



POA Bulletin



POA4US.org

JUNE 2023

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Upcoming POA General Membership Meetings at Laurel Manor Recreation Center

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

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



Anonymous Complaint System Under Fire Again



Debate about the anonymous complaint system is not going away any time soon, as trolls continue to strike in multiple Community Development District (CDD) neighborhoods. CDD 1 residents were up in arms at the May supervisor's meeting over 40 anonymous complaints that were lodged, many of them in the Village of Rio Grande. Deputy District Manager, Carrie Duckett, said the complaints came from an obviously fictitious email. CDDs 6 and 7 have recently been hit with several anonymous complaints.

Residents and some supervisors alike are beginning to strongly urge changes to the anonymous complaint system. CDD 5 eliminated the anonymous system two years ago and supervisors there believe the system is working. CDD 7 has created a rule that only one anonymous complaint can be lodged at a time. CDD 2 eliminated the anonymous system by resolution at its April meeting, effective May 1.

CDD 4 Supervisor Cary Sternberg has proposed new rules for those wishing to make anonymous complaints:

- The person must show up in person at the District office to make the complaint.
- Show a Villages ID.
- Prove they are an owner of property and establish their address; and,
- Must reside in the CDD, the Village or street of the subject of the complaint.

District officials say that as soon as a record is created with that information, it is considered a public document and open to a public records request. The current rules allow anyone, even someone living outside of The Villages, to make an anonymous complaint.

Other issues have recently surfaced regarding the deed restrictions. A common anonymous complaint that has recently plagued several residents living in patio villas concerns replacing grass or other landscaping with all rock to the front curb. This, according to District officials, is a rule that was established by agreement with the Southwest Florida Water Management District (SWFMD) to prevent runoff and flooding. According to the District, that rule cannot be changed.

However, the issue facing many residents is that the property was offered for sale by both Villages and multiple listing real estate agents with the rock already in place. When an anonymous complaint is verified, the new resident becomes responsible for correcting the issue.

Complaint System 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.

Complaint System *continued from page 1*

One district resident recently had a complaint lodged over a newer roof because the shingles do not meet the color standards that were set. It could cost more than \$10,000 to fix.

What can a resident do to prevent being caught in these situations?

- Ask to see a copy of the deed restrictions for the property BEFORE you purchase it. Especially check the outside deed restrictions for rules that cover landscape, colors of the home, doors, shutters, and roof.
- Call the Community Standards office to have them look up the property BEFORE you purchase it to see if there have been any applications to the Architectural Review Committee (ARC) that were either approved or denied. Also ask if there were any deed violations reported.
- If you have any questions about whether something that was done is allowed, ask a Community Standards representative to come to the house.
- **Always contact the Community Standards office BEFORE you make any changes to the exterior of your home! If you are using a contractor, make sure they show you the completed application AND approval by the ARC before work begins.**
- **Community Standards can be reached at 352-751-3912. ●**

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Homeowners Insurance – Strategies for Obtaining/Renewing

There is a new buzz phrase helpful in securing a more reasonable home insurance policy or a renewal. It is called a **4-point inspection**. What is it and how can it help?



A 4-point inspection covers the major components found in most homes:

- **HVAC system:** Heating, ventilation, and air conditioning
- **Electrical system:** Electrical wiring and electrical panels
- **Plumbing system:** Hot water heater and existing water damage
- **Roofing:** Roof covering and roof shingles

A home inspector will visually examine your home's structure and components to look for current or future problems and complete a 4-point inspection form. The report should include pictures of each system and the interior and exterior of your home.

A 4-point inspection is required to obtain insurance in Florida, but not in every state. Particularly with regard to the age of the roof, this can prove to your insurance carrier that your roof may have 5-10 more years of life in it and save you from enormous increases at renewal time.

Keep in mind that a 4-point inspection is not the same as a full home inspection. Insurance underwriters and insurance companies use the information in a 4-point inspection when putting together an insurance policy, but it can leave out critical areas of the home.

If you're considering a home purchase, a full inspection can reveal potential concerns important to new homeowners:

- Appliances
- Plumbing fixtures
- Structural integrity
- Toilet and sink operation
- Site conditions
- Doors and windows
- Outlets
- Insulation

A home inspection can help you decide whether to buy a particular house. But your insurance company doesn't generally require all the extra information a home inspection includes.

Another strategy at renewal time is to shop around, even go outside of The Villages to get quotes. No matter where you are getting a quote, ask the agent what insurance companies they write for.

You can also do your own independent research on insurance companies. There are numerous resources and websites to help you learn more about factors that may affect your insurance. One particularly objective organization is the Insurance Information Institute (III). Another website worth checking out is Insurance.com.

Finally, don't take "No" for an answer. If your insurance company is telling you they are dropping you, ask for documentation as to why and submit an appeal. If your rate has gone up (as we have heard for many it has been +\$2000 or more), ask what you can do to bring the rate down.

The actions taken by the Florida legislature last year may begin to show some improvement in the homeowners insurance arena. It has certainly put a stop to the roof scamming issue that was a major source of financial failure for many insurance companies.

The POA will continue to monitor for positive actions and report accordingly. ●

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Hurricane Season is Here!

Are You Prepared?

Hurricane season runs from June 1 – November 30. Weather sources indicate as many as 15 named storms 6 hurricanes, with 2-4 of them in the “major” category.

Know Your Storm:

Hurricanes are tropical cyclones that threaten areas of the United States along the Atlantic coastline and Gulf of Mexico.

Hurricane Watch – Conditions are possible within 48 hours.

Hurricane Warning – Hurricane is expected within 36 hours.

Tornadoes are violent and rotating storms with winds that can cause severe damage. Florida ranks third in the nation for average number of tornadoes each year. Due to Florida’s unique climate, tornadoes can occur any time of year. They can strike quickly with little or no warning.

Tornado Watch – Conditions favorable for tornado development.

Tornado Warning – A tornado has been sighted by a trained weather spotter or a tornado is indicated on radar. Take cover immediately!

Thunderstorms are considered severe if they produce hail the size of a U.S. quarter or larger, or winds of 58 mph or higher.

Severe Thunderstorm Watch – Conditions are favorable for the development of storms.

Severe Thunderstorm Warning – Reports of 1-inch hail or winds that exceed 58 mph.

Floods People who live near waterways or other low-lying areas are at highest risk, but anyone can be impacted by flooding.

Flood Watch – Flooding is possible within 12 to 36 hours.

Flood Warning – Flooding is or soon will be occurring. Evacuate immediately if advised.

What to Do:

When storms are predicted, be sure to secure loose outdoor objects, cut down dead branches and clear from around the home, secure or board windows, stock up on food and water, listen to radio or TV, and get a weather radio.

During a storm, take shelter in an inside room on the ground floor with no windows, stay away from windows, stay tuned to radio or TV. Do not shower or bathe, or go outside. If you live in a mobile home, find a sturdy building nearby.

After the storm, do not go outside or drive unless you must. Assess damage carefully. Wear gloves and shoes when going outside to protect your hands and feet from sharp objects. Be observant of downed power lines and do not go near or touch them. Never drive around barricades or through high water. Do not walk through flood waters or allow children to play in them.

Have a Plan: Keep it Simple

Planning with your family is an essential part of preparing for a storm, and can also be used in other disaster situations, such as a fire or national crisis. If you live alone, make a plan with neighbors, friends, and family members living outside the area. In the case of a coming storm, try to keep family members together, and identify each member’s responsibility.

If you plan to use a shelter during the emergency, identify the nearest and most appropriate shelter. Have a plan to get there, be aware of personal special needs and whether, if needed, the shelter accepts pets. Know the policies and capabilities of each available shelter. Contact your county and sign up for your county’s alert system to find out if they have a Special Needs Program for residents who have a medical or physical condition

that requires special care, assistance with transportation, or are dependent on electricity. Make arrangements for your pet. If you are sheltering at home, keep the pet inside with you, in a secure crate, if possible. Be certain your pet’s shots are up to date and have current pictures and identification in case you are separated.

Prepare an Emergency Kit

Make sure your kit is fully stocked with water, medications, non-perishable goods, pet foods, etc. Consider keeping extra cash on hand in the event there is a power outage, and you have to pay for things the old fashioned way!

Stay Informed

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

We have 1,500+ total page likes and 1,800+ total page followers!

The POA now livestreams 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. ●

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.



DISASTER SUPPLY KIT CHECKLIST



General

- ☐ Two week minimum supply of medication, regularly used medical supplies, and a list of allergies
- ☐ A list of the style, serial number, and manufacturer information of required medical devices
- ☐ Batteries
- ☐ Flashlights
Do not use candles
- ☐ NOAA Weather Radio
Battery operated or hand cranked
- ☐ Cash
Banks and ATMs may not be available after a storm
- ☐ Cell phone chargers
- ☐ Books, games, puzzles or other activities for children

Phone Numbers

- ☐ Maintain a list of important phone numbers including:
County emergency management office, evacuation sites, doctors, banks, schools, veterinarian, a number for out of town contacts, friends and family

Clothing

- ☐ Rain gear such as jackets, hats, umbrellas and rain boots
- ☐ Sturdy shoes or boots and work gloves

Special Needs Items

- ☐ Specialty items for infants, small children, the elderly, and family members with disabilities

First Aid

- ☐ First Aid Manual
- ☐ Sterile adhesive bandages of different sizes
- ☐ Sterile gauze pads
- ☐ Hypoallergenic adhesive tape
- ☐ Triangular bandages
- ☐ Scissors
- ☐ Tweezers
- ☐ Sewing needle
- ☐ Moistened towelettes
- ☐ Antiseptic
- ☐ Disinfectant wipes
- ☐ Hand sanitizer
- ☐ Thermometer
- ☐ Tube of petroleum jelly
- ☐ Safety pins
- ☐ Soap
- ☐ Latex gloves
- ☐ Sunscreen
- ☐ Aspirin or other pain reliever
- ☐ Anti-diarrheal medicine
- ☐ Antacid
- ☐ Laxative
- ☐ Cotton balls
- ☐ Q-tips

Food and Water

- ☐ Food
Nonperishable packaged or canned food and beverages, snack foods, juices, baby food, and any special dietary items to last at least 7 days
- ☐ Water
1 gallon per person per day
- ☐ Non-electric can opener
- ☐ Paper plates
- ☐ Napkins
- ☐ Plastic cups
- ☐ Utensils

Important Documents

- ☐ Insurance cards
- ☐ Medical records
- ☐ Banking information
- ☐ Credit card numbers
- ☐ Copies of social security cards
- ☐ Copies of birth and/or marriage certificates
- ☐ Other personal documents
- ☐ Set of car, house, and office keys
- ☐ Service animal I.D., veterinary records, and proof of ownership
- ☐ Information about where you receive medication, the name of the drug, and dosage
- ☐ Copy of Will

**Items should be kept in a water proof container*

Vehicle

- ☐ Keep your motor vehicle tanks filled with gasoline

Pet Care Items

- ☐ Pet food and water to last at least 7 days
- ☐ Proper identification
- ☐ Medical records/microchip information
- ☐ A carrier or cage
- ☐ Muzzle and leash
- ☐ Water and food bowls
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In Case You Missed It... News Highlights from May

More CDDs join MMPDG

After a successful first meeting in March of the Multi Modal Path Discussion Group (MMPDG), several more Community Development Districts (CDDs) want to join the discussions. The MMPDG was brought back together by CDD 4 Supervisor and POA Board President, Cliff Wiener, to discuss safety issues that include striping, pooling of water, line-of-sight issues, speeding, and utility pads on golf cart paths.

The initial group included representatives from CDDs 1, 2, 4 and the Amenity Authority Committee (AAC), with CDD 3 declining participation. However, CDD 3 Supervisor Dick Belles attended the meeting as an audience member and thought it was a worthwhile endeavor. At its April Supervisors meeting, he garnered consensus that CDD 3 would participate.

CDDs south of CR 466 declined to be part of the group when the Project Wide Advisory Committee decided not to participate. However, Mr. Wiener said that many residents south of CR 466 and even south of CR 44 attended the meeting and believes they deserve representation. He has attended many CDD meetings to promote the discussion group.

To date, CDDs 5 and 7 have agreed to participate, which drew the ire of CDD 6 Supervisor and PWAC member Peter Moeller, who believes the decision to participate should be up to PWAC.

The next meeting of the MMPDG is July 17 at 2 pm at Savannah Center.

NSCUDD Considers Retroactive Refund Policy for High Water Usage Issues



Over the last several months the POA has collected data and called attention to issues that hundreds of residents reported concerning spikes in water usage. As a result, the North Sumter County Utility Dependent District (NSCUDD) has proposed an Unexplained High-Water Use Adjustment Policy that would be retroactive to October 1, 2022.

The proposed policy states:

“The Villages residents served by District-owned utilities, may qualify for an unexplained abnormally high- water usage one-time adjustment under the Unexplained High-Water Use Adjustment Policy. Residents are eligible for an adjustment once-per-lifetime, per account. The unexplained abnormally high-water usage must be at least three (3) or more times greater than the preceding 12-month average consumption for that property, as calculated by District Utility Customer Service. The maximum credit shall be no more than two months of consecutive unexplained abnormally high-water use. While the District may be able to assist a customer in determining how much water is being used, it is ultimately the customer’s responsibility to find the source of perceived high-water usage on their premises. The District is not responsible for demonstrating to a customer where or how they are using water on their premises. The District also offers once-per-year testing of water meters at no charge. Ultimately, there may be situations where the Utility records verifies high use and the customer claims they had no high use, no leaks,

the water meter passes testing and the actual water use is “unexplained”. This policy allows for a onetime credit for those rare circumstances of an unexplained high use or spike in usage.

Billing adjustments for unexplained abnormally high-water usage, if approved, will occur only after the high usage has stopped and has been verified with an actual meter reading during the normal monthly meter reading cycle. The determined unexplained high-water use will be credited at the Tier 1 rate and corresponding Sewage Base Rate (for Potable Water Only), based on the approved utility rate schedule. To be considered for an adjustment for unexplained abnormally high-water usage, the customer’s account must be paid up-to-date, and in good standing.

Customer accounts must be in good standing, have no history of erratic monthly consumption, and the meter shows no sign of tampering or disconnection. For the initial eligibility period, the District will accept utility invoices dated on or after 01 October 2022 (i.e., Current Fiscal Year).

Highlights continued on page 13

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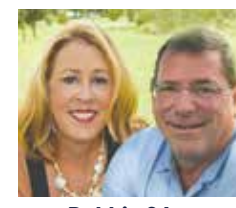
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Water Oak has over 1,300 occupied sites at present, and we are expanding! Our homes are both elegant and structurally sound. All new homes are built with strict HUD regulations and quality workmanship. We buy homes from prestigious manufacturers like Skyline Homes and Palm Harbor.

Our lot rent includes 24/7 staffed gate, lawn mowing, 2 clubhouses, sports complex, a full-service restaurant/bar, 2 pools with a 3rd planned, and many activities. In addition, as a land leased community, you pay a monthly lot rent, a small pass on tax that does not include school or roads and you will never receive a tax assessment and we have no bonds. Lot rents increase, but the increase is based on a prospectus that protects you from your lot rent raised because amenities were added or any other reason.

Our newly renovated, 18-hole Championship Golf Course, which is open to the public, has available and affordable tee times! Resident discounted memberships apply. Relax

after a round of golf at the 19th Hole, our full-service bistro restaurant/bar.

Water Oak has much to offer; you can be as active or relaxed as you want to be. We have a wide variety of activities to meet all needs. We are just minutes away from outstanding medical facilities, restaurants, and shopping and entertainment. So, between the peacefulness that the community provides and the convenience of being near so many conveniences you truly get the best of all worlds here.

Many of our residents have moved out of The Villages and into Water Oak for a smaller, closer-knit community, where everybody knows your name. Here at Water Oak, there is MUCH to smile about. Take a dip into one of our two heated pools. Take your furry friends to our existing dog park with a second one planned. Need a more active lifestyle? How about a game of pickleball, bocce ball, softball, horseshoes, sand volleyball, to name a few. We invite you to visit Water Oak Country Club Estates to see for yourself! It is truly a stunning community which likens to a beautiful oasis hidden just off the beaten path.

Come in for a tour! When you show your Village ID Card, you will receive a gift card to the 19th Hole Restaurant and Pro Shop AND be entered into our Villager's Monthly wine basket raffle!



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Highlights continued from page 10

Customers must complete and submit The Unexplained high-Water Use Adjustment Affidavit & Information Form, Complete the Check List and return to Utility Billing Customer Service for processing. For consistency of policy across all District-Owned Utilities, the identical proposed policy must be adopted by NSCUDD, WUDD and VCCDD."



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The NSCUDD Board will discuss and plans to take action at its June meeting.

The Board also heard steps the District has taken to address issues such as customer service.

Staff looked into 124 complaints, 101 submitted by the POA. Of those, there were 13 leaks – 7 toilets, 2 irrigation, and 4 line breaks. They gave 16 credits for 4 failed flow tests, 9 data errors (broken wire on meter), and 3 account errors.

Usage summary/test results showed that there were 49 No High Use on the Account, 17 High/Check for flow work orders completed, 19 Passed-flow test, and 0 that wanted Mars testing.

Measures to improve communication include:

- Establishment of a Customer Service Director
- Jacobs Use of Door Hangers with Residents
- Utility Related Educational Articles
- Water Matters Annual Event
- District Leak and Water Conservation Fact Sheet

Technology considerations include City Works Implementation for utility work orders and ongoing consideration of the advanced metering initiative. The Board is considering policy changes with respect to water leak adjustments and unexplained high water usage adjustments.

Preliminary Budgets Presented at May Meetings

Improvements to golf courses, increases in administrative and contract services, and HVAC (heating and air) improvements topped the big-ticket items for the Amenity Authority Committee (AAC) and the Project Wide Advisory Committee (PWAC). Increases for CDDs participating in PWAC are proposed at 11.3%, based on the allocation methodology of assessable acreage.

Projects for AAC include the on-going rebuild of the Paradise Recreation Center (\$20 million) and the repurposing of the catering area of La Hacienda Recreation Center into a game room (\$990,000). The Chula Vista and Amberwood golf courses will each get a \$950,000 makeover of the tees, greens, and bunkers. AAC's operating



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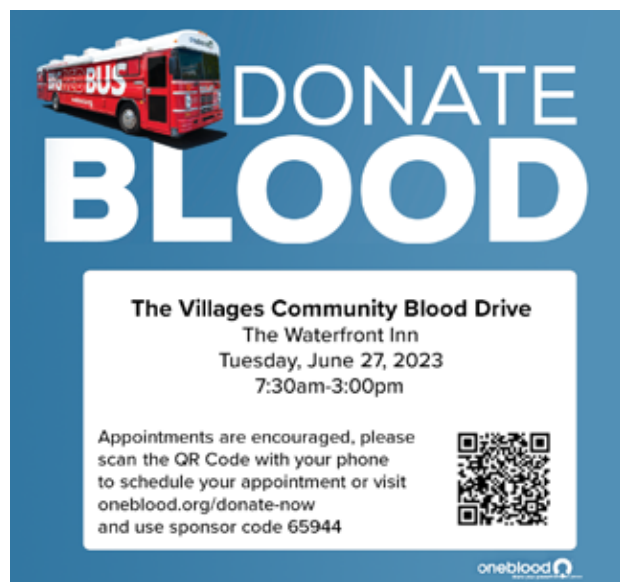
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Highlights continued on page 14



DONATE BLOOD

The Villages Community Blood Drive
The Waterfront Inn
Tuesday, June 27, 2023
7:30am-3:00pm

Appointments are encouraged, please scan the QR Code with your phone to schedule your appointment or visit oneblood.org/donate-now and use sponsor code 65944

oneblood

POA Offers Additional Discount Card for New Members

If a resident signs up as a New Member (not for renewing members), they will receive a special Discount Card featuring 18 businesses. Just use the card a couple of times and you’ve recouped your \$15 membership fee!

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! ●



Highlights continued from page 13

budget will also increase by \$2 million (19.9%), due to a \$1.144 million increase to Community Watch and \$832,708 for Recreation and Parks.

PWAC’s overall budget for maintenance is projected to grow by \$2.2 million (12.5%). Capital outlay is an additional \$5 million (115.9%) over the 2022-23 fiscal year budget. Projects include \$5.1 million in improvements to HVAC systems. \$3 million for golf courses and \$534,000 for pools. Costs are increasing by \$3.5 million (20%) for services such as administrative, Community Watch, recreation, customer service, and property management. As a result, the contribution to PWAC for each participating CDD (5–13) is increasing 11.3%.

Maintenance budgets for CDDs are projected to range from 21% decrease to 14% increase. Most CDDs have proposed no changes to maintenance assessment fees. However, CDDs 4 and 7 are looking at increases, and CDD 9 may consider a decrease.

All preliminary budgets must be approved by June 15. Once they are approved, the expenditures cannot increase, but they may decrease as staff and the boards work over the summer months to fine tune the numbers. Residents can find a copy of their district’s budget or budgets for the AAC and PWAC on **DistrictGov.org**. Click on ‘Departments’ from the headings at the top and select ‘Budget.’ ●

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SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) 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 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 Avary Recreation Center.

For more information, call 800-963-5337. ●

SHINE is looking for outgoing individuals who can help provide Medicare assistance to our clients.

A new orientation class is being formed with a focus on having new counselors available for the Open Enrollment Period, Oct 15 - Dec 7. If you feel you might be interested in helping, log onto **FloridaShine.org** and click on “Join Our Team.” Filling out the application will result in a personal call from the Florida SHINE office. For immediate questions, contact the Local Area Coordinator, John Krier at 815-541-0866.

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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](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.

June 2023 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Paul Scannell	352-399-6414	Tuesday	6/6/23	Wednesday	6/7/23	Colony
Jack Haughn	352-603-1420	Tuesday	6/13/23	Friday	6/16/23	Laurel Manor
Art Donnelly	631-792-2203	Friday	6/23/23	9 AM - 4 PM (one day)		Buffalo Crossing
Jack Haughn	352-603-1420	Saturday	6/17/23	Saturday	6/24/23	Paradise
Art Donnelly	631-792-2203	Tuesday	6/27/23	Wednesday	6/28/23	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.

Are you turning 65 within the next three months?

This meeting's for you!

You're invited to attend a **free dinner** and educational Medicare seminar!

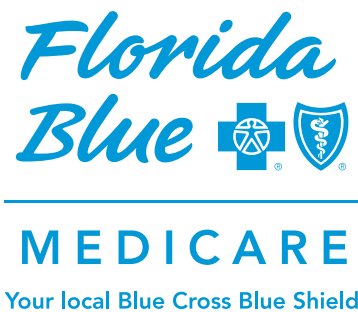
Presentations will start at 6:00pm.

Call 352-436-1523
to reserve your spot today.

Space is limited. Call to reserve your spot and get more info today!
352-436-1523
TTY 711, (M-F, 12pm-8pm EST)

No small children please.

FL Lic # W218552. #P132999. Free dinner with no obligation to enroll. This event is for educational purposes only, there will be no plan benefit information shared. For accommodations of persons with special needs at meetings, please call. 352-436-1523, TTY 711, M-F 12pm-8pm EST. By calling the number above, you will be directed to a licensed insurance agent. 55823_051622_MK



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

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



Check out what’s planned for June 2023:

Wildwood — Florida Blue Medicare

4713 E. State Road 44, Suite 100

PLEASE RSVP: Monday - Friday 9 am - 5 pm

Medicare Education Event June 1 & 7 • 10 AM & 2 PM Get your questions answered by one of our Medicare experts	Senior Technology Class June 2 • 10 AM Bring your Apple or Android device to this 90 minute session	Bingo June 6 • 10 AM & 2 PM Learn about Medicare & win prizes! Security Awareness Scams & Fraud	Turning 65 Medicare Education Event June 5 • 10 AM & 2 PM Our Medicare experts are here to answer your questions
Summer Papercraft Event Paula Luvs to Stamp June 8 • 10 AM Space is limited	Dancing for Health June 9 • 10 – 11 AM & 1 – 2 PM David Wade Studio of Social & Stage Art	New Mover Medicare Education Event June 12 & 21 • 10 AM & 2 PM If you are new to the area, let one of our Medicare experts assist you	Cardio Drumming June 13 • 10 AM Space is limited Bucket, ball & drumsticks recommended
Bingo June 14 • 10 AM & 2 PM Learn about Medicare & win prizes! Prizes given without obligation to enroll	Medicare Education Event June 15 & 23 • 10 AM & 2 PM Get your questions answered by one of our Medicare experts	Security Awareness Scams & Fraud June 16 • 10 AM Wildwood Police Department & Seniors vs Crimes	Company Holiday June 19 Office Closed
Turning 65 Medicare Education Event June 20 • 10 AM & 2 PM Turning 65? Our Medicare experts are here to answer your questions	Senior Technology Class June 22 & 29 • 10 AM Bring your Apple or Android device to this 90 minute session	Bingo June 26 • 10 AM & 2 PM Learn about Medicare & win prizes! Prizes given without obligation to enroll	Tips for In Home Dog Training Bark Busters June 27 • 2 PM Come learn some great tips for training your canine friend
Fall Prevention Exercise Improve your balance & reduce falls June 28 • 2 PM Presented by Retired Physical Therapist Edward Yuiska	New Mover Medicare Education Event June 30 • 10 AM & 2 PM If you are new to the area, let one of our Medicare experts assist you		

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_FBM0924o 2022_0



Credit Freeze or Fraud Alert

SENIORS VS CRIME

Is a credit freeze or fraud alert right for you? Our friends at the Federal Trade Commission are always looking for ways to keep you safe from identity theft. A recent article outlined two ways, both free, that can help protect you from ID theft.

Credit freezes

A **credit freeze** is the best way you can protect against an identity thief opening new accounts in your name. When in place, it prevents potential creditors from accessing your **credit report**. Because creditors usually won't give you credit if they can't check your credit report, placing a freeze helps you block identity thieves who might be trying to open accounts in your name.

A freeze also can be helpful if you've experienced identity theft or had your information exposed in a data breach. And don't let the "freeze" part worry you. A credit freeze won't affect your credit score or your ability to use your existing credit cards, apply for a job, rent an apartment, or buy insurance. If you need to apply for new credit, you can lift the freeze temporarily to let the creditor check your credit. Placing and lifting the freeze is free, but you must contact the national credit bureaus to lift it and put it back in place.

Place a credit freeze by contacting each of the three national credit bureaus, **Equifax**, **Experian**, and **TransUnion**. A freeze lasts until you remove it.

Fraud alerts

A **fraud alert** doesn't limit access to your credit report, but tells businesses to check with you before opening a new account in your name. Usually, that means calling you first to make sure the person trying to open a new account is really you.

Place a fraud alert by contacting any one of the **three national credit bureaus**. That one must notify the other two. A fraud alert lasts one year, and you can renew it for free. If you've experienced identity theft, you can get an **extended fraud alert** that lasts for seven years.

Learn more about **credit freezes**, **fraud alerts**, and **active duty alerts** for service members. And, if identity theft happens to you, visit **IdentityTheft.gov** to report it and get a personal recovery plan.

Seniors vs. Crime can also assist you should you become a victim of identity theft. Contact any of our four offices in The Villages for more information. You do not need an appointment and all our services are free.

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
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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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Bill Garner
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Rich Lambrecht
Irv Yedwab

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Betty Cunningham

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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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Fighter pilots and caring doctors think alike

A fighter pilot must react instinctively. When coming off the deck of a carrier, a fighter pilot has two obligations. The first is to “take out” the target. That’s what never-ending training is all about. The second is to avoid collateral damage: you don’t hurt innocent people. If innocent people are in the “line of fire,” you abort the mission and come back on a new day.

For medicine in general, but especially for a cancer specialist, these two obligations remain constant. “Taking out” the target becomes the primary goal, whether it be an infection, a diseased/

malfunctioning organ...or cancer. But the second goal, avoiding collateral damage, is just as important: for a patient’s health, eliminate unacceptable side effects that can be avoided.

Patients should be protected with both...every time!

Our medical practice breathes such faith. We don’t exist in a “mill” that maximizes profit while feeding an assembly line. If the treatment you desire resembles a family...we are your hope. That choice has been...and always will be...yours! You shouldn’t have to pay for that comfort: it ought to blend inseparably

as part of your medical experience.

It’s best to receive care from a doctor who thinks like a fighter pilot. For cancer care, RBOI has proven to be your ultimate aircraft carrier. We are the wind beneath your wings.

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

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