



# POA Bulletin



POA4US.org

JANUARY 2024

FREE COPY Issue 50.01 | Circulation 76,000

## Upcoming POA General Membership Meetings

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

## INSIDE THIS ISSUE

New Dependent Fire District Holds First Meeting **4**

Sharing the Roads and Multi-Modal Paths **6**

Urgent Care or Emergency Room **11**

Cutting the Cord **15**

Protect Your Personal Information **22**

## POA Watch List 2024

### Villages Public Safety Department Dependent District (VPSDDD)



In 2022, the Sumter County Commissioners terminated the contract with American Medical Rescue services (AMR) due to poor performance. The Commissioners also decided to maintain two separate fire departments, each with new EMS transport responsibilities. Ambulance transport services by the Villages Fire Department began on October 1, 2022.

At the same time that decisions were being made about ambulance services, The Villages proposed an Independent Fire District, which would give the District total control over every aspect of the operation, including funding. A new Board of Supervisors would be appointed by the Governor. A referendum on the Independent District was defeated by a slim margin of 51-49%.

The Villages Public Safety Department presented the fire department's budget to Sumter County officials for the Fiscal Year (FY) 23/24 with a \$16 million increase. Based on the budget presented, Sumter County conducted a study to determine how much to charge for the Fire Assessment Fee, which was at that time \$124. The study determined that Fee needed to increase to \$323 and that all non-residential properties would be assessed by the square foot. Pressure from the business community led to the Sumter County officials rejecting the proposal. Instead, they increased the Fee to the \$125 which represented the limit already allowed. Businesses would

continue to pay the same amount as residents.

This led to a significant shortfall in the budget and VPSD had to make hard decisions about how to manage with less money. It did not fill more than 50 new positions that had been planned and reassigned staff and equipment to cover the 90 square miles it now serves.

When the FY 23/24 county budget was approved, the Commissioners also began the process to establish a Special Dependent District for The Villages Fire Department. The ordinance passed and a new Board of Supervisors was appointed by the Commissioners. The first organizational meeting was held on December 15 (see article on page 4.)

The POA will be monitoring the meetings and actions of this new Board as it establishes policies, budgets and funding mechanisms. Per the ordinance, the Dependent District is empowered to implement special assessments and to levy ad valorem taxes on all taxable property in the District. The ad valorem levy may not exceed .75 mills.

**Meeting dates for the new Dependent District will be the Wednesday before the second Friday at 1 pm at Savannah Center.** Meetings are open to the public with agenda packets available online.



2024 Watch List continued on page 2

**Mission Statement**

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

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

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

**Values**

- Independence    Honesty    Fairness
- Objectivity      Respect

**The POA Declaration of Independence**

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

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

**Watch List** *continued from page 1*

**2024 Elections**



While there will be much attention paid at the national level for the upcoming presidential election, there are many state and local offices that will be up for election next year. Hopefully many Villages 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. Of particular interest are the elections for Sumter County Board of Commissioners, Seats 1, 3, and 5. Virtually every residential District Board of Supervisors has seats up for election, as do the North Sumter County Utility Dependent District (NSCUDD) and Wildwood Utility Dependent District (WUDD).

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

**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. 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 offices.

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 use the website **Votemarion.gov**. Those in Lake County (CDD’s 11 and 14 or County Commission) may call 352-343-9734 or use the website **Lakevotes.com**.

The POA will hold Candidate Forums in July to give residents a firsthand chance to hear from the candidates.



**Morse Boulevard Safety Improvements**

After Community Development District (CDD) 1 conducted an engineering study for alternatives that could improve safety on North Morse Boulevard and gathering input at a Town Hall meeting, safety remains the top priority for golf cart and car traffic. Most residents felt the price tag to create multi-modal paths separated from the road traffic was too high. Many felt it was a simple matter of slowing people down.

POA President Cliff Wiener coordinated a meeting between Sumter County and District officials for dialogue about what could realistically be accomplished. Sumter County has examined issues brought forth at that meeting and has reported back to CDD 1.

**Watch List** *continued on page 3*

**Watch List** *continued from page 2*

The Sumter County Sheriff’s Office has perhaps accomplished the most, addressing residents’ concerns about slowing the traffic down. Under-Sheriff Pat Breeden has told the POA that enforcement has and will continue to be stepped up in that area. The Sheriff’s Office recently won a federal grant which will help fund additional patrols and overtime for speed enforcement. Under-Sheriff Breeden said that North Morse Boulevard will receive a substantial increase in the number of patrols in the area.

Under-Sheriff Breeden will continue to report the results of these patrols, along with any other enhancements that may be made to improve safety.

**4** **UF/The Villages Hospital**

Quality of care at the UFHealth/The Villages Hospital will always be a priority for residents in The Villages. The Center for Medicare and Medicaid Services (CMS) released 2022 quality ratings in November and The Villages Hospital remained a 2-star facility based on several factors. Patient survey results gave the hospital only one star.

It is important to note that these ratings are from data submitted more than two years ago, so do not necessarily reflect the current outcomes or satisfaction levels of patients. Particularly since The Villages Fire Department started ambulance transport services on October 1, 2022, satisfaction of wait times seems to have improved.

The POA looks forward to having an updated presentation from UFHealth/The Villages Hospital again in March 2024 at the POA General Membership Meeting.



**JOIN THE POA TODAY!**

*We respect your privacy.  
This information is for POA Official use ONLY.*

*Please only use this form if you will be mailing a check. To pay by credit card, visit POA4us.org*

**MEMBERSHIP DUES**  Joining or  Renewing at \$15 per year per household

# of Years ( 1 - 10 ) \_\_\_\_\_ Membership Amount \$ \_\_\_\_\_

Donation (optional) \$ \_\_\_\_\_ Total Enclosed \$ \_\_\_\_\_

**ACCOUNT INFORMATION**

First & Last Name \_\_\_\_\_

Email Address \_\_\_\_\_

# of Residents at address below \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_ Village Name \_\_\_\_\_

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

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

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

Relation \_\_\_\_\_

**BULLETIN DELIVERY**  Driveway  E-Bulletin  Driveway & E-Bulletin  None

**(Note: if no preference circled then Driveway is default, once account established, make changes at poa4us.org)**

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

Enclose a self-addressed stamped envelope for membership card(s).

**MAIL TO:** The POA, 8736 SE 165th Mulberry Lane PMB111, The Villages, FL 32162



**Property Insurance**

Property insurance will also continue to be a concern for Villagers, with several large companies terminating writing policies in Florida or setting stricter requirements. Fortunately, there was only one major hurricane in 2023, and lawsuits seem to be on the decline from the fraudulent business practices of some roofing contractors.

The POA will continue to watch for any developments from the State Legislature that may positively impact insurance rates in the state. Residents are encouraged to shop around at renewal time and have inspections done that may help make the case that your roof is in good shape. ●



**American Tax Service**  
CERTIFIED PUBLIC ACCOUNTANTS  
**Harold Gatlin, CPA**

- New Business Setup & Consulting
- IRS Correspondence (Power of Attorney)
- Business & Financial Planning
- Individual & Business Income Taxes (Fed+ All States)





## The Villages Public Safety Department Dependent District (VPSDDD) Holds Organizational Meeting

Members chosen by the Sumter County Commissioners to serve on the first Board of Supervisors for The Villages Public Safety Department Dependent District (VPSDDD) were sworn in at the inaugural meeting held on December 15.

They chose Chris Christopoulos as Chair and Stephen Bogle as Vice Chair before getting down to the business of approving the Interlocal Agreement with the Village Center Community Development District (VCCDD) for management, financial, and administrative services. The Board also designated District Manager Kenny Blocker as District Manager, secretary, treasurer, and registered agent. Stone & Gerken was selected as district counsel.

The meeting was mostly organizational with Mr. Blocker providing an overview as to how the establishing ordinance came about. He also gave an overview of the purpose, powers, functions, duties and authority of the District. Perhaps the most significant power is that which gives them the right to levy, impose, collect and enforce non-ad valorem special assessments to operate and maintain District facilities and provide services as described in the ordinance. A special assessment consultant, PFM Financial Advisors, was hired to present a report to the Board on assessment methodology that is **“fair and equitable to all parcel owners.”**

This is the area that the POA will be watching most closely. The representative from PFM indicated that the report would include an analysis of utilization of the services. The project overview stated that the study would include capital funding, but when asked, Kenny Blocker said the report will not consider the utilization of a Fire Impact Fee that could be used to fund new fire stations and equipment needed because of growth.

The consultant indicated they will conduct a detailed analysis of budgets, capital costs and calls for service/incident reports. They will also conduct a detailed examination and analysis of Property Appraiser parcel level data by land use.

They will recommend the Fiscal Year 2024-25 Assessment rates per land use category, with projected rates for the following two years.

There will be two tiers of assessments. Costs will be allocated based on readiness/availability of overhead, administration and capital by **parcel**. Demand for service will consider the operational costs according to **calls for service with a weighted land use**. Incidence reports will be used to weight the land use data to assign the Demand only portion of the assessment.

Fire Chief Brian Twiss also provided an overview of the history of the Fire Department and current operations. Chief Twiss reported that the major impacts of the budget cuts include:

- Elimination of 57 new Firefighter/Medic and EMT positions.
- Unable to staff 3 Quick Response Vehicles and one 12-hour ambulance.
- Utilized Reserve Funds for construction of Station #46 and purchase of Engine 44.
- Deferred major maintenance, landscaping and building maintenance projects.
- Removed Tower 40 from service and relocated staff to Engine 48; and,
- Reduced operating supplies, training and capital FF&E funding.

Chief Twiss said the current Insurance Rating Office (ISO) is at a 2 and indicated that continued budget cuts could cause that to go up. The desired rating is 1 and is based upon the ability to provide adequate Fire and EMS response. Any area that is more than five driving miles from the nearest fire station is automatically rated a 10. ISO ratings directly impact the homeowners' insurance, emphasizing the importance of maintaining a high rating.

The FY 2023/24 has been amended from the \$34 million proposed to \$41.5 million, with the addition of reserves for capital projects. Based on the continued growth in The Villages and projected future needs for new fire stations and equipment, it is likely these numbers will continue to grow. There are two fire stations under construction with a third planned for 2025.

In FY 22/23, the Fire Department reported 18,863 Emergency Medical Related Responses and 6,176 Fire Related for a total of 25,039 incidents for the time period. The average EMS response time was 7 minutes 42 seconds, with a total of 15,586 transports.

Board members expressed concern for the fire department not having the resources to adequately fund the necessary operations. They also encouraged residents to attend the meetings and provide input.

The next meeting, scheduled for January 10, will likely be cancelled according to Mr. Blocker as there will not be enough time to have completed the study. The February meeting is on February 7 at 1 pm at Savannah Center. ●

**DANIEL SCHMIDT'S  
SUPERIOR**  
PAINTING & CLEANING SERVICES  
*Listen first, finish job right!*

**352-512-1312**

**SERVICES**

- Residential Painting
- Commercial Painting
- Epoxy Garage Finishes
- Driveway Finishes
- Pressure Washing
- Handyman Services
- Residential Cleaning
- Commercial Cleaning
- Post Construction Cleaning

**The ONLY Dealer You'll Ever Need**  
**GEORGE NAHAS CHEVROLET**




**4135 E. SR 44 • Wildwood, Florida**  
**352-748-1122**  
**www.georgenahaschevrolet.com**

SALES HOURS: Mon-Fri 9am-6pm, Sat 9am-5pm  
 SERVICE HOURS: Mon-Fri 7:30am-5:30pm • Sat 8am-1pm

**15% OFF**  
**up to \$100**

Not redeemable for cash. Not to be combined with any other offer / coupon. Exp. 1/31/2023

**Still Cleaning Your Dirty Grout With This?**



**There Is A Better Way!**

- Tile & Grout Cleaning
- Grout Restoration
- Color Matched Caulking
- Granite Sealing
- Loose & Hollow Tile ReBonding
- Shower Repairs & Regrouting



**THE GROUTSMITH**

Call & Schedule Your Free In-Home Demonstration

Ask About Our 10 Year Warranty

**(352) 396-7813**  
**www.GroutSmithLMS.com**

**\$99 Granite Cleaning & Sealing**  
 w/Any Other Service

EXPIRES 1.31.24

**Pam Powell**



**Critter Sitter**

Villages Resident  
**352-750-2420**

Very Reasonable Rates      Excellent References

**Your Local Insurance Team**  
*Protecting What's Important*

**Brightway INSURANCE**  
 The Blue Lake Agency

Trusted Insurance Coverage with a Personal Touch  
 Home | Auto | Life | Golf Cart | Marine  
 Call or visit online today for your free quote!

**BLUE LAKE INSURANCE AGENCY**  
 352-260-0418  
 www.brightwaybluelake.com



Stephanie Richardson

**TEMPLE SHALOM OF CENTRAL FLORIDA**



A Welcoming, Inclusive Reform Jewish Temple Serving Residents of the Villages Community and Surrounding Area

**Join Us for Services and Events!**

- ✧ Weekly Friday Night Services
- ✧ Holiday Observances
- ✧ Spiritual Study and Activities
- ✧ Sisterhood & Brotherhood
- ✧ Community Outreach
- ✧ Bar & Bat Mitzvah Lessons



**Rabbi Zev Sonnenstein,**  
**Spiritual Leader**  
 Located Adjacent to The Villages,  
 Golf Cart Accessible

**www.tscfl.org ~ communications@tscfl.org ~ 352-748-1800**

**San Gabriel Boot and Shoe Repair**

**8538 E Gulf to Lake Hwy**  
**Inverness, FL 34450**

**352-341-1444**

**Repair: New Soles, Heel Caps, Purses, Luggage, Puppy Damage, Zippers**

**Sale Gently Used Boots: Western, Work, Snake Proof, New Work Boots, Leather Belts**

**Mon-Thurs 9am-5pm, Fri-Sat 9am-1pm**  
 Serving America's Horse Country

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

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

This article is all about what you need to know to drive your golf car and ride your bicycle safely in The Villages. Pay attention to your surroundings and always be on the defensive. Don't make sudden moves and signal to others what you intend to do.

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

In the past couple of years, there have been accidents involving golf cars that ended catastrophically. On one occasion a person driving a golf car on Morse Boulevard north of CR 466 entered the road abruptly in front of a car, resulting in severe injuries to the golf car driver. In another case, a golf car driver failed to negotiate a curve on the multi-modal path near Seabreeze Recreation Center and collided with a ground structure. The driver later died from his injuries. Last November a driver ran his golf car into a light pole and was transported to the hospital. There have also been hit-and-run accidents involving bicycles and golf cars that have been equally catastrophic.

### Golf Car Rules Of The Road And Safety Tips

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

### Rules Of The Road

- Must be **16 years or older** to drive a golf car per Florida State Law, check with your local government jurisdiction for rules
- Drive on neighborhood streets, marked roadside lanes, and multi-modal paths
- Obey all traffic laws, signs, and signals
- Golf cars are subject to Florida's open alcoholic container laws
- Speed not to exceed 20 mph
- Use hand and turn signals
- Yield to automobiles
- Come to a full stop at stop signs
- Never enter a roundabout in a golf car
- Golf cars are prohibited from roadways with posted speeds of 35 mph or more

### Safety Tips

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

**Sharing** continued on page 9

**PRO DRY ROOFING LLC**

VISIT US AT [prodryroofingllc.com](http://prodryroofingllc.com)

RESIDENTIAL  
COMMERCIAL  
NEW or RE-ROOF  
WEATHER DAMAGE  
METAL, SHINGLE, TILE, EDPM & MORE

OUR **GAF** LIFETIME ROOF WARRANTY WITH 25 YEARS ON WORKMANSHIP, KEEPS US AT THE TOP OF THE LIST!

CALL TODAY  
(352) 669-6607

CALL TODAY FOR A FREE ESTIMATE

**GAF** Master Elite

f

# Get access to the doctors and hospitals you know and trust

## The Villages Health accepts Humana's Medicare Advantage plan

We work together with our **Humana Community Health Medicare HMO network** of providers with the goal to help keep The Villages® as healthy as possible. We look forward to welcoming you!

**The Villages Health  
Brownwood Care Center**  
2910 Brownwood Blvd  
The Villages, FL 32163

**The Villages Health  
Mulberry Care Center**  
8877 SE 165 Mulberry Ln  
The Villages, FL 32163

**The Villages Health  
Colony Care Center**  
280 Farner Place  
The Villages, FL 32163

**The Villages Health  
Pinellas Care Center**  
2485 Pinellas Place  
The Villages, FL 32163

**The Villages Health  
Creekside Care Center**  
1050 Old Camp Road  
The Villages, FL 32162

**The Villages Health  
Santa Barbara Care Center**  
1575 Santa Barbara Blvd  
The Villages, FL 32159

**The Villages Health  
Lake Deaton Care Center**  
779 Kristine Way  
The Villages, FL 32163



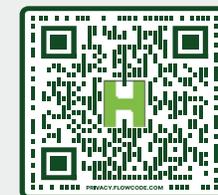
If you're new to Medicare, soon to be, or just have questions, a licensed Humana sales agent can help.

**877-239-2054**  
(TTY: 711)

Mon. - Fri., 8 a.m. - 8 p.m. ET  
¡Hablamos Español!

**Humana.com/Network**

Scan to see if your doctor is in network



**Humana**® A more human way  
to healthcare™

Provider may also contract with other plans. Other providers are available in our network. Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. Humana Inc. and its subsidiaries comply with applicable Federal Civil Rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. **English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 877-320-1235 (TTY: 711). **Español (Spanish):** ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 877-320-1235 (TTY: 711). **繁體中文 (Chinese):** 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 877-320-1235 (TTY: 711)。Y0040\_GHHLNVMEN24\_M

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Water Oak Country Club Estates is an active adult community located in Lady Lake. The resort offers a newly redone 18-hole golf course, beautiful swimming pool and clubhouse, an onsite restaurant, and activities, events and amenities beyond your wildest dreams.

Stop in today for a tour of our beautiful community and gorgeous modern homes.

**Michelle Harmon,**  
Community Manager



**WATER OAK**  
Country Club Estates

**224 Magnolia Drive**  
**Lady Lake, FL 32159**  
**(866)529-8643**

**[www.wateroaksales.com](http://www.wateroaksales.com)**

Sharing continued from page 6

### Cycling Safety for Riders AND Motorists

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

First and foremost, under Florida Law, a bicycle is defined as a Vehicle with "All the Same Rights and Responsibilities" as any other vehicle that operates on the public roads. This key point is essential for both cyclists and motorists to understand. What this means, as a cyclist, you are not just riding your bike, you are driving your vehicle. You should be "driving" that vehicle just as you should any other vehicle you own. There is a common misconception that bike riders must hug the right edge of the road. To do so is very dangerous. Why? You make yourself less visible to motorists and you encourage them to

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

#### Dos and Don'ts for cyclists.

- DO follow traffic rules, the same as any another vehicle
- DO, if you ride on the road, occupy your lane. Be Visible
- DO be predictable! Always proceed through intersections in the correct lane for your direction of travel

- DON'T go straight through an intersection from the right turn only lane.
- DON'T blow through traffic controls. Interact and negotiate your way through intersections the same as in any other vehicle.
- DON'T pass cars on the right when you come to an intersection with cars stopped ahead of you. It can be tempting to squeeze by on the right to get to the front. Don't do it! It's dangerous, it's illegal and it's incredibly rude! Get in line and wait your turn.

#### Dos and Don'ts for motorists.

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

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

For more information, contact SLBC Safety Director at [safetygov@slbikeclub.org](mailto:safetygov@slbikeclub.org).

**ICONIC THEN**  
Cadillac introduced the industry's first electric starter in 1911. Today, LYRIQ is leading the way toward an all-electric future.

**ICONIC NOW**

120 CADILLAC

Simulated vehicle shown. Actual production model may vary. 2023 Cadillac LYRIQ Debut Edition available summer 2022, by reservation only. Additional LYRIQ models available starting fall 2022, see dealer for details.

**SULLIVAN  
CADILLAC**

SullivanCadillac.com

**(352) 702-9372**

**LOCATION**  
4040 SW College Rd.  
Ocala, FL 34474

**SALES**  
Mon-Fri  
830am-8pm  
Sat 8:30am-7pm  
Sun 12pm-5pm

**SERVICE**  
Mon-Fri  
8am-6pm  
Sat 8am-5pm

©2023 General Motors. All Rights Reserved. Cadillac®



**I BUY GOLF CARTS**

**Baker's Golf Carts**

*Pay Cash* **Nothing Over \$3,000**  
Will Pick Up When You Call or Arrange a Convenient Time

Call **(352) 303-5100**

LOOKING FOR A REAL ESTATE AGENT?

**Kimberly Volean, Realtor®**



Let me help you buy or sell your home. Schedule your appointment to get a complimentary market evaluation.



**(352) 396-3005**  
KIMBERLY.VOLEAN@REMAX.NET

★★★★★  
"Kim is readily available, professional and on top of the market. Kim knows what she is doing and knows how to sell quickly. She is the best. Everyone could learn from Kim."  
-Karen W.

★★★★★  
"We are older and hence have experienced many sales/purchases in our lives. Having said that, she is the best. I would highly recommend her!"  
-Diane A.

For more reviews and information please visit my website: [Kimberly-Volean.Remax.com](http://Kimberly-Volean.Remax.com)

**Artisti Crete**  
SERVING ALL CENTRAL FLORIDA FOR 30 YEARS

PAINTS		ACID STAIN
EPOXY		RESEALS
TEXTURE		REMOVALS
GRAPHICS		PAVERS
ANTIQUES		REPAIRS

ARTISTICRETE@COMCAST.NET

**(352) 728-6501 • (352) 728-8811**

EXCLUSIVE DECOCON SOFTWARE, SEE YOUR DRIVEWAY BEFORE WE START!

**TOP DOLLAR PAID!**

**We Buy Gold, Silver, Coins & Jewelry**  
**We Buy & Sell Guns • Automobile Pawn**

Jewelers On Site: Watch Batteries Installed, Jewelry Sales, Repairs & Custom Designs



**COLONIAL JEWELRY & PAWN**

BUY - SELL - PAWN

**2805 Hwy. 44 W. Inverness**  
Next to Nick Nicholas Ford  
**352-726-8616**  
Mon.-Fri. - 9-5:30 • Sat. 9-2

**CANADA MEDS**  
of Sumter County

STILL PAYING FULL PRICE FOR YOUR MEDICATION?

*Want to stay out of the donut hole?*

**Rx** CALL 352-569-1484  
FAX 352-569-1485

**FREE SHIPPING** On All International Orders Greater Than \$150

**CIPLIS** 5mg Gen. 90 tabs \$100.53 including shipping  
**VIAGRA** 100mg Gen. \$2.75 per tab minimum 30 tabs  
**ELIQUIS** 5mg Brand 168 tabs for \$262.61  
**TRELEGY ELLIPTA** Brand 100/62.5/25mcg 3 30 dose inhaler \$255.01  
**JANDIANCE** 25mg Brand 90 tabs for \$225.94  
**MYRBETRIQ** 25 mg Gen. 100 tabs for \$203.57

\*Prices subject to change **512 N. Main Street, Bushnell, FL**

**We match people with local clinical research trials.**



**We currently have clinical trial openings for:**

- ✓ Memory Loss and Healthy Memory
- ✓ Vaccine
- ✓ COPD
- ✓ High Blood Pressure
- ✓ Diabetes
- ✓ Cardiovascular Disease

**If eligible for a trial, participation may include:**

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



**Learn More. Contact:**  
**Deborah Snow**  
**407-364-7517**  
[www.ResearchStartsWithYou.com](http://www.ResearchStartsWithYou.com)

 3201 Wedgewood Ln  
The Villages, FL 32162  
**352-261-0901**

# Urgent Care or Emergency Room?

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

## What is the difference between Emergency and Urgent Care?

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

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

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

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

### Urgent Care clinic:

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

## Emergency Department:

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

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

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

## Emergency Departments in/near The Villages

### UF Health The Villages Hospital Emergency Room

1451 El Camino Real, The Villages, FL 32159  
(352) 751-8000

### UF Health The Villages Hospital Freestanding ER

3800 Meggison Rd., The Villages, FL 32163  
(352) 643-7555

### HCA Florida Trailwinds Village Emergency

6131 Seven Mile Dr., Wildwood, FL 34785

(352) 461-5200

### HCA Florida Summerfield Emergency

14193 US-441, Summerfield, FL 34491

(352) 245-4440

## Urgent Care Locations in The Villages

*Editor's Note: Please be aware that this list may not be complete. It is always best to call ahead to the location you are interested in to verify location, hours of operation, services offered, and insurance information.*

### Lady Lake Urgent Care

(north side of Country Road 466 in Sunset Professional Center)

805 Co Rd. 466, Lady Lake/Villages, FL

Monday - Sunday: 8 am - 8 pm

352-674-9218

### 441 Urgent Care – Lake Sumter Landing

(Lake Sumter Landing Professional Plaza)

910 Old Camp Rd., Suite 182, The Villages, FL 32162

Monday – Friday 8 am – 5 pm; Closed weekends

### Lake Regional Urgent Care

(Lake Sumter Landing Professional Plaza)

910 Old Camp Rd., Suite 114, The Villages, FL 32162

Monday – Friday 8:30 am – 7 pm;

Saturday & Sunday 8:30 am – 5 pm

(352) 259-4322

### Vizavee Urgent & Primary Care

(352) 399-7301

### Buffalo Ridge

3602 Wedgewood Ln., The Villages, FL 32162

Open Every Day, Every Holiday, Every Weekend

from 8 am – 5 pm

### Colony Plaza

340 Heald Way, Suite 208, The Villages, FL 32163

Open Every Day, Every Holiday, Every Weekend

from 8 am – 6 pm

### Brownwood

4669 E. SR 44 Suite 101, Wildwood, FL 34785

Open From 8 am – 8 pm

**Urgent/Emergency** *continued from page 11*

**Exceptional Urgent Care Center and Telemedicine**

Get online care: [exceptionalurgentcare.com](http://exceptionalurgentcare.com)  
 13767 US-441, Lady Lake, FL 32159  
 Mon – Fri: 9 am – 5 pm, Saturday: 9 am – 3 pm,  
 Closed on Sundays  
 (352) 391-5200

**MinuteClinic at CVS**

5208 E. County Rd. 466, The Villages, FL 32162  
 Call for hours and appointment  
 (866) 389-2727

**American Urgent Care & Walk-In Clinics**

601 Gray Ave., Wildwood, FL 34785  
 Open 7 Days A Week Including Holidays  
 9 am – 9 pm  
 (352) 492-5611

**Santos Primary and Urgent Care**

17820 SE 109th Ave., Suite 108  
 Summerfield, FL 34491  
 Monday – Friday 8 am – 8 pm  
 Saturday & Sunday 8 am – 5 pm  
 (352) 693-2340

**For Your Pets!**

**UrgentVet - The Villages**

4056 Wedgewood Lane, The Villages FL 32162  
**352-829-7800**  
 Monday - Friday 3 pm – 11 pm;  
 Saturday - Sunday 10 am – 8 pm;  
 All Holidays 2 pm – 8 pm



**ADVERTISE WITH THE POA**  
**REACH 70,000+ VILLAGES HOUSEHOLDS!**

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



**Are Your Estate Planning Documents in Order?**

Join Attorney **Kathryn Linn** for a Free Legal Seminar

**Call 352-633-1263 For Dates**

Linn Building, 561 Fieldcrest Drive, The Villages, FL, 32162  
 Just off 466 in Southern Trace Office Center – **Golf Cart Accessible**

**Attorney Kathryn Linn will discuss: Estate Planning**

- Whether your out-of-state documents are valid in Florida.
- The Probate process and how to potentially avoid it.
- How to provide for a special needs/handicapped beneficiary.
- How to potentially minimize or eliminate estate taxes.



**VERY LIMITED SEATING IN AN EFFORT TO COMPLY WITH SOCIAL DISTANCING MEASURES.**



**STOP/START DELIVERY – SIMPLE PROCESS!**

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



**JERRY MARTIN IRRIGATION LLC.**  
**(352) 237-5731**

Reset Controller      Adjust Sprays/Rotors to Correct Spray Pattern (unless they are broken or leaking)      Complete System Inspection

**\$40 SYSTEM CHECK**

Offer expires 1/31/24. Call for details. Must present coupon.

Licensed & Insured Certified Backflow Tester      Serving Marion & Surrounding Counties since 1982! [www.JerryMartinIrrigation.com](http://www.JerryMartinIrrigation.com)      Marion C-7085 Sumter C-2899 Lake C-21151

# 2024

Happy New Year from the POA!



POA Board from L-R: Ash Marwah, Ken Knodle, Cliff Wiener, Steve Lapp, Dan Warren, Mike Gross, Tita Dumagsa, Reb Benson, Gil Windsor. *Not pictured: Gary Search, Dan Myslekowski, Jerry Ferlisi*



Drivers: Back Row: Jim McCarthy, Dave Roby, Mike Tully, Malcomb Shenk Front Row: Carl Magno, Judy Marinozzi, Valerie Johnsen, Paul Kean, Dave Fitzgibbons, Ed Cope, Connie Shenk



Volunteers: Donna Gross, Darlene Kutnyak, Carole & Bob Muscle



## POA 2024 SHREDDING EVENT

April 20, 2024 • 9 AM  
New Covenant Methodist Church

**Members ONLY - Request a ticket via email**  
**POA4YOU@gmail.com**

### Mom's House All In-One Solution

#### Selling Homes & Estates



- \*Estate Sale- Sell Contents of Home
- \*Staging & Styling Home Included
- \*Our Process is Fast & Stress Free

**ONE CALL DOES IT ALL**  
**352-445-4278**  
Debra & Marc Davis  
Probate & Trust Certified Realtors®  
Broker Olympus Executive Realty Inc

# Cutting the Cord is Easy These Days

“Cutting the Cord,” aka, getting rid of cable, is easy today. The difficult part is what internet service to use, how much it costs and what kind of programming you want. POA Board member and member of The Villages Cord Cutters Club, Steve Lapp, helped educate a large crowd at the POA General Membership meeting in December.

Steve advised that the basics needed to stream are a good internet connection and a device that can display on your TV. Examples are Amazon’s Fire TV cube or stick, Roku, TiVo stream stick, Roku stick, ONN Walmart (aka Google TV), or Apple TV. You can use Google Chromecast, but it is only a mirroring device from your phone, iPad/tablet, or computer. There are a variety of prices on these devices from \$20 and up.

If you have a “smart” TV, i.e., Roku or Amazon Fire, you will not need the stick devices to stream. On smart TV’s, you can add whatever apps are needed for your desired programming.

A wide variety of programming is available on Amazon Prime that comes with the subscription, as well as on most streaming sticks. For network programming, a subscription to a service such as YouTube TV or Hulu is needed. Most of those will cost around \$80/month. Most internet is also around \$80 per month, so with a subscription that includes network TV, the monthly cost will be \$160. Keep in mind that other services such as Netflix or Disney+ are extra monthly charges.

Internet speed can be enhanced by adding an extender. Most cost around \$40 per month and can “light up” your whole house so there won’t be a problem with buffering.

Another consideration that Steve recommends is setting up a VPN, or a Virtual Private Network. A VPN will create a private network from a public connection that provides privacy and anonymity. A VPN will mask the internet protocol (IP) address so online actions are virtually untraceable. Most importantly, a VPN will establish secure and encrypted connections to provide greater privacy than even a secured Wi-Fi hotspot.

Anything done on an open network is available to anyone.

A VPN can also be used to bypass geographical restrictions. If there is a program available only in England, it could be available. Services such as Netflix will no longer accept going through a VPN. And, neither will any of the public facilities in the Villages.

What does a VPN hide? Browsing history, IP address and location, location for streaming, devices, web activity. Steve said many people have been hacked on open websites and networks.

There are free VPNs available, but Steve said they are not as secure as the ones with paid subscriptions. He said they will slow down your system, have ads and will give your information to others.

Paid subscription VPNs include ExpressVPN, NordVPN and IPVanish, and are all excellent services, according to Steve. Prices start at \$4.40/month and most offer a 30-day money back guarantee.

For more information email [Steve.lapp@Thevillages.net](mailto:Steve.lapp@Thevillages.net) or call 352-630-5323. ●

## Financial Solutions For Aging In Place

### Servicing Communities 55 & Over

Does your financial plan include this potentially valuable asset?

- ▀ Your home can be an important part of your retirement strategy!



**Daniel Mudd**

Reverse Mortgage Specialist | NMLS 224034

Mobile: (630) 235-7700

[Dmudd@onetrusthomeloans.com](mailto:Dmudd@onetrusthomeloans.com)



Licensed by the Department of Financial Protection and Innovation under California Residential Mortgage Lending Act, Branch License # 4131248 CalCon Mutual Mortgage LLC, dba OneTrust Home Loans is an Equal Housing Lender NMLS #46375; 3838 Camino del Rio N Suite 305, San Diego, CA 92108. Corporate phone (888) 488-3807. For more licensing information visit: <https://onetrusthomeloans.com/licensing-information/>. All products are not available in all states. All options are not available on all programs. All programs are subject to borrower and property qualifications. Rates, terms and conditions are subject to change without notice. This is an Advertisement. For more information on Reverse Mortgages, visit: <https://OneTrustHomeLoans.com/reverse-mortgage-disclosures/>





## Exceptions

### Blinds & Shutters

- Luminette
- Silhouette
- Vertiglide
- Faux Wood

- Verticals
- Woven Wood
- Roller Shades
- Cellular Shades

**Coupon Required**

**BLIND REPAIR In-Home Service**  
*Fast & Friendly*  
\$49<sup>99</sup>  
 Expires 1/31/24

PRICE IS FIRST BLIND REPAIRED;  
 ADDITIONAL REPAIRS DURING SAME  
 VISIT \$5 AND UP/SOME RESTRICTIONS  
 APPLY. NOT ALL BLINDS CAN BE  
 REPAIRED. CONTACT STORE FOR DETAILS.

352.217.7556

[www.exceptionsblinds.com](http://www.exceptionsblinds.com)



Visit [www.keyfooddeals.com](http://www.keyfooddeals.com) to sign up for our Key Food weekly specials.



# HAPPY NEW YEAR

 <p><b>USDA CHOICE</b> <b>Beef for Stew</b> Family Pack <b>\$4.99</b> Lb.</p>	 <p><b>Boneless Chicken Breast</b> Family Pack <b>\$1.79</b> Lb.</p>	 <p><b>Mutton Meat</b> Bone in Cubes Frozen <b>\$3.99</b> Lb.</p>	 <p><b>Center Cut Boneless Pork Chops</b> Family Pack <b>\$2.49</b> Lb.</p>	 <p><b>Fresh Salmon Fillet</b> <b>\$7.99</b> Lb.</p>	 <p><b>Fresh Papaya</b> <b>\$0.99</b> Lb.</p>
 <p><b>Fresh Cucumbers</b> <b>\$0.99</b> Ea.</p>	 <p><b>USDA ORGANIC</b> <b>Organically Grown Fuji Apples</b> 3Lb. Bag <b>\$3.49</b> Ea.</p>	 <p><b>Jumbo Yellow Onions</b> <b>\$0.79</b> Lb.</p>	 <p><b>Hass Avocados</b> <b>\$0.69</b> Ea.</p>	 <p><b>Rico Long Grain Rice</b> 20 Lbs. <b>\$9.99</b> Ea.</p>	 <p><b>Key Food Vegetable Oil</b> 96 Oz. <b>\$6.99</b> Ea.</p>
 <p><b>Kellogg's Special K Cereal</b> Assorted 11.6-13.3 Oz. <b>Buy 1 Get 1 Free</b></p>	 <p><b>Essential Everyday Granulated Sugar</b> 4 Lbs. <b>\$2.99</b> Ea.</p>	 <p><b>Kool-Aid Jammer Juice</b> Assorted Var. 10 Pk. 6 Oz. <b>2/\$5</b></p>	 <p><b>El Toro or Paisa Deli Ham</b> <b>\$2.99</b> Lb.</p>	 <p><b>Fresh Corn &amp; Bean Salad</b> <b>\$3.99</b> Lb.</p>	 <p><b>Our 1/2 Sandwich &amp; Small Side Combo</b> <b>\$5.99</b> Ea.</p>

Limits may apply

Sale Dates Valid From 1/04/24 to 1/10/24

[www.keyfooddeals.com](http://www.keyfooddeals.com)

1929 Southwest College Rd.  
Ocala, FL 34471  
(352) 789-6240

519 S. Orange Blossom Trail  
Apopka, FL 32703  
(407) 886-5334

701 East FL-50  
Clermont, FL 34711  
(352) 432-5577

18986 U.S. Hwy. 441  
Mount Dora, FL 32757  
(352) 639-2600

  
Delivery?  
Order Online  
Now

Project SOS – Support Our Soldiers, Inc. is a non-for-profit 501(c) 3 corporation and State registered charity founded in 2010 and operating here in Central Florida. During its initial years Project SOS worked in Iraq and Afghanistan, opening 23 US military operated clinics, and then building a ten bed children’s emergency hospital in Jalalabad, Afghanistan.

From 2012 to present Project SOS has provided **445 motorized wheelchairs to disabled veterans** in the tri-county area, and continues to provide food, water, clothing, shelter, and emergency medical care to veterans and their families in the Ocala National Forest area.

When the pandemic and economic downturn first began three years ago, the demands for Project SOS – Support Our Soldiers increased significantly and hundreds of our military families once again fell on challenging times. Project SOS established a program at St Patrick’s Church in the Ocala Forest Area where families could get food, infant supplies, medicine, and many other items to help sustain these families through the past two years. **Last year we were able to distribute 1.6 million pounds of food, medicine, and supplies at four locations.**

Support Our Soldiers, Inc. is a Federal and State Registered 501©3 Charity Federal EIN: 27-2932657 and Florida Registration # CH3873



## Scholarships Benefit Children in Poverty

During the past eight years we have been blessed to award 151 fully paid college scholarships to our military children who are living at or below the poverty level within the Tri-County area.

Each of these students is also provided with a Life Coach and Mentor during their four years of High School. All of our children have graduated with honors and have gone on to a University, College, or Technical School of their choice here in Florida. It has always been our belief that the only way to break the bonds of poverty is through education, and these children are living proof of that.

All donations given to Project SOS- Support Our Soldiers, Inc. go directly to help our military families here at home. Ninety-eight cents of every dollar donated provides services to these families, and only two cents is required for our program operations. Nobody working with Project SOS – Support Our Soldiers is paid for their time or their expenses.

By now you are probably thinking, I have never heard of Project SOS, and you would likely be correct, since we have never spent donor funds on advertising or other types of promotion. However, now the need is greater than ever, and if we are to be able to continue our mission, we need your help. If you wish to support us, you may send a check payable to Project SOS, or assign an IRA/Annuity distribution to Project SOS at the address listed below.

Sincerely,

Rev. Gary H. Kadow, OSL, Project SOS – Support Our Soldiers, Inc.  
2412 Due West Drive, The Villages, FL 32162 | (352) 430-0567 | gkadow@aol.com

## Beacon College Salon Speaker Series



**Free  
Tickets!**

## Lessons from Lincoln

*Rich Lowry, Editor  
National Review Magazine*

**Feb. 15 at 7 p.m. at  
The Venetian Center**

Tickets are free and  
include a boxed meal.

[https://bit.ly/  
SalonSeriesLowry](https://bit.ly/SalonSeriesLowry)

Free tickets are  
required.  
Register Today!



## 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.

Beginning January 9, 2024, 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.**

Also, “Understanding Medicare”, a group presentation geared toward those turning 65, will be made at 1:00 on the 2nd Wednesday of each month at the Aviary Recreation Center.

For more information, go to [FloridaShine.org](http://FloridaShine.org) or call 800-963-5337.



### DELIVERY DRIVERS NEEDED IN THE FOLLOWING AREAS

Palo Alto, Santiago, Santo Domingo, Tierra Del Sol, Amelia, Caroline, Hadley, Mallory, Collier, Gilchrist, Pinellas Email your name, village, and phone # to [poa4you@gmail.com](mailto:poa4you@gmail.com). Put “delivery driver position” in the subject line.

## DAN'S FAN CITY

*Home of the Palm Fans!*



Ask us about our  
WiFi enabled fans.

We sell lights for  
Kichler ceiling fans!

**\$40 INSTALLATION  
ON ALL CEILING FANS**

DAN'S FAN CITY LIC#EC13004528  
SEE STORE FOR DETAILS NOT VALID WITH OTHER OFFERS

Up To **50% OFF** OPEN BOX  
CEILING DISPLAYS  
See Store For Details

**352-326-9018 • [www.dansfancity.com](http://www.dansfancity.com)  
Leesburg • 1712 N. Citrus Blvd (Hwy 27/441)**



**GET SAFE AND RELIABLE  
PROTECTION FROM ALL TYPES  
OF INSECTS AND RODENTS.**

**CALL FOR A  
QUOTE!**

**352-233-1953**

@mainstreetpestcontrol  


**P.O. Box 1254, Summerfield, FL 34492  
352-233-1953 | [www.mainstreetpestcontrolinc.com](http://www.mainstreetpestcontrolinc.com)**

**CENTER STATE SLIDING GLASS  
DOOR MAINTENANCE**

*We are experts in  
Sliding Glass  
Door Repair.*

*Veteran Owned & Operated*



- Sliding Door Roller Replacement
- Sliding Door Track Repair
- Door Cut-Downs
- Handles and Locks
- Sliding Patio Door Alignment
- Screen Door Repair & Replacement
- Window Repair

www.csslidingglassdoor.com  
centerstatesgd@gmail.com

**WE RECOMMEND INSTALLING  
A DOUBLE-BOLT LOCK ON  
EVERY SLIDING PATIO DOOR**

**FREE Estimates 863-594-4788**

**SPECIALS ALL YEAR**

**A-1 Lightning  
Protection  
Services, Inc.**

**MARION COUNTY:  
352-465-0620**

**FAX:  
352-465-1773**

**FREE ESTIMATES**

**DANNY MACK  
VICE PRESIDENT**

LPI and UL Certified  
Master Label Installers  
NFPA 780 Installers



A1\_lightning@yahoo.com

**A1LIGHTNING.COM**



*Innovative, Unique,  
Research-Based*

*Where living every moment matters*



*making memory care better*



Personalized memory care solutions.  
Focused on whole person wellness.

**Lets have the conversation!**

**CALL TODAY 352-385-1800**

- Live with meaning and purpose
- Thrive with engaging interaction
- Nourish the body with MIND diet cuisine
- Foster SPIN™, social, physical, intellectual & nutritional wellness
- Care with comfort, compassion, safety, and partnership
- CERTUS Institute commitment to education and support



4901 Lake Park Court  
Mount Dora, FL 32757



## Member Recognition

In December of 2022, Karen & BJ Thompson brought the issue of the unexplained water usage to the POA's attention. They had been away and the water was turned off before they left. Armed with this information the POA went to the North Sumter County Utility Dependent District (NSCUDD), and NSCUDD Board member Dan Warren led the charge to establish a credit policy and process for residents to get a credit for the unexplained charges.

The Thompsons also educated members of their own community and used Facebook to get the word out. The POA appreciates their efforts and presented them with a certificate of recognition at a recent POA Membership Meeting. 🍀

# AARP® Driver Safety

**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](http://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. **Volunteers Needed! Contact Chet at 352-430-1833 or 352-348-4946.**

January 2024 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Don Walker	352-430-0610	Monday	1/15/24	Thursday	1/18/24	Savannah
Jack Haughn	352-603-1420	Friday	1/19/24	ONE DAY		Buffalo Crossings
Wink Daniels	352-753-8563	Tuesday	1/9/24	Friday	1/12/24	Laurel Manor
George Rodriguez	802-349-8080	Saturday	1/20/24	Saturday	1/27/24	Paradise

## “We Can” Weekend MOVING BEYOND CANCER

*A free cancer community wellness health event*

There is life after cancer and we're living it to the fullest. Join us for the next “We Can” Weekend, a special program for those facing cancer, cancer survivors and their families. Take part in seminars that will help on your journey. Lectures, vendors, resources, and more. Bring your friends. Bring your family. Bring your “We Can” attitude!

**This event includes a Health and Wellness Fair, Educational Seminars, Breakfast, and Goodie Bags**

Educational Seminars:

- Dr. Norman Anderson *Radiation Oncology*
- Kathleen Geremia *Nutrition*
- Donna Fox *Improving Balance with Tai Chi*
- Dr. Bob Goethe *Managing Side Effects (Medical Marijuana)*
- Amy Roberts *Stress & Anxiety Reduction (Mindfulness)*



**VETERAN  
FOREIGN LEGION**

**699 W. LADY LAKE BLVD  
LADY LAKE, FL 32159**

Register by Feb. 19, 2024

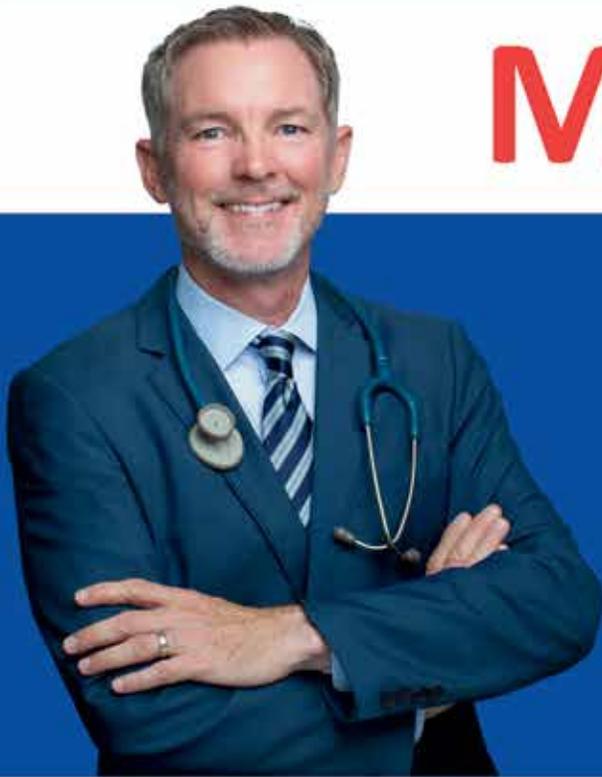
☎ 352.732.0277

✉ ARoberts@rboi.com

Gold Sponsors: **RB** ROBERT BOISSONEAULT ONCOLOGY INSTITUTE

**PET/CT SERVICES**  
OF FLORIDA





# 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
- ALL are welcome to this educational event

**CALL TODAY TO RSVP**

**352-500-5252**

**WWW.CRAIGCURTISMD.COM**

**k2**  
THE VILLAGES, FL

Sharon L. Morse Medical Center  
Building 500 • Located on the 3rd Floor  
1400 North US Hwy 441 • Suite 537  
The Villages, FL 32159



**HOMES AROUND  
THE VILLAGES**  
YouTube Channel

**"Everything you ever wanted to  
know about  
The Villages, FL"**

Scan Here...



For A Special Video  
Presented By: *IM Realty*

**homesaroundthevillages.com (352) 204-9026**



**SUN KOOL**  
AIR CONDITIONING, INC.

**(352)-330-1067**

[www.sunkoolac.com](http://www.sunkoolac.com)



Turn to the experts

Cannot be combined with any other offer  
Expires 1-31-2024 ● CAC035590

**SIZZLING DEAL  
FOR SENIORS IN THE VILLAGES**



**SERVICE TRIP &  
DIAGNOSTIC FEE**

**\$ 55**



**One Visit  
Could Change  
Your Life.**



VIPcare is dedicated to helping you get the most out of your Medicare benefits. Because your health is our priority.

**Get More With VIPcare**

- More time with your doctor
- Specialized care
- Primary care that goes above & beyond

Schedule your visit today!  
**(352) 329-3075**

VIPcare The Villages - Fenney  
3429 Warm Springs Ave  
The Villages, FL 32163

[www.getvipcare.com](http://www.getvipcare.com)

Benefits, costs, and other details vary from plan to plan. Discuss with a licensed broker or agent for more details.



# Protect Your Personal Information From Phishing Scams

## SENIORS VS CRIME

In today’s digital age, scammers are constantly on the lookout for valuable personal and financial information.

They employ deceptive tactics, such as phishing scams to trick unsuspecting individuals into divulging their sensitive data. It’s crucial to stay vigilant and informed about the warning signs to protect yourself from falling victim to these scams. In this guide provided by the Federal Trade Commission, we’ll explore common phishing scenarios and provide practical steps to keep your information safe from scammers.

### Recognizing Phishing Attempts

Phishing scams can be sophisticated, but by learning to recognize their characteristics, you can thwart their efforts to steal your data. One typical scenario involves receiving unsolicited communications, such as texts, emails, or calls, seemingly from reputable companies like Microsoft or Apple. These scammers may claim there’s an issue with your account and urge you to take immediate action by clicking a link or calling a provided number. They might even use scare tactics, mentioning suspicious activities on your account or login attempts to manipulate you into divulging your information, potentially leading to identity theft.

### Protecting Your Information from Scammers

To safeguard your personal and financial information from scammers, follow these essential steps:

#### Be Wary of Unsolicited Requests

Honest organizations won’t contact you unexpectedly to ask for sensitive information like Social Security numbers, bank account details, or credit card information. Stay cautious and refrain from sharing such data with anyone who contacts you out of the blue.

#### Avoid Clicking on Suspicious Links

If you receive an email or text from a company you trust and do business with, don’t click on any links provided within the message. Instead,

directly visit the company’s official website using a URL you know to be genuine. If in doubt, look up their phone number independently, but avoid calling any number provided in the questionable communication or your caller ID.

If you receive an email or text from a company you trust and do business with, don’t click on any links provided within the message. Instead, directly visit the company’s official website using a URL you know to be genuine. If in doubt, look up their phone number independently, but avoid calling any number provided in the questionable communication or your caller ID.

#### Keep Your Security Software Updated

Ensure your computer and phone are protected by regularly updating your security software. This will safeguard your devices from potential security threats, reducing the risk of scammers gaining access to your personal or financial information.

#### Empowering Others to Stay Safe

You might be well-informed about phishing scams, but your friends, family, and colleagues may not be as aware. Help protect your loved ones and community by sharing this vital information with them. Encourage others to stay vigilant and cautious, especially during Military Consumer Month and throughout the year. Together, we can create a stronger defense against scammers.

### Reporting Scams to the FTC

If you encounter any suspicious activities or become a victim of a scam, don’t hesitate to report it to the Federal Trade Commission (FTC) through their official website, **ReportFraud.ftc.gov**.

Reporting scams can help authorities take action against perpetrators and prevent others from falling prey to similar schemes.

### Bottom Line

Your personal and financial information is a precious asset that scammers actively seek to exploit. By staying informed and following the guidelines provided in this guide, you can fortify your defenses against phishing attempts and maintain the security of your sensitive data. Remember to share this knowledge with others to create a safer digital environment for everyone. Together, we can outsmart scammers and protect our valuable information.

Seniors vs. Crime is here to help you with this and other topics. Our services are free and we have four offices in The Villages to assist you:

#### Sumter Co. Office

Morse Blvd and CR466 | (352) 689-4600, X4606

#### Marion Co. Office

Mulberry and Buena Vista Blvd. | (352) 753-7775

#### Fruitland Park Office

Moyer Rec. Center | (352) 674-1882

#### Wildwood Office

Next to Brownwood Theater | (352) 775-3186

*Please note that the Wildwood office has a new phone number!*



# DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

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



The up-to-date list of Discount Partners can always be found on our website [poa4us.org](http://poa4us.org) or scan the QR code below. Click 'Discount Partners' to access the list.

## DISTINGUISHED SERVICE AWARD

2018 Elaine Dreidame

## POA Hall of Fame

2023 Sal Torname

2022 Bill Schikora

2021 Bryan Lifsey

2020 John Donahe  
Carolyn Reichel  
Jerry Vicenti

2017 Myron Henry

2016 Frank E. Carr

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

2012 Joe Gorman

2011 Pete Cacioppo  
Betty Cunningham

2009 Dorothy Morehouse-Beeney  
Vinnie Palmisano

2008 Ray and Lori Micucci  
Win Shook

2007 Rose Harvey  
Dorothy Hokr

2006 Charlie Harvey  
Carol Kope  
Frank Renner

2005 Sadie Woollard

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

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

### 2024 OFFICERS

President	Cliff Wiener	418-7372
V.P.	Gilbert (Gil) Windsor	571-8226
Treasurer	Ash Marwah	412-400-7923
Secretary	Reb Benson	874-0179
Directors	Tita Dumagsa	391-4828
	Jerry Ferlisi	391-5261
	Mike Gross	450-0405
	Ken Knodel	330-388-2308
	Steve Lapp	630-5323
	Dan Myslakowski	248-802-2403
	Gary Search	
	Dan Warren	630-4491

### POA STAFF

Bulletin Editor	Deb Butterfield	219-508-6863
POA Email	<a href="mailto:poa4you@gmail.com">poa4you@gmail.com</a>	
POA Phone	(352) 418-7372	

*Making your home feel like a dream by:*

- Room Makeovers
- Paint Color Consulting
- Decorate Newly Purchased Homes
- Personal Shopper for Furniture and Accessories
- Existing Furniture and Accessory Rearrangement

**Janet Ruffolo** 954.764.1991  
Fellow Villager design@InteriorsbyJanet.com  
30+ Years of Experience InteriorsbyJanet.com

## Reverse Mortgage Explained

Your Questions Answered

Tuesday, Jan 16 & Tuesday, Feb 13  
at 12:30 p.m.

Call 352-462-0636 for more details.

[RMExplained.com](http://RMExplained.com)

Dan Kapellen  
Certified Reverse Mortgage Specialist in The Villages

NMLS 2302495

## FREE "Brand-New"

### Village Business Directory App

Scan & Download the "Mobile App"  
Right On Your Mobile Phone

Find Businesses You LOVE

Notices of Sales Discounts Special Events

(Turn on Notification\$ & \$ave)

### VILLAGERS & GUESTS

Start - \$AVING - Today at  
**KOUPON\$ KORNER**

Weekly Notices of  
**NEW KOUPON\$**

For - \$AVING\$ - Every Day  
[admin@MorrisChoice.com](mailto:admin@MorrisChoice.com) [www.MorrisChoice.com](http://www.MorrisChoice.com)



# #1 Independent Real Estate Company in The Villages & Wildwood

**YouTube** SUBSCRIBE TO OUR CHANNEL FOR THE LATEST MARKET UPDATE

Visit us online at  
**HomesByRealtyExecutives.com**

**CALL ONE OF OUR REALTORS TODAY**



**Glenn Stein**  
Broker/Owner



**Bob Berube**  
(352) 446-9969



**Amanda Fincher**  
(352) 497-5673



**Donna Pattermore**  
(216) 548-9295



**Peggy Schaefer**  
(352) 801-0040



**Wendy Vogt**  
(248) 762-1622



**Paul Ledbetter**  
(352) 661-5309



**Jamie Noll**  
(352) 459-5892



**Jamie Rosier**  
(352) 247-1659



**Tim Davis**  
(352) 446-1688



**Cheri Probert**  
(352) 427-9501



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



**Paige Booth**  
(352) 636-0007



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



**Karla Mason**  
(352) 430-7725



**Lisa Cartagena**  
407-910-8600



**Debbie & Lee  
Schoonover**  
(352) 661-9552



**Gail Carter**  
(352) 516-9131



**Micki Wohl**  
(954) 839-5880



**Frances Pierce**  
(352) 459-5601



**James "Coop" Cooper**  
(352) 626-3151



**Sheila Davis**  
(352) 446-6942



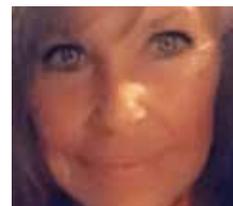
**Sunny Parsons**  
(352) 239-0980



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



**Melissa Huennekens**  
(352) 817-7975



**Cheryl Simmons**  
(404) 272-6113



**Steve Savage**  
(908) 675-0533



**Kat McNeely**  
(352) 250-4842



**Deborah Adelman**  
(630) 390-9272