Property Owners' Association of The Villages, Inc. Champions of Residents' Rights Since 1975



POA4US.org

**NOVEMBER 2023** 

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# **Upcoming POA General Membership Meetings**

November 21, 2023 • 7 pm

**Laurel Manor Recreation Center** 

**Topic: Solar Panels** 

December 19, 2023 • 7 pm

**Laurel Manor Recreation Center** 

Speaker: Steve Lapp Topic: Cutting the Cord

January 4, 2024 • 7 pm

### **Everglades Recreation Center**

Speaker: Chief Brian Twiss
The Villages Fire Department
Topic: Update on Special Fire District

January 16, 2024 • 7 pm

### **Laurel Manor Recreation Center**

Speaker: Dr. Craig Curtis Topic: Alzheimer's

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

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# **Property Tax Appraisals – Part 2**

Sumter County Property Appraiser, Joey Hooten, told members of the POA in September that property appraisals in Florida are strictly governed by Florida State statute. What was not as clear are the number of factors that can have a huge impact on what a final taxable appraisal is.

Section 193.011, Florida Statutes, requires the Property Appraiser to consider eight factors in arriving at a just valuation of a property:

- 1. The present cash value of the property, which is the amount a willing purchaser would pay a willing seller, exclusive of reasonable fees and costs of purchase, in cash or the immediate equivalent in a transaction at arm's length.
- 2. The highest and best use to which the property can be expected to be put in the immediate future and the present use of the property, ...
- 3. The location of said property,
- 4. The quantity or size of said property,
- 5. The cost of said property and the present replacement value of any improvements,
- 6. The condition of said property,
- 7. The income from said property, and
- 8. The net proceeds of the sale of the property.

The Florida Supreme Court has interpreted the meaning of "just valuation" and the application of the eight statutory factors that the Property Appraisers consider in arriving at just value. Case law provides that, "...the just valuation at which property must be assessed under the constitution and section 193.011 is synonymous with fair market value, ..."

Taken together, the case law and statutory provisions require the Appraiser to consider the eight factors to determine a just valuation that represents what a willing buyer would pay a willing seller. (Source: pcpao.org)

**Property Tax** continued on page 2

**Editor's Note:** There were many unanswered questions after Sumter County Property Tax Appraiser Joey Hooten's presentation to the POA in September. POA President Cliff Wiener and Editor Deb Butterfield met with Mr. Hooten and his appraisal staff on October 19 for a more in-depth look into property tax appraising in Florida.

In the October issue of the POA Bulletin, information was published about properties owned by members of the Morse family that, while correct, was misleading. After our meeting with Mr. Hooten and his staff, and our better understanding of the appraisal process, we think it is important to give further explanation. See page 4.

# **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.

### **Property Tax** continued from page 1

According to the International Association of Assessing Officers, "highest and best use" is that use which will generate the highest net return to the property over a reasonable period of time. A common exception to this rule might be the assessment of waterfront property that is used as a public boat ramp, as opposed to building condominiums, the latter obviously being a higher use. Both are waterfront, but one clearly has a higher market value.

If market value is generally used to arrive at the Appraiser's value, why then, can the next door neighbor have a significantly different property tax bill? And why do some commercial properties that appear to be "the same" have different tax bills?

Mr. Hooten's staff will say in unison every time you ask about your taxes that the Appraiser's office does not assess taxes! That is the job of the County Commissioners. The Appraiser's job is to determine market value, and from there a variety of factors may affect how the actual property tax is determined.

The Valuation Department has a wealth of computer programs, manuals, and other resources to help them determine Market Value. Properties are "reassessed" annually on January 1 based on classifications and market data. That process takes about six months to complete.

A basic formula can be thought of in this way:

Market Value – Save Our Homes (SOH) = Assessed Value – Exemptions = Taxable Value. If you look at your tax record, this becomes much clearer.

The Save Our Homes (SOH) benefit (it is not an exemption) is an amendment to the Florida constitution that took effect in 1995. It limits the annual increase in the assessed value of homesteaded properties to 3% or the change in the National Consumer Price Index (CPI), whichever is less. The SOH benefit is portable if a resident sells and moves to a different residence in Florida. At the POA meeting in September, Chief Deputy Appraiser Shauna Jordan talked about how valuable the SOH Portability is. If a person has moved and plans to homestead at the new home, a Portability form must be completed at the time the homestead exemption is filed.

The SOH benefit can significantly impact the final tax that you pay. As seen in the formula, the SOH amount is deducted from the original market value. What most residents are not aware of is that **the longer you remain in your home, the higher your SOH benefit becomes**. Examples follow. If you have just purchased a home and have no SOH to port to the new home, you will see the SOH benefit grow with you as long as you are in the home or can port it to another homesteaded property.

Homeowner Examples							
Valuation - Origina		Property Purchased in 2020					
Assessed Year	2023	2022	2021		2023	2022	2021
+ Land Value	\$23,110	\$23,050	\$23,050		\$21,750	\$21,700	\$21,700
+ Improvement Value	\$264,270	\$233,930	\$175,160		\$233,090	\$206,330	\$154,490
+ Total Misc. Value	\$16,840	\$10,020	\$5,090		\$0	\$O	\$0
Equals Total Market Value	\$304,220	\$267,000	\$203,300		\$254,840	\$228,030	\$176,190
- SOH/deferred	\$144,350	\$111,780	\$52,600		\$41,660	\$34,230	\$0
<b>Equals Assessed Value</b>	\$159,870	\$155,220	\$150,700		\$213,180	\$193,800	\$176,190
- Exempt Value	\$50,000	\$50,000	\$50,000		\$0	\$0	\$0
<b>Equals Taxable Value</b>	\$109,870	\$105,220	\$100,700		\$213,180	\$193,800	\$176,190

Another little-known opportunity exists for non-homestead and every other classification of property. In 2008 a second constitutional amendment passed that provides a 10% "cap" that prevents the assessment from increasing more than 10% a year. The excess is reflected in the SOH line of the tax bill and also grows. While this amendment had only a 10-year life, in 2018 voters passed the permanent 10% cap for these properties. This benefit is applied automatically and does not require an application.

# **2024 POA Officer and Board Members Slate**

The following slate of Officers and Board of Directors will be presented into nomination at the November membership meeting at Laurel Manor. Other nominations may be made from the floor. Once nominations are closed, the election will be held and the Officers and Directors will be sworn in at the December membership meeting.

### Officers

President – Cliff Wiener, Piedmont

Vice President – Gilbert Windsor, Bonita

Secretary – Reb Benson, Palo Alto

Treasurer – Ash Marwah, Belvedere

### **Board of Directors**

Tita Dumagsa, Fenney

Jerry Ferlisi, Poinciana

Mike Gross, Osceola Hills

Ken Knodel, Palo Alto

Steve Lapp, Hemmingway

Dan Myslakowski, Lake Deaton

Gary Search, Amelia

Dan Warren, Gilchrist









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# 4

### **Property Tax** continued from page 2

This came into play during the debate about the Independent Fire District two years ago when residents were told that commercial properties would be capped at a 10% value – but no one answered the question as to why!

Commercial Properties									
	Traverse Trail 52,885 sq ft - no SOH			Trailwinds Shoppes 11,830 sq ft - no SOH			695 Kristine Way 63,985 sq ft with SOH		
Assessed Year	2023	2022	2021	2023	2022	2021	2023	2022	2021
+ Land Value	\$2,252,460	\$2,252,460	\$2,252,460	\$1,670,090	\$1,670,090	\$1,670,090	\$4,333,490	\$4,333,490	\$4,333,490
+ Improvement Value	\$5,847,960	\$5,151,540	\$5,151,540	\$1,301,300	\$1,064,700	\$1,064,700	\$9,398,620	\$5,197,730	\$5,197,730
+ Total Misc. Value	\$329,430	\$329,430	\$329,430	\$87,250	\$87,250	\$87,250	\$821,680	\$821,680	\$821,680
Equals Total Market Value	\$8,429,850	\$7,733,430	\$7,733,430	\$3,058,640	\$2,822,040	\$2,822,040	\$14,553,790	\$10,352,900	\$10,352,900
- SOH/deferred	\$0	\$0	\$0	\$0	\$0	\$0	\$3,338,150	\$3,142,940	\$3,798,390
<b>Equals Assessed Value</b>	\$8,429,850	\$7,733,430	\$7,733,430	\$3,058,640	\$2,822,040	\$2,822,040	\$11,215,640	\$7,209,960	\$6,554,510
- Exempt Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equals Taxable Value	\$8,429,850	\$7,733,430	\$7,733,430	\$3,058,640	\$2,822,040	\$2,822,040	\$11,215,640	\$7,209,960	\$6,554,510

James Stephens, Director of the Valuation Division of the Sumter County Appraiser's office said it best, "Taxes are not equal, but assessments are." Besides the SOH benefit, there are also a number of exemptions that can be applied. They are listed under the General Info section of Sumterpa.com. The Homestead exemption is the most common that residents may know, but there are others.

With respect to the Morse family assessments on CR 466, Mr. Hooten noted that as a private family compound, prior to this year there were no comparable sales to derive a market value.

That changed when **Whitney Morse** sold her home for more than \$2 million. That home was under construction and did not come on the tax rolls until January 1, 2023. The Market Value (determined prior to the sale of the property) was \$630,230 with a \$9,000 SOH and a \$71,540 agricultural classification deduction. This gives a Taxable Value of \$549,690. Taxes on that property for 2023 are \$5,751.38.

Jennifer Parr's home has a Market Value of \$805,840 with a HUGE SOH benefit of \$336,950, along



with a Homestead exemption and agricultural classification. The Taxable Value on that property for 2023 is \$336,950 and taxes are \$3,475.45. On another property owned by Ms. Parr, the Market Value is \$1,495,990 with no Homestead or SOH benefit. The 2023 taxes on that property are \$14,723.90.

**Mark Morse's** property has a beginning Market Value of \$849,840 with SOH benefit of \$35,300, Homestead exemption and agricultural classification. The 2023 taxes are \$7,284.75.

**Tracy (Morse) Mathew's** home has a 2023 Market Value of \$1,236,580.00, also with a huge SOH of \$471,390.00, Homestead exemption and agricultural classification. Taxable value for 2023 is \$621,960.00 and taxes are \$6,581.43.

To say that the Property Appraisal system and laws are more complicated than where most people came from is probably an understatement. But what the POA found is that Assessor Joey Hooten and his staff are incredibly helpful and want to help people understand their Assessed Values. The POA encourages anyone who has a question or an issue to contact their office at 352-569-8600. If there are still questions or issues, an appeal can be filed with the Valuation Assessment Board, but it must be filed within 25 days of receipt of the Truth in Millage (TRIM) notice.

The POA thanks Mr. Hooten and his staff for spending the time with us to clarify processes, definitions, and answer all of our questions!

# **POA Bulletin**

# 2024 Elections Coming Soon – Will You Run for Office?

There are many state and local offices that will be up for election next year. Hopefully many Village residents will consider running for these important positions that can make a difference in the quality of life and property values for your friends and neighbors. Below are all of the offices available for consideration and filing information you may find helpful.

### **State Offices**

5th Circuit Judges

State Representative (District 52)

# **County Offices**

State Attorney

Public Defender

Circuit Judge

County Commissioner Districts 1, 3 & 5

County Judge

School Board Member Districts 2 & 4

Party Precinct Committee Persons

# Villages Community Development District (CDD) Boards of Supervisors

CDD1 - Seats1, 3, 5

CDD 2 - Seats 4, 5

CDD 3 - Seats 3, 5

CDD 4 – Seats 1, 2 Marion County

CDD 5 – Seats 1, 3, 4

CDD 6 - Seats 2, 3

CDD 7 - Seats 2, 4

CDD 8 - Seats 1, 2

CDD 9 - Seats 1, 2, 3

CDD 10 - Seats 1, 4

CDD 11 – Seats 1, 3, 5 Lake County

CDD 12 - Seats 1, 2

CDD 13 – Seats 1, 3, 5

CDD 14 – Seats 3, 4, 5 Lake County

CDD 15 – Seats 3, 4, 5

NSCUDD – Seats 1, 2, 7

WUDD - Seats 1, 2

Here are the rules for filing to run for either County Commissioner or for a seat on a District Board of Supervisors.

### **County Commissioner**

A candidate must live within the county district of the Commission seat and must have registered with a party affiliation no later than June 11, 2023. If it is the first time a person has registered to vote they may register after the deadline. A party affiliation is not required to file to run for office, but a party affiliation cannot be changed after the June 11 deadline.

A candidate may qualify to run for the office of Commissioner in two ways. The candidate may collect 1,181 countywide petitions. If running as a Democrat or Republican, in lieu of the petitions, the candidate may pay \$4,442,52. If non-party-affiliated, the candidate may pay \$2,961.68.

### **Villages Board of Supervisors**

A candidate must live within the District for which they are seeking a seat and may qualify

by obtaining 25 petitions or paying \$25. The candidate may choose to run in a non-campaign format which means they will not collect any contributions or spend any money. They will not have to file monthly reports. If they choose to spend money, they will need to file the required financial reports.

Once a candidate has decided to file, the candidate should make an appointment with Katrina Hall, the Sumter County Elections Candidate and Election Support Coordinator for an appointment. Ms. Hall will provide a template for petitions that can be copied, as well as a packet of information that has all the rules and regulations about running, financial reports that need to be filed, etc. Ms. Hall recommends filing early so that the number of petitions can be collected for County officers.

County Commissioners who win their elections will be seated on the second Tuesday after the election in November. CDD Supervisors will begin their duties on the second Tuesday following the election.

For more information, contact Katrina Hall at 352-569-1540 or go to **SumterElections.org**.

Candidates running for office in Marion (CDD 4 or County Commission) should contact the Marion County Elections office at 352-620-3290 or go to **Votemarion.gov**. Those in Lake County (CDD's 11 and 14 or County Commission) may call 352-343-9734 or go to **Lakevotes.com**.

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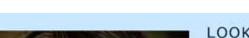
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# In Case You Missed It... Highlights from October Meetings

# CDDs Amend Rules on Deed Compliance

Several Community Development Districts (CDDs) approved changes to the Rule to Bring About Deed Compliance, while others will hold public hearings in January. The changes passed or under consideration are:

- 1. District Matrix and Fine Schedule Hinderance of Maintenance If unable to maintain mowing, edging, weeding, pressure washing, trimming of hedges/shrubbery - \$150 initial fine, \$50 per day of continued violation.
- 2. District Matrix and Fine Schedule Tree Removal in Home Units Boards chose/will choose whether trees may be removed with or without ARC approval. Per new state statute, ARC approval would only be needed if the homeowner does not have a report from a certified arborist.
- 3. Appendix B Procedures for Compliance Emergency Order of Enforcement In cases of emergency, where delay in abatement of the violation required to complete the procedure and notice requirements will result in a violation that unreasonably endangers public health, safety, or welfare, the District Board may order summary enforcement and abatement of the violation.
- To proceed with summary enforcement, a deed compliance officer shall determine that a violation exists and the violation will unreasonably endanger the public health, safety, or welfare of District residents.
- · Staff will notify the Owner of the property in writing of the nature of the violation and may order that the violation be immediately terminated or abated by the Owner.
- If the violation is not immediately terminated or abated by the Owner, the District Board may order summary enforcement and abate the violation by entering an Emergency Order of Enforcement against the Owner in a Public Hearing at its next Board meeting.



4. Appendix B - Procedures for Compliance -**Appeal Process** If Staff finds that a property is still in violation of the Order of Enforcement and a resident wishes to appeal before fines accrue, the following shall take place:

**POA Bulletin** 

- A resident within ten (10) days from the date of the Order of Enforcement is entered may request an appeal in writing to the Community Standards Department.
- The request for appeal will be brought before the Board of Supervisors for the District at the next available meeting.
- The Board of Supervisors will preside over the public hearing and determine if the owner of the property brought the property into compliance within the allotted time granted in the Order of Enforcement.

5. Appendix B - Procedures for Compliance -**Complaints** Three scenarios were presented to CDDs for consideration.

OPTION #1 – allow for anonymous complaints

OPTION #2 – require name/address but no verification or restrictions

OPTION #3 – require unit number – address must be located in District – no verification

OPTION #4 – require name and unit/lot numbers – address must be located in District and complainant must be a homeowner of that District.

CDDs 1 – 4 took action at their October Board meetings on each of the presented items. CDDs 5 - 13 will conduct public hearings at their regular meetings in January prior to voting on any changes. Residents can find what their Board action or direction was by reviewing the minutes of the October meetings online at DistrictGov. org. Select 'My District' and then the District the resident lives in.

**Meetings** continued on page 8

**Meetings** continued from page 7



# **District Spends Money in Spanish Springs**

Residents and members of the Amenity Authority Committee (AAC) were surprised by a presentation from Assistant District Manager Bruce Brown at the October AAC meeting that disclosed several improvements already made to the Spanish Springs and others yet to be completed. Listed under District Manager Reports on the agenda as "Spanish Springs Town Square Modernization Project," the presentation listed several items:

DPM worked with The Villages Design Group to modernize and refresh Spanish Springs

- **Phase 1:** DPM completed extensive tree trimming and replaced the entry Flag Pole
- Phase 2: DPM painted the Entry Wall, replaced the Wall Signage with Backlit LED lighting, replaced the Landscaping (with Landscape Lighting) and installed Signage on the "Castle"
- Phase 3: The Villages will refresh the HWY 441 Bridge Facade & Install Monument Signs (2) on HWY 441

The POA was surprised that this project, as all projects that spend money from the Recreation Amenity Fund (RAD), was not previously brought to the AAC for approval or could not be found within the current AAC budget. Instead, the District worked with The Villages Design Group on the improvements. No costs for any of the improvements were provided. Phase 3, which is to "refresh" the Hwy 441 Bridge façade and install signage has not yet been completed.

Mr. Brown stated he would bring requested easement approvals to the next AAC meeting. Let's hope he also brings costs associated with these improvements and explains to the AAC why the project was not brought before them for approval or included in the annual budget discussions.



# AAC Asks to Reconsider **Pond Treatment Contract**

After the Project Wide Advisory Committee (PWAC) successfully found another contractor for aquatic weed control, the AAC has asked District staff to work on either piggybacking on PWAC's new contract or go out for bid to see what else might be available.

Solitude, the company that had provided weed control services for ponds in both the PWAC and AAC areas, asked for a \$15 per acre increase that would have substantially increased the costs for the service. PWAC said "not so fast" and directed staff to go out for bid. AAC had already approved the increase before another contractor was found for PWAC's ponds.

Staff will research the options that could be available and recommend waiting to terminate the AAC contract with Solitude until a decision can be made. Solitude has not provided any treatment yet in the new fiscal year.

# **Community Watch Reports Results**

Community Watch Chief Nehemiah Wolfe presented his quarterly report for the period August 1 – September 30.

- · Community Watch management and supervisors have been completing all necessary tasks in the rezoning of our current patrol zones.
- After months of preparation and collaboration with Sumter County, all dispatch stations within the Communications Center have been updated with the Motorola Wave Dispatch System.
- August 8, 2023, Community Watch had a record-breaking hiring event at the Ezell Recreation Center, with over 100 in attendance.

Chief Wolfe also reported that in September alone there were five life-saving incidents that involved Community Watch personnel. Thank you, Community Watch!

# Did you know? The Bulletin is available online – including archived editions.

Go to POA4US.org/bulletin or scan the QR code at right.



# POA Quarterly Meetings Set for Everglades in 2024

As promised, the POA will have quarterly membership meetings at Everglades Recreation Center in 2024. The meetings will be on the 1st Thursday of January, April, July and October.

The first speaker on January 4 at 7 pm will be Chief Brian Twiss of The Villages Fire Department, who will update residents on the status and planning of the new Dependent Fire District, expected to be authorized by the Sumter County Commissioners in December.

"Since the meeting we had at Everglades in October with representatives of the Coleman Prison Union, interest in the POA has grown significantly for residents living south of CR 44," said POA President Cliff Wiener. "Residents know they are going to get valuable and factual information from the POA," he said, noting that many residents who live south of CR 44 have started attending meetings regularly held at Laurel Manor.

Mr. Wiener promises the POA will not skimp on speakers and will seek the same high-quality, issue-oriented speakers and topics the organization is known for. Speakers will not be duplicated.

As The Villages grows, so does membership in the POA!



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# Sumter County Sheriff's Office Offers "Safe Program"

Under Sheriff Patrick Breeden and Captain Robert Siemer of the Sumter County Sheriff's Office shared with residents at the October POA Membership meeting the many aspects of the department's "Safe Program." Captain Siemer referred to them as the "non-traditional" services they provide.

### Vial of Life

The Vial of Life program is designed to provide needed information to emergency personnel in situations where you are unable to do so. The information provided in the Vial will include medical history, medications, dosage, doctor's name, insurance provider (optional), emergency contact numbers, hospital preference and other information.

The Vial should be placed in the refrigerator in the door, where emergency personnel have been trained to look. The contents of the refrigerator will also remain undamaged in a fire.

Place the green magnet on your refrigerator door and the green sticker on the front door or window. Remember to update your forms when/if your medication or health changes.

## **Peace of Mind Program**

Designed for people who live alone, the Peace of Mind program is a daily check-in program with the Sheriff's office. The resident will call each day and be checked off a list. If no call is received, the Sheriff's office will realize something may be wrong and can follow up. They ask that someone, a neighbor or family member, be designated as a "key holder" to provide access to the home if needed.

Captain Siemer estimates they save approximately three people annually through this program. He said that Lake and Marion counties have similar programs. About 100 people are in the program in Sumter County.

# **Home Safety Program**

Several officers have been trained to come to residents' homes to provide a free safety inspection. This includes checking windows and locks, shrubbery, check door to garage, etc. They recommend putting a peep hole in the door from home to garage so you can see through it if you hear something instead of opening the door.

### **Human Scent Preservation Kit**

Captain Siemer said they have bloodhounds that are used to help locate people with dementia or Alzheimer's that have wandered off. They used to give them a shirt or item that the person has used recently and send the dog off in search. However, there are many scents on such items as the person is exposed to many different people.

The Scent Preservation Kit is a glass jar that is double insulated and sterile. It should not be opened until it is ready to use. Inside is a sterile pad that the person will rub all over the body and get as much scent on it as possible. Put it inside the jar and fill out the information on the outside sticker with the person's name and date it was put in service. It will last for seven years.

**Safe** continued on page 11





# **POA Bulletin**

**Safe** continued from page 10

If another person helps the person whose scent is being collected, there is a place on the label to indicate who assisted so they will know there will be another scent associated with the sample. They have trained dogs who can be called "off" the second scent and only search for the primary. Keep the sample safely in the pantry or closet.

They bring out every resource when someone has gone missing – off duty personnel, helicopters, etc. until the person is found. Time is of the essence. Captain Siemer emphasized calling as soon as you think someone is missing.

Sumter County is one of only five counties in the country that won a grant with which they purchased lockable GPS watches to monitor where they are. These programs have cut in half the time to find someone who is lost.

## Free Mobile App

You can find the app on your phone or device and will receive push notifications about a variety of incidents that may be occurring. On the app there is a Most Wanted list, Inmate Search, Sex Offender locator, Community Crime Map, Calls for Service, Human Trafficking Reporting, Sumter Scam Sting, and a place to submit comments and feedback.

If a scam is reported on the app, it is vetted by the scam team and once verified it will be listed in that section of the app. Captain Siemer recommends checking that periodically for updated information on scams that have been reported.

Captain Siemer said that Sumter County is a very safe community with violent crime at almost zero. He said the two most prevalent crimes committed are "crimes of opportunity." Crimes of opportunity include such things as leaving the car in the driveway all night with it unlocked or leaving purse in the car or cart.

Scams are the other biggest problem. He said if you didn't buy a lottery ticket you didn't win the lottery! He advised never giving out numbers – phone, social security – to anyone. They have a "No Numbers Campaign" to remind people. If you get a message from your bank, don't call the number they have provided. Get the number you know to be your bank and find out if there is anything going on.

Anytime you think something doesn't sound right, call the Sheriff's office and let them know so they can find out what's going on.

Under Sheriff Breeden said they also have a lot of information on Facebook. On the app, there is a button for human trafficking, for which they have investigators. If you see police cars in your area, you can see what they are doing and the history of what has gone on.

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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!* 





# Water Oak

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# **Lady Lake Commission Election – Ward 5**

Local elections will be held on November 7 for Ward 5 in Lady Lake when voters will decide between incumbent Jim Rietz and challenger Mike Sage. Mr. Rietz is the current appointed Mayor of Lady Lake. This election only concerns those residents who live in Ward 5. Both candidates presented themselves at the October POA meeting.

### Mike Sage

Mr. Sage came to Lady Lake originally in 1986 to Orange Blossom Gardens. He purchased a vacation house in the 1990's, retired from AT&T in 2006 and now lives on West Boone.

Mr. Sage is currently the owner/operator of Silver Springs Kayaking, where he gives guided tours down Silver Springs. He worked for AT&T for 34 years and served on the finance board in Burlington, CT. He has 2 daughters and 4 grandchildren.

Mr. Sage said he supports no increase in property taxes, a strong police department with continued efforts to hire six more officers, and a road management program so repaying can occur on a schedule rather than waiting until roads get too bad.

Why is Mr. Sage running for the Lady Lake Commission? He said he had a matter scheduled to come before the Commission last spring, and when he called his Commissioner, he did not get a return call. He did get a call back from other Commissioners. He wants to be the Commissioner who is there for all residents in Ward 5, regardless of party, homeowner or renter.

Mr. Sage said he loves the historic side of The Villages and will work hard.

**Lady Lake** continued on page 15





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**Cissie Smith** (352) 391-0884



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**Jenna Wood** (352) 408-9904



**Charmaine Adams** (904) 646-8206



**Sunny Parsons** (352) 239-0980

Lady Lake continued on page 13

### **Jim Rietz**

Mr. Rietz is the current appointed Mayor for Lady Lake, serving his second year in that capacity. He has been a resident for 17 years and is originally from the west side of Chicago. In 1970 he received an honorable discharge from the United States Air Force. He is a member of the Lions Club and Kiwanis Club.

He began working in the Downers Grove, IL Assessor's office in 1987 and quickly became the "computer department." He worked himself up to Chief Deputy Assessor, giving him the knowledge to understand how property is assessed for tax purposes.

Mr. Rietz was appointed to the Lady Lake Commission in 2020 and has been appointed twice to serve as Mayor of the entire town. He said 60% of Lady Lake is in The Villages.

During his time on the Commission, Mr. Rietz said many things have been accomplished or are in process.

- He is working with the Florida Department of Transportation to allow golf carts to cross 441
  in various locations. There has been a petition from residents living south asking for golf cart
  community, which he supports 100%. In 2017, after Hurricane Irma, the golf cart bridge that
  crosses Hwy 441 was flooded and residents could not get out. He was not on the Lady Lake
  Commission at that time.
- Lake County wanted to give Rolling Acres and 3 other roads to Lady Lake, but they turned
  it down because the roads need widening. Mr. Rietz proposes they will maintain them after
  improvements are made.
- Lady Lake has the lowest millage rate in Lake County, and it has not changed in 7+ years.
- On July 1 the Town celebrated the first July 4th fireworks at no cost to residents. Most of the money came from the Lions Club. He said residents had a great time at the Celebration.

- A ½ mile walking trail has been constructed at Snooky Park.
- The Guava Street Community Building has become a positive income producer for the 1st time
- He tried to bring the town up to date on social media by offering live streaming, which he said is the best thing they have done.
- He created the website Save Spanish Springs.com when Katy Bells and the movie theatre closed.

Mayor Rietz said in 2025 Lady Lake will celebrate centennial and he wants to spearhead that celebration. From the Farmers market to Easter egg hunts and all other activities, he wants to see Lady Lake prosper and for residents to have "fun."

He is in the phone book and urges residents to call him. •





# **SHINE Offers Medicare Help**

# **Open Enrollment Is Open Through December 7!**

SHINE (Serving Health Insurance Needs of Elders) is increasing its counseling sites considerably during the Medicare Annual Enrollment Period, October 15 – December 7 so that enrollees can be assisted with this once-a-year opportunity to make changes to their advantage or prescription drug programs. In addition, volunteers will be available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

Counselors will be at the following locations to assist area residents for one-on-one counseling on the indicated days.

Lake Miona rec center 9:00 - 11:30 am • Tuesdays through December 12

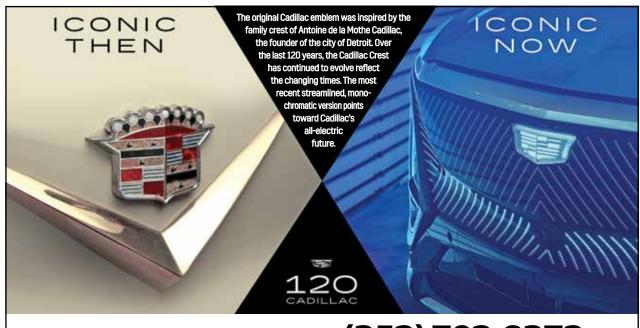
Eisenhower rec center 9:00 - 11:30 am • Wednesdays through December 6 except November 22

Chula Vista rec center 3:00 - 5:30 pm • Fridays through December 1 except November 24

**Lady Lake Library** 2:00 - 3:30 pm • Wednesdays through November 29 except November 22

"Understanding Medicare," a group presentation geared toward those turning 65, will be made 1:00 - 3:00 pm at Aviary Recreation Center, Wednesdays, November 8, and December 13

For more information, sign onto FloridaShine.org or call 800-963-5337.



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Go to **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.



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

# We have 1,603 total page likes and 2,018 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.

# **POA Discount Partners Help Members Save**

The POA Discount Partner Program is a continuing benefit for POA members. Just show your up-to-date POA Membership card when ordering the product or service listed. If you are a POA member and have a printer, you can get your up-to-date POA membership card at our webpage POA4US.org today. Or you can pick it up at a membership meeting.

From knife sharpening to discounts on home services to restaurant discounts, the variety of partners has something for everyone.

Please say "thanks" to our Discount Partners for participating in this program when you use the service and please try to use our partners when you are looking for goods and services.

As we add more Discount Partners, you will want to return to the website often to see who is NEW and CURRENT.

Discounts may change before we update our list. Please get in touch with the Discount Partner to confirm all discounts. Generally, discounts cannot be used with other offers from the same Discount Partner. If the contents of this webpage need to be changed, contact the POA President, Cliff Wiener, by email at 1presidentPOA@poa4us.org •



Scan this QR code to see the list of POA Discount Partners

# **Howey-in-the-Hills Christmas Festival**

# Friday, Dec 8, 2023 • 6 to 8 p.m.

Marianne Beck Memorial Library and Plaza • 112 W. Central Ave.

Storytime with Santa • Meet the Artist • Silent Auction Bake Sale Tree Lighting • Live Music • Kids Crafts & Games

# Saturday, Dec 9, 2023 • 8 a.m. to 5 p.m.

Griffin Park (Lakeshore Blvd/Central Ave)

Howey Men's Club Pancake Breakfast • Car Show • Vendors • Food Truck Entertainment • Photos with Santa 1:30 - 2:30 p.m. Gazebo

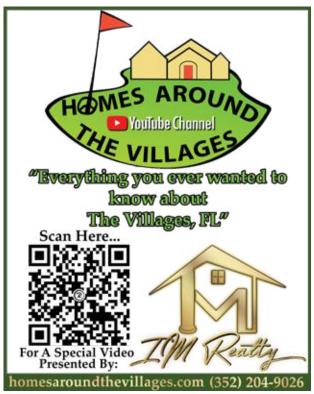
Christmas Parade 3 p.m. • Food Bank Donation Collection **Blood Drive by OneBlood** 

7th Annual Howey 5K Reindeer Dash Saturday, Dec. 9, 2023 • 8 a.m.

Sign-up: https://runsignup.com/Race/FL/HoweyintheHills/HoweyintheHillsReindeerDash5K

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# News happens quickly in The Villages, and we want to be sure our members are getting up-to-date and ACCURATE information. Other print media can be misleading...be assured, our news will be accurate and objective!

When necessary, we will publish an electronic Bulletin on the 15th of the month that will also be posted to our website.

P@A Bulletin

**Updating Our Communications FOR YOU!** 

The printed version will continue to be delivered to driveways on or around the first Tuesday of each month. We will print the articles that appear in the mid-month issue so those residents who are not on our e-mail list do not miss any important information.

By the end of the year, the POA hopes to have a user-friendly redesigned website, with improved login, meeting calendar, online payment, and event registration features. We will have updated capabilities to send meeting reminders, the e-Bulletin, and seamlessly post to Facebook.

We are here to serve you!



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# POA Launches "Join Today" Campaign With Billboards

The POA has launched its new "Join Today" campaign with colorful billboards in two locations. People driving by the new Wendy's on CR 301 and by the Hampton Inn on CR 466 will see the POA's bright green and colorful logo, with the large JOIN TODAY "call to action."

By joining the POA, members will be supporting the largest residential property owners' advocacy group in The Villages. The POA started in 1975 and has been going strong working for residents' rights since then.

Members will receive a monthly Bulletin – either in their driveway or via email – that provides updates on all the issues of the day that may affect the quality of life or property values in The Villages. The POA prides itself on telling the truth, and occasionally has to correct the record when the VHA, a Developer-sponsored organization

or the Daily Sun/aka Developer's newspaper, misrepresents actions taken by the POA or information provided in the POA Bulletin.

The POA has monthly membership meetings on the 3rd Tuesday of each month at Laurel Manor. Speakers this year have included the Sumter County Administrator, the Sumter County Sheriff's Office, the head of UF/The Villages Hospital, physicians, representatives from Coleman Prison, and the Sumter County Property Appraisers Office.

In 2024, the POA will be adding a quarterly

membership meeting on the 1st Thursday in January, April, July and October at Everglades Recreation Center for residents who live south of CR 44.

While the POA wishes that every resident would join, it does not restrict attendance at its meetings or delivery of the Bulletin to members only. The only activity the POA has for "members only" is its annual Shred Event, for which there is no charge. However, a "member" ticket is required.

JOIN TODAY! Membership is only \$15 a year.



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.

# 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.

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

November 2023 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Wanda Smith	972-358-9757	Tuesday	11/7/23	Wednesday	11/8/23	Colony
Don Walker	352-430-0610	Tuesday	11/14/23	Friday	11/17/23	Laurel Manor
Art Donnelly	631-792-2203	Friday	11/17/23	9 am – 4 pm	One Day	Buffalo Crossing
George Rodriguez	802-349-8080	Saturday	11/18/23	Saturday	11/25/23	Paradise

Volunteers Needed! Contact Chet Kowalski, Zone 19 Coordinator 352-430-1833 or 352-348-4946



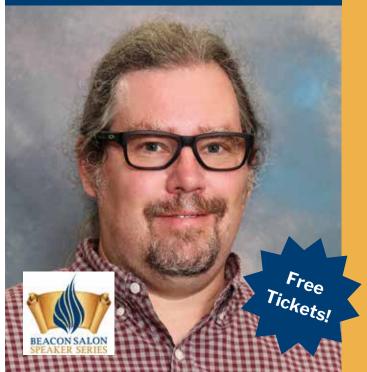
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# Memory Loss??

# Craig Curtis, M.D. **US NAVY VETERAN**



Dr. Craig Curtis, MD, is a national expert on Alzheimer's Disease with 25 years spent researching treatments and brain health. He focuses on prevention and treatment of Alzheimer's Disease and his research has been published in leading national and international medical journals. Dr. Curtis is particularly interested in the underlying biology and prevention of memory loss, dementia, and Alzheimer's Disease - and pursuing the science that one day will lead to an effective treatment.

# Join Dr. Craig Curtis for a FREE Seminar where you will learn about:

- Causes of memory loss and proper diagnosis
- Memory, Forgetfulness and Aging What is Normal?
- Differences between Alzheimer's Disease and Dementia
- New FDA approved treatments to slow Alzheimer's Disease
- A brain healthy diet and lifestyle
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# **26 P©A Bulletin** The POA – Champions of Residents' Rights Since 1975

# What To Do If You Gave a Gift Card to a Scammer

# SENIORS VS CRIME

Our friends at the Federal Trade Commission did some research that we wanted to share with you.

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam. Use your gift card and gift card store receipt for these next steps:

- Report the gift card scam to the gift card company right away. No matter how long ago the scam happened, report it. Use the How To Contact Gift Card Companies list below.
- · Ask for your money back. Some companies are helping stop gift card scams and might give your money back. It's worth asking.
- Tell the FTC at **ReportFraud.ftc.gov**. Every report makes a difference.

# **How to Contact Gift Card Companies**

#### **Amazon**

Call 1 (888) 280-4331 and follow Amazon's instructions.

### **American Express**

Call 1 (877) 297-4438 and follow American Express's instructions.

#### Apple, iTunes

Call 1 (800) 275-2273. Say "gift card" to connect with a live representative. Follow Apple's instructions.

Ask if the money is still on the Apple or iTunes gift card. If so, Apple can put a freeze on it. Ask for your money back.

#### **Best Buy**

Call 1 (888) 237-8289 and follow Best Buy's instructions.

### eBay

Chat with eBay customer support, or have a representative call you back.

#### **Google Play**

Report the gift card scam to Google.

Ask for your money back. If the money is still on the card, Google can put a freeze on it. If you don't have a Google account, fill out this form.

### MoneyPak

Submit a fraud claim to MoneyPak.

### ReloadIt

Call 1 (888) 633-9434 and follow ReloadIt's instructions.

#### Sephora

Call 1 (877) 737-4672 and follow Sephora's instructions.

### Steam

Report the gift card scam to Steam through Steam Support.

#### **Target**

Call 1 (800) 544-2943 and follow Target's instructions.

### Vanilla

Call 1 (833) 322-6760 and follow Vanilla's instructions.

### Visa

Call 1 (800) 847-2911 and follow Visa's instructions.

### Walmart

Call 1 (888) 537-5503 and follow Walmart's instructions.

# Don't see your card on this list?

Look for the company's contact information on the card itself or research online to find out how to reach the card issuer. If you can't find the contact information or the card issuer doesn't want to talk to you, report it to the FTC.

# **Buying and Using Gift Cards**

Gift cards are for gifts. Only gifts. Not for payments. Never buy a gift card because someone tells you to buy one and give them the numbers. Whenever you buy gift cards:

- Stick to stores you know and trust. Avoid buying from online auction sites because the gift cards may be fake or stolen.
- Inspect the gift card before you buy it. Make sure the protective stickers are on the card and that it doesn't look like someone tampered with them. Also check that the PIN number on the back isn't showing. Pick a different gift card if you spot a problem and show the tampered card to a cashier or manager.
- · Always keep a copy of the gift card and store receipt. Take a picture of the gift card and store receipt with your phone. The number on the gift card and store receipt will help you file a report with the gift card company if you lose the gift card or if you need to report fraud.

You can find additional information on Gift Card scams and many other scams from Seniors vs. Crime. We have a speakers' bureau and you can request a speaker or volunteer with us at our website, SeniorsvsCrime.com. We have 4 offices in The Villages to serve you. They are located at:

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages (352) 674-1882

The Marion County Sheriff's Office in The Villages (352) 753-7775

The Sumter County Sheriff's Office in The Villages (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages (352) 753-0727



# **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 or scan the QR code below. Click 'Discount Partners' on the left menu.



**QR CODE TIP:** Using your smartphone or tablet, open the built-in camera app. Point the camera at the QR code. Tap the banner that appears on your phone or tablet. That will lead you directly to the linked website.



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# The Property Owners' Association 8736 SE 165th Mulberry Lane, **PMB 111, The Villages, 32162**

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To advertise, contact: **Cliff Wiener, POA President** (352) 418-7372 or 1presidentpoa@poa4us.org

# ighter think alike

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



A Higher Standard



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