The Legislature is hopeful that lower reinsurance rates offered through the Florida Optional Reinsurance Assistance program will decrease the need for insurance companies to increase premiums.

**The POA is working on getting a speaker from the Insurance Information Institute and the insurance industry to help inform residents about current and projected insurance rates.** ●



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

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

Relation \_\_\_\_\_

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**PLEASE MAKE CHECK PAYABLE TO THE POA.**

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## District Reports 2022 Accomplishments

District Manager Kenny Blocker has released the 2022 Annual Report, detailing the many accomplishments that occurred on behalf of residents in The Villages. In his cover letter he said that among the challenges the District faced were inflation, supply chain issues, rising interest rates, and labor shortages.

Accomplishments included the completion of the First Responders Recreation Center on-time and on budget. Residents enjoyed 2.5 million rounds of golf throughout The Villages' executive golf courses.

The Department of Property Management (DPM) resurfaced 17 swimming pools, 28 tennis courts, 76 shuffleboard courts, 102 pickleball courts, 16 bocce ball courts, and 2 basketball courts.

Perhaps the most significant accomplishment was the Public Safety Division's successful implementation of ambulance transport services on October 1, with 12 ambulances placed into service.

### Here are some interesting facts that may be astounding to some:

- Total budget - \$479,207,589
- Capital projects - \$29,246,048
- 61 District funds
- 8,514 Architectural Review Committee (ARC) applications processed
- 3,932 Deed Violation complaints
- Community Watch
  - 26,337 Resident service calls
  - 378,450 Total service calls
  - 7,559 Unsecured garage doors
  - 15,200 House checks
  - 40,152 Adult watch calls
  - 93,605 Gate "wellness" calls
- Customer Service
  - 66,581 Phone calls
  - 27,098 Walk-ins
- District Property Management
  - 1.7 million annuals planted
  - 80+ million square feet of turf
  - 24+ million square feet of bed spaces
  - 75,000 Palm trees trimmed

District continued on page 6



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- ✓ Compensation for time and travel.
- ✓ No-cost study-related care from local doctors and specialists.
- ✓ The future of medicine *could start with you.*



**Learn More. Contact:**

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District continued from page 5

• **Public Safety**

- 205 Fires
- 7,937 Rescue & medical emergencies
- 200 Hazardous conditions (non-fire)
- 7,147 Service calls
- 2,010 Good intent calls
- 848 Fire alarm/false calls
- 85 Miscellaneous
- 28,432 Total calls

• **Recreation & Parks**

- 4,000+ Camp Villages for Children
- 2,600 Softball registrations each season
- 3,000+ Pickleball class participants
- 8 New Recreation Centers opened

• **The Enrichment Academy (TEA)**

- 20,200 Seats sold
- 360 Courses
- 903 Sessions

• **Executive Golf**

- 2.5+ Million rounds played
- 483 Holes maintained

Any questions about why The Villages is world-renowned for its amenities and quality of life are answered by the above amazing statistics! We hope all Villagers will take the time to thank a staff member when you see them at the golf course, the pool, recreation center, and everywhere you see them! Without the 1,288+ District employees we would not enjoy the most amazing place on earth! THANK YOU!

To see the full report, go to the District's website [DistrictGov.org](http://DistrictGov.org).

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# Age and Hearing Loss Often Go Together

Many residents in The Villages, because of age and other factors, suffer from hearing loss. According to Dr. Danielle Rosier, Board Certified Audiologist, age and hearing loss go hand in hand. Dr. Rosier has a Bachelor of Arts from the University of Florida (UF), with a Doctor of Audiology from UF, and did her residency at Shands Hospital.

Dr. Rosier told residents at the April POA General Membership Meeting that 3 in 10 people over age 60 have hearing loss, and 1 in 6 or 14.6% of baby boomers (ages 41-59) have a hearing problem. Nine of ten people over age 80 have hearing loss. While there are approximately 48 million Americans with hearing loss, only 13% of physicians routinely screen for hearing loss.

Over time, due to environmental factors such as exposure to noise and other co-morbidities, the

cells in the ear that provide the ability to hear break down or are lost.

Co-morbidities such as diabetes, cardiovascular disease, history of smoking, sleep apnea and thyroid issues often contribute to hearing loss. Ototoxic medications affect the health of the inner ear. Ototoxicity occurs when a person develops hearing or balance problems due to a medicine. This can happen when someone is on a high dose of a drug that treats cancer, infections,

or other illnesses.

Only a comprehensive evaluation can determine the true cause, and an exam should include more than just a screening. Dr. Rosier said the person conducting the exam or screening should look in your ears to make sure there is no growth, wax, or fluid. If they do not, she recommends you leave. The actual hearing test should be done in a sound booth, and there should be a headband used that will test the cells in the inner ear. The test should include an evaluation of how you are understanding speech in a variety of settings.

Dr. Rosier said the higher frequencies/pitch are usually lost first, and those are what give clarity to hearing. Consonants are in the high pitch and vowels carry volume.

Determining the best hearing aid depends on many factors including lifestyle (i.e., homebody or socially active), hearing loss, vision, and dexterity. Dr. Rosier works with seven manufacturers, each with six types and five styles of hearing aids.

**Hearing Loss** continued on page 8

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**Hearing Loss** *continued from page 7*

Some are simply amplifiers of sound, others are more programmable, and the cost can vary from \$500 - \$7,000.

Medicare does not usually help with the cost of hearing aids as it does not see them as a medical necessity. Some Advantage and Supplemental plans do help so she always checks to see if anything can be covered.

Styles can be over the ear or in the ear. If over the ear, the natural hearing inside the ear is not blocked as it is with in-the-ear styles. What is selected should always depend on hearing loss and need.

Service and follow-up are also very important. Hearing aids should last 5-7 years. By law, any hearing aid vendor must give a 30-day trial period and they cannot keep more than 5% of the total cost. Many offer a 30-day free trial.

Dr. Rosier stressed that hearing loss can lead to social isolation which can lead to dementia. Making sure hearing aids fit correctly and doing a "real ear verification," as she does, are also important.

A copy of Dr. Rosier's full presentation is on the POA website, [poa4us.org/april-23-meeting](http://poa4us.org/april-23-meeting).

Michael McQuilkin with CaptionCall demonstrated how a captioning phone can also aid people with hearing loss. The phone displays large, easy to read text that automatically captions your conversations. It dials, rings, and works just like the regular phone. It has Bluetooth capability, is hearing aid friendly, and can connect to your iPhone or Android devices with the CaptionCall Mobile App. It has an answering machine that will also print messages on the screen.

Anyone who is an American citizen and has hearing loss can obtain one of these phones at no cost. It is funded through a tax on every phone or internet bill as a result of the Americans with Disabilities Act.

**Can you take the phone with you on vacation or to another location?** Yes

**What does a hearing test cost?** Often it is free. Keep in mind that screenings that only test "beeps" are not comprehensive. Dr. Rosier provides a free comprehensive test.

**With profound hearing loss, at what point are cochlear implants considered?** With cochlear implants, the electrodes take the place of the hearing cells in the ear. Generally, the criteria are very strict, and a person must have bilateral hearing loss with less than 40% word understanding in each ear.

**What is a "good" deal?** This is a very competitive industry. Dr. Rosier recommends not being driven by the cost but by the comprehensive evaluation. Then look at the costs and deals that are available.

**What is "Roger?"** Roger is a device that allows a person to focus in on what or who they want to hear. It helps to cut down the surrounding noise. It is especially helpful for more severe hearing loss.

**What time of the year are the best sales?** There are promotions going on year-round, but Spring is when new technology typically comes out. ●

**Contact Information:**

Dr. Danielle Rosier, TruEar Hearing  
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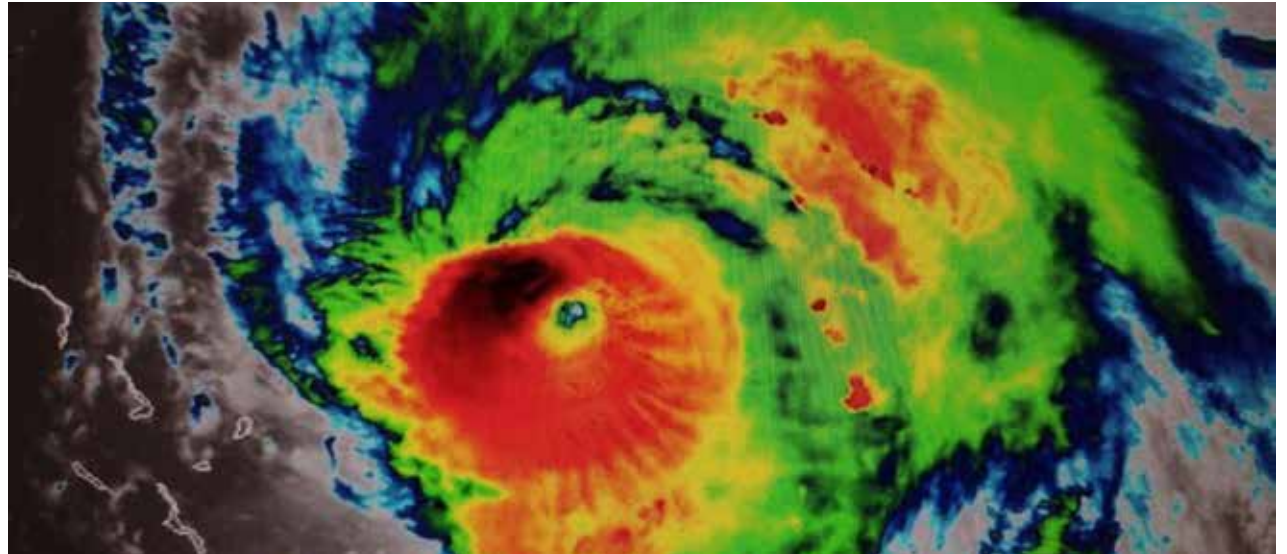
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## 2023 Hurricane Forecast

**Hurricane season begins on June 1 and runs until November 30. Here are the forecasts for 2023.**

Colorado State University's team said it is expecting slightly below average hurricane activity for the 2023 season.

In the university's Atlantic Seasonal Hurricane Activity forecast, CSU forecasted 13 named storms, six hurricanes, and two major hurricanes for 2023. The average is 14.4 named storms, 7.2 hurricanes, and 3.2 major hurricanes.

North Carolina State University also released its predictions, which don't stray too far from Colorado State's.

Researchers at NC State said the 2023 Atlantic hurricane season will see 11 to 15 named storms forming in the Atlantic basin. The basin includes the entire Atlantic Ocean, the Caribbean Sea, and the Gulf of Mexico. Of the predicted 11 out of 15 named storms, between six and eight will grow strong enough to become hurricanes, they said. Two to three of those storms could become major hurricanes.

A weaker Atlantic hurricane season is in line with the El Niño pattern that's expected to take over by late summer or early fall. During El Niño, trade winds weaken, and warm water is pushed back east, toward the west coast of the Americas. While El Niño can strengthen hurricane season in the central and eastern Pacific, it tends to contribute to weaker hurricanes forming in the Atlantic basin.

Forecasters at the National Oceanic and Atmospheric Administration's Climate Prediction Center said there is a 62% chance El Niño will take over between May and July, and an 80% to 90% probability it will form by fall. The warmer waters cause the Pacific jet stream to move south of its neutral position. With this shift, areas in the northern U.S. and Canada are dryer and warmer than usual. But in the U.S. Gulf Coast and Southeast, these periods are wetter than usual and have increased flooding.

Watch for our Hurricane Preparedness tips in the June POA Bulletin. ●



**JOIN THE POA TODAY!**

# In Case You Missed It... News Highlights from April

## Entry Gate Operations/Safety

Entry gate operations and safety continue to be a topic of concern for residents and some District supervisors. Project Wide Advisory Committee (PWAC) member and Community Development District (CDD) 9 Supervisor Dan Ruehl brought up the issue again at PWAC's April meeting. CDD 9 Board members were hoping for an answer and determination on whether any lighting would be added. He stated that lights are allowed by the state guidelines and suggested a test at some gates.

PWAC members reviewed all the information about the gate strikes at the March meeting and they determined the majority occur during the daylight hours so lights would not accomplish anything. They believe the strikes are a result of the humans driving the vehicles. Mr. Ruehl felt that doing nothing would result in nothing changing. He compared gates in The Villages to rail crossing gates which use lights during the daylight hours.

The consensus of the PWAC members was not to do anything other than change the signage so it is like the new areas in the South area. They will also review the data annually.

## District Proposes Reduction in Meetings

District management has floated the idea of reducing the number of meetings each board holds from twelve to seven, citing enormous staff time that is spent attending so many meetings, especially as the number of districts in The Villages continues to grow. Residential CDDs and the North Sumter County Utility Dependent District (NSCUDD) were not favorable to the idea, believing that residents deserve the opportunity to come before them every month. Dan Warren, a member of the NSCUDD Board put it simply, "Hire more staff."

## Lady Lake Commission to Reduce Bar Hours

The Lady Lake Commission will introduce a new ordinance that will require bars to shut down at midnight instead of 2 am as they are currently allowed. The move has been in the works for

several months, and initially would have stopped alcohol sales at 11 pm Sunday – Thursday and midnight Friday and Saturday. However, at its meeting on April 18, the Commission voted 3-2 to make it midnight all days.

A first reading of the ordinance is expected to occur in May.

## Multi-Modal Path Discussion Group Holds Meeting

At the request of CDD 4 Supervisor Cliff Wiener, who chaired the meeting, the Multi-Modal Path Discussion Group (MMPDG) met at the end of March. All CDDs were invited to participate, but only CDDs 1, 2 and 4 formally participated, while CDD 3 had a supervisor attend. After the meeting, CDD 3 decided it will join the group for its next meeting. CDDs south of CR 466 declined as well but will be invited again to attend the next meeting.

Mr. Wiener said there were a number of people who attended the meeting from south of CR 44 so there are obviously issues of concern there also.

The agenda topics discussed were striping, pooling of water, line of sight issues, utilities pads on the

cart paths, and speeding and motorized vehicles.

CDDs 2 and 4 have already striped the multi-modal paths in their districts. CDD 1 does not have many paths, however, the path from Freedom Point to the Morse Boulevard roundabout has been done by the Villages Center Community District. Paths have not been striped in CDD 3 or south of CR 466.

Mr. Wiener said the supervisors in CDD 4 believe it is a safety issue and their paths were re-striped last year, after more than 5 years of use.

Gary Kadow, chair of CDD 5, said there were numerous discussions about striping many years ago, but CDD 5 felt the costs were exorbitant so chose not to. There are reflectors in the center and along edges that have taken care of the problem. He said costs have come down substantially and Mr. Wiener said the cost as he recalled in CDD 4 was approximately \$2,200. He asked Deputy District Manager Carrie Duckett to ask the CDDs south of CR 466 if there might be renewed interest and she will bring it up at the next PWAC meeting so it can be discussed at their individual district meetings.

**Highlights continued on page 12**

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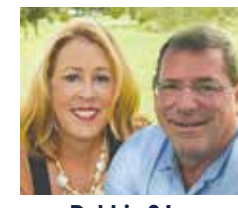
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**Highlights** *continued from page 10*

Ms. Duckett suggested that if pooling water is seen on any cart paths, it should be called in to District Property Management and it will address any issues. The same was suggested with regard to line-of-sight issues due to overgrown shrubs and trees. Mr. Wiener also suggested that landscapers who are working for the District should also be asked to note these issues.

The biggest topic of discussion was speeding and registered motor vehicles on the multi-modal paths, specifically street legal golf cars and scooters.

In 2010, legal counsel developed a memo that described the suggested uses of the paths and what kinds of vehicles are allowed. The difficulty is that the District has no enforcement power so even though a violation is reported, nothing can really be done about it. Ms. Duckett said they have asked counsel to review and update the memo.

Several questions were asked of Sumter County Sheriff's Department, Captain Robert Siemer, about what power law enforcement has to issue citations. He said they cannot issue any citations on the paths except in the case of Driving Under

the Influence. They can, however, issue tickets for any vehicle that is speeding or reckless driving on the paths adjacent to the streets as well as not stopping at a stop sign before entering the street. A golf cart may pass another driver or pedestrian on cart paths adjacent to the street, but only if they are not obstructing another vehicle in the roadway.

The next meeting of the MMPDG will be held some time in July. ●



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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

### “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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# 5 Reasons Why Retirement is the BEST Stage of Life.

## #1. We're healthier than ever and living longer

Thanks to amazing advances in healthcare, we can remain active far longer than past generations. Baby Boomers aren't slowing down like past generations of retirees.

Average lifespans are also improving. In 1950, the average 65-year-old could expect to live to 78.9, according to the U.S. Centers for Disease Control. Today, an average 65-year-old can expect to live to 84.4. It is not uncommon today for people to reach 90 and still be in reasonably good health!

## #2. We're more in control of our time than ever before

For perhaps the first time in our lives, we control our daily schedules and future plans. Want to play golf? Stroll through a park or along the beach? Join neighbors for crafts class or a game of cards? It's all up to us.

## #3. We can fulfill our life-long dreams

Suddenly, we can act on what matters the most to us and fulfill long-term dreams. We no longer have to stick with a job we don't enjoy. No longer is earning a paycheck or raising kids the single most important factor in our lives.

In retirement, we are free to travel, further our education, spend time with the grandchildren, volunteer at a school, soup kitchen or hospital, or get

really good (at last) at a sport or craft.

## #4. The senior years can be a time of great achievement

Even looking back in history, the traditional retirement years have often proven to be the most productive. Your best achievements may be yet to come! Need some inspiration? Look at what these seniors accomplished late in life:

- Col. Harland Sanders launched the Kentucky Fried Chicken (KFC) franchise when he was 65, using his Social Security check.
- Diana Nyad was 64 when she became the first person to swim from Cuba to Florida without the help of a shark cage.
- Benjamin Franklin signed the Declaration of Independence at age 70.
- In the 2020 Presidential race, both of the candidates running for the nation's highest office are in their 70s.
- Warren Buffett, chairman and CEO of Berkshire Hathaway, is 93, still working, and highly respected as one of the nation's shrewdest investors.

## #5. Lifestyle choices for those 55+ have never been better

A final reason that retirement can be the best stage of life is because seniors today can choose their lifestyle and where to live. Communities that cater to senior adults, often referred to as 55+ communities, are growing in popularity.



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Use the membership form on page 3 to sign up or come to a membership meeting, held on the 3rd Tuesday of the month at 7 pm at Laurel Manor Recreation Center (see the meeting schedule on the front page of the *POA Bulletin*).

Check out our full list of Discount Partners available to every member for more savings! ●

Take advantage of these great discounts!



## AARP 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](https://aarp.org/findacourse) or call (877) 846-3299.

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.

| May 2023 Schedule |              |          |         |           |         |              |
|-------------------|--------------|----------|---------|-----------|---------|--------------|
| Instructor        | Phone #      | Day      | Date    | Day       | Date    | Location     |
| Wink Daniel       | 352-753-8563 | Tuesday  | 5/9/23  | Friday    | 5/12/23 | Laurel Manor |
| Jack Haughn       | 352-603-1420 | Monday   | 5/15/23 | Thursday  | 5/18/23 | Savannah     |
| Don Walker        | 352-430-0610 | Saturday | 5/20/23 | Saturday  | 5/27/23 | Paradise     |
| Art Donnelly      | 631-792-2203 | Tuesday  | 5/23/23 | Wednesday | 5/24/23 | Rohan        |

**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.

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| Medicare Education Event<br>May 1, 4, 9<br>10 AM & 2 PM<br>Get your questions answered by one of our Medicare experts                   | New Mover Medicare Education Event<br>May 2, 15<br>10 AM & 2 PM<br>If you are new to the area, let one of our Medicare experts assist you | Bingo<br>May 3<br>10 AM & 2 PM<br>Come learn about Medicare while having fun and win prizes!<br>Free gift without obligation to enroll  |
| Non-Surgical Facelift Demonstration<br>May 5<br>2 PM<br>Flawless Faces  | Turning 65 Medicare Education Event<br>May 8<br>10 AM & 2 PM<br>Turning 65? Our Medicare experts are here to answer your questions        | Aging Skin & Choosing the Best Ingredients<br>May 10<br>11 AM<br>Flawless Faces   |
| Senior Technology Class<br>May 11<br>10 AM<br>Bring your Apple or Android device to this 90 minute session                              | Dancing for Health<br>May 12<br>10-11 AM & 1-2 PM<br>David Wade Studio of Social & Stage Art  | Bingo<br>May 16<br>10 AM & 2 PM<br>Come learn about Medicare while having fun and win prizes!<br>Free gift without obligation to enroll |
| Cooking Class<br>May 17<br>10 AM - Noon<br>Healthy Eating Made Simple & Easy  | Emergency Preparedness<br>May 18<br>2 PM<br>Sumter County Emergency Management  | Medicare Education Event<br>May 19, 24, 31<br>10 AM & 2 PM<br>Get your questions answered by one of our Medicare experts                |
| Art with Heart Stress Relief<br>May 22<br>10 AM<br>Cynthia Thiede - VITAS Limited Seating   | Senior Technology Class<br>May 23<br>10 AM<br>Bring your Apple or Android device to this 90 minute session                                | Turning 65 Medicare Education Event<br>May 25<br>10 AM & 2 PM<br>Turning 65? Our Medicare experts are here to answer your questions     |
| Bingo<br>May 26<br>10 AM & 2 PM<br>Come learn about Medicare while having fun and win prizes!<br>Free gift without obligation to enroll | Senior Technology Class<br>May 30<br>10 AM<br>Bring your Apple or Android device to this 90 minute session                                | Memorial Day<br>May 29<br>Office Closed   |

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.



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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 floriablue.com/ndnotice. ©2022 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved.



# Air Conditioning Scams

## SENIORS VS CRIME

The invention of air conditioning played a major role in the rapid growth of the Florida economy. Many Floridians, including most seniors, couldn’t endure the hot Florida summers without this technology and, when it breaks down, it’s easy to understand why we are in a hurry to have it repaired. Sadly, some bad actors take advantage of this urgent need for HVAC repairs and see the consumer unneeded parts or services. According to the Florida Attorney General’s office, it is important to know what scams are out there.

**Replacing Functional Parts** Scammers will tell you that HVAC parts should be replaced when nothing is wrong. Often, they will quote a price so high that the consumer figures it will be cheaper to replace the entire unit. To avoid this deceptive practice, seek several opinions and estimates.

**Selling Unnecessary Amounts of Refrigerant** Refrigerant is sold by weight so homeowners should watch closely as a technician fills the unit. Some deceptive companies will trick you into buying more than is necessary to maintain the system. You should ask the technician to weigh the content before and after pouring to ensure an accurate amount is charged.

**Recharge Scam** AC doesn’t need to be recharged – when a technician says that a refrigerant recharge is the solution to your AC problem, it is a ploy to sell you an unneeded service. Often, the scam will set the stage for the homeowner to call for another recharge at a later date because the actual problem was not addressed. If a technician tries to sell you a recharge service, call another HVAC company.

**Starting Work Too Soon** Dishonest technicians will often start to perform work before you understand or have agreed to the terms of a contract. Sometimes tech will distract you while the other one removes or dismantles the AC unit. Be aware of what any tech is doing at your home before agreeing to have the work done. Florida law provides consumers the right to cancel an HVAC contract within three business days unless the consumer waives the three-day period in writing.

### Prices That Are Too Good To Be True

If a technician offers repairs or quotes at incredibly low prices, or throws in “freebies,” you should be cautious. The company could be cutting corners to deliver on the “low” prices, creating a further need for repair and expense. Be very wary of any unsolicited phone officers or coupons for low-cost “inspections”, tests or duct cleaning. They are often used to sell you new duct work or expensive air purifying equipment you may not need. Always get a second opinion to ensure you are only paying for necessary work.

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

### Seniors vs. Crime can be reached at:

Marion County Sheriff’s Office in The Villages  
**Tuesday 10 am – 2 pm | (352) 753-7775**

Sumter County Sheriff’s Office in The Villages  
**Monday – Thursday 10 am – 2 pm  
(352) 689-4600, Ext. 4606**

Wildwood Police Annex in Brownwood  
**Tuesday – Thursday 10 am – 1 pm  
(352) 753-0727**

Fruitland Park Police Annex in the  
Moyer Recreation Center  
**Wednesday 10 am – 2 pm  
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# DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

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

The up-to-date list of Discount Partners can always be found on our website [poa4us.org](http://poa4us.org). Click ‘Discount Partners’ on the left menu. ●



## More Than 600 Participate in POA Shred Event

Another successful POA Shred Event was held on April 15 with more than 600 POA members attending, and more than 31,000 pounds of paper shredded. Lines were long but moved fairly smoothly and improvements continue to be made. Generous POA members contributed \$2,700 to the Save Our Soldiers (SOS) program, helping U.S. veterans who are living in the Ocala Forest. Approximately 400 people have joined the POA since the beginning of the year, in large part due to the Shred Event, which is a POA members-only event. ●



## DISTINGUISHED SERVICE AWARD

2018 Elaine Dreidame

### POA Hall of Fame

2022 Bill Schikora

2021 Bryan Lifsey

2020 John Donahe  
Carolyn Reichel  
Jerry Vicenti

2017 Myron Henry

2016 Frank E. Carr

2013 “Class Action Five”  
Elaine Dreidame  
Bill Garner  
Joe Gorman  
Rich Lambrecht  
Irv Yedwab

2012 Joe Gorman

2011 Pete Cacioppo  
Betty Cunningham

2009 Dorothy Morehouse-Beeney  
Vinnie Palmisano

2008 Ray and Lori Micucci  
Win Shook

2007 Rose Harvey  
Dorothy Hokr

2006 Charlie Harvey  
Carol Kope  
Frank Renner

2005 Sadie Woollard

2004 Russ Day  
Eva Hawkins  
William Rich, Jr.  
Glen Swindler  
Jean Tuttle

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## STOP/START DELIVERY – SIMPLE PROCESS!

Go to [POA4US.org](http://POA4US.org). If you are a POA member, sign into your account to change your Bulletin Delivery preference. If you are not a member, create a Guest Account by selecting POA Bulletin Delivery.

# A Guardian on the Beach

A recent trip has been painted into my memory by Mother Nature's hand as the sun began its journey, peeking above the ocean. A little bird decided to join us on an early morning stroll. Having flared for a landing ten feet ahead, its legs now delivered a fast cadence to maintain distance. When we would slow, the bird stopped... and waited. Walking faster caused our new friend to scamper, so that a reasonable space was assured. As waves rhythmically came and receded from the shoreline, food was left for our feathered companion whose footprints were temporarily captured in wet sand.

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.

Walk with us...on the beach of life.

Norman H. Anderson, MD

Radiation Oncologist, CEO, The Robert Boissoneault Oncology Institute



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