



POA Bulletin



POA4US.org

MAY 2024

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Upcoming POA General Membership Meetings

May 21, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Kevin McDonald,
Local Insurance Agent

Topic: The Florida Insurance Market

June 18, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Len Hathaway
Topic: Lightning Matters

July 16, 2024 • 7 pm

Laurel Manor Recreation Center

Speaker: Bradley Arnold
Topic: Sumter County FY 24-25 Budget

July 18, 2024 • 7 pm

Everglades Recreation Center

CANDIDATE NIGHT

Sumter County Commissioner Candidates,
Districts 1, 3 & 5 will present their credentials at the
POA Membership meeting, and answer questions

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

Election Filing Deadlines Approaching



With the filing deadline approaching at noon on May 13, several constitutional officers have yet to file, along with numerous special district candidates. Two of the most watched Sumter County races, however, have plenty of candidates.

Sumter County Commissioners

Each of the three Sumter County Commission seats up for election this year are contested races with two Republican candidates for Districts 3 and 5, and three Republicans for District 1. Incumbents Craig Estep, District 3, and Don Wiley, District 5, each filed last year. Incumbent Roberta Ulrich, District 1, has not filed for re-election and she has not announced her intention to run.

Running for District 1 are Debora “Deb” Butterfield, Jimmy Hagan, and Mary Lazich. Running against Estep for District 3 is Todd Coon and against Don Wiley for District 5 is former Commissioner Oren Miller. Butterfield is the only non-incumbent candidate who filed prior to the first quarter financial reporting deadline. Voters will not know the financial backers for Hagan, Lazich, Coon or Miller until June, or whether they paid the more than \$4,000 cost to file instead of collecting 1,181 verified voter petitions required to get on the ballot.

Not surprisingly, soon after Lazich and Coon filed, *The Villages Daily Sun*, the Developer owned newspaper, published an article that positioned Lazich, Coon and Wiley in the “top” tier, while reporting numerous inaccuracies about the

challengers. Hagan had not yet filed. The article also put the Developer’s spin on the POA, referring to it as critical of Governor Ron DeSantis, favoring tax increases and opposing The Villages Public Safety Department’s bid to break free of county financial control. “These statements are simply not true,” said POA President Cliff Wiener.

The only statements the POA has ever made about Governor DeSantis were in opposition of the Governor appointing members of the Independent Fire District Board that was defeated by the voters in a 2022 referendum. This came after extensive research and questions by the POA, which has supported the efforts to create the Dependent Fire District, and maintain oversight by the County Commissioners. Wiener said the POA believes the Dependent District represents a good compromise to a difficult situation that allows for another layer of local control.

With respect to tax increases, voters should be reminded that the POA was the ONLY organization that stepped up when the 2019 Board of Commissioners voted for a 25% property tax increase to pay for road improvements on Morse Blvd. and Buena Vista, at the same time

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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

IndependenceHonestyFairnessObjectivityRespect

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.

Election *continued from page 1*

payments were due to the Developer for the road deal he had made with the County. “What the article describes as favoring tax increases is simply asking for fairness between what businesses are paying versus the burden on residential taxpayers, and growth paying for growth with impact fees,” Wiener said. “If advocating for fairness for residents is considered favoring tax increases, we will always stand for that,” he said.

The *Sun* referred to their preferred candidates as “active supporters of the local Republican Party’s agenda of low taxes and business growth” versus those campaigning on “tax-and-spend policies and anti-business sentiments.” The article provided no substantiation for either statement. Both Butterfield and Estep dispute these characterizations as false and without merit. Here are their statements to the contrary.



Craig Estep, Commissioner, District 3

The article accused Mr. Estep of “running an anti-business campaign.” Mr. Estep said he has never run an anti-business campaign, but does feel businesses need to pay their fair share of the tax

burden based upon generally accepted industry standards.

In a reference to an increase in the Fire Assessment Fee, the *Sun* wrote “he has voted to triple the fire cap on homeowners (a move that failed).” The facts are that the requested funding for the Villages Public Safety Department (VPSD) went up 95.67% in one years’ time. Believing it was important to fund the VPSD and the Sumter County Fire Department, all five commissioners in a public workshop and at a public meeting agreed to do so. When the vote to fund both departments came up, Estep voted to fund the fire services, but he was in the minority. This eventually led to a Villages Public Safety Department Dependent District.

The *Sun’s* article said that Mr. Estep voted “to raise impact fees on businesses by 75% (a move that failed and prompted a UF Health hospital to relocate from Sumter to Lake County),” but, as noted below, the move did not fail. It was passed by the Commissioners, but State Legislators (led by 6-figure Villages employee Brett Hage) then passed a law to pre-empt this approval by backdating the law to be effective the previous December 31st. In actuality, the UF Health hospital

Election *continued on page 3*



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Election continued from page 2

project, which has still not broken ground nearly four years later was lost to an economic incentive package from Lake County commissioners.

Perhaps most egregiously, the article states that Mr. Estep has voted for spending increases each year of his term by 26%, 3%, and 24%. Mr. Estep said the article is making an apples-to-oranges comparison, citing drops in the millage rates by 4.37%, 9.11%, and 7.16% to the lowest millage rate in county history, thereby erasing the millage increase put in by the previous commission.



Deb Butterfield, Commissioner Candidate, District 1

The article did not include nearly all of Ms. Butterfield’s work experience. She was named a “Distinguished Community Leader” in 2007 after serving

many years as the President/CEO of the Valparaiso (IN) Chamber of Commerce. She had a dual capacity as President of the City’s Economic Development Corporation, and can hardly be described as “anti-business.” She worked tirelessly as an advocate for local businesses, especially small businesses.

She also served on an all-Republican City Council for four years, and ran campaigns for Republican candidates for County Commissioner and Prosecutor, both who won, and for a Republican candidate for sheriff who lost in a close race. These are not the credentials of a “RINO” — a Republican in Name Only.

Ms. Butterfield has been the President of Deb Butterfield Communications, Inc., a consulting firm that worked with business, government and non-profit agencies, while giving back with service on numerous boards, including the State of Indiana’s Ivy Tech Community College Board of Trustees.

The article did perhaps the most disservice to Ms. Butterfield in trying to paint her as closely tied to Democrats because of a POA Board member contribution and a blatantly false statement that she had financially supported a heavily union-backed Democrat who ran for the Indiana House. The correction ran two days later under the lottery numbers.

Election continued on page 4



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Election *continued from page 3*

The article failed to mention the contributions from big business donors to Mr. Wiley's campaign, most from the Yoder family and other construction-related companies, or the extensive business relationship of Mr. Coon and The Villages. In a widely circulated video Mr. Coon pledges his loyalty to The Villages and said he considers them family. This is the same type of relationship that former Commissioner Doug Gilpin had in his employment with T & D, as well as former State Representative Brett Hage, who drew a 6-figure salary from The Villages. Mr. Hage was responsible for the legislation that took home-rule from Florida counties by regulating increases in Impact Fees intended to fund growth, and even back-dated the legislation to the end of the previous year, voiding the increase passed by the new Sumter County Commissioners.

Oren Miller, who was wrongfully accused and convicted of perjury, later overturned by a panel of three judges, is back in the race trying to win back his seat. He is suing Governor DeSantis to reinstate him. Mr. Wiley currently holds the seat after first being appointed by Governor DeSantis and the next year winning the election.

Yes, election season is here and it is a big one. Three seats on the Sumter County Board of Commissioners will likely be decided in the August 20 primary if the field remains all Republican. Voters who were here in 2020 will recall that there were some "shenanigans" attempting to lock out voters who are registered as Democrats or non-partisan by filing "write-in" candidates.

There are four candidates for Sumter County Sheriff, three Republicans — Pat Breeden, Anthony Pellicano and Daniel Sells — and Eric Anderson who has filed with no party affiliation. The Republicans will face off in the primary and the winner will run against Mr. Anderson in the November election.

Election *continued on page 5*

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Election continued from page 4

Dependent District Races

There are plenty of candidates running for seats in the residential Community Development Districts (CDDs), as well as for the North Sumter County Utility Dependent District (NSCUDD) and the Villages Public Safety Department Dependent District (VPSDDD). At the time The Bulletin went to press, there were only four contested CDD races in CDDs 1, 7 and 8. Only one of the members of the newly created VPSDDD has filed, leaving one seat available at this time.

As non-partisan races, those will be decided in the November election. The full list of filings for Sumter County can be found under the Candidates & Committee section of sumterelections.org. Financial disclosure reports are also available for each candidate. Filings for seats in Marion and Lake counties can be found at votemarion.gov and lakevotes.com, respectively.

We hope that everyone will play by the rules this year. The POA will hold a Candidate Night for the Commissioner candidates on July 18. ●



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The manufactured housing market has been steadily growing in popularity, by more than 130% since 2010 according to the U.S. Census Bureau's Manufactured Housing Survey (MHS). "While far less expensive, manufactured homes have experienced similar price increases as site-built homes," MHS. The investment in a manufactured home is quickly becoming a great opportunity for all home buyers.

Manufactured housing has grown in prominence in the last few years, today all manufactured homes are built to Housing and Urban Development (HUD) standards and codes that require the highest criteria in every aspect of construction. New manufactured homes must pass a rigorous inspection process during construction by third-party inspectors, unlike site-built homes. Federal standards require all newly manufactured homes to meet stringent

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Water Oak only purchases top-tier home products from industry leading home manufacturers. Our homes are built in factories, so they're not exposed to the elements as they are being built, no rain, no wind, no potential for damage from the elements. Just like traditional stick-built homes, our exterior walls utilize 2" x 6" construction, architectural algae resistant shingles on roofs, low energy insulated double pane windows, and energy efficient appliances.

Manufactured homes are not only just well-built and energy efficient, they are also beautiful and elegant, they use modern design styles like; barn doors, tray ceilings, kitchen islands and multicolored cabinetry. What may generally be considered an upgraded option come as standard features in Water Oak homes. For example; 8-9-foot ceilings, thick crown molding, and vinyl plank flooring.

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VPSDDD Hears FY 24-25 Budget Request Details



After a long year of waiting for a fully funded budget, The Villages Fire Department presented its recommended Fiscal Year (FY) 24-25 budget to the Villages Public Safety Department Dependent District Board of Supervisors for consideration. Prior to the budget presentation several audience members spoke to the Board regarding the proposed funding for the department.

Most comments indicated a generally favorable response to the proposed Fire Assessment Fee, describing it as more fair than it has been in the past by allocating non-residential units a greater share by using the Equivalent Residential Unit (ERU) measure in the demand charge of the Fee. This means that a shopping center would be charged by the number of ERUs it has in the total square footage, instead of just being charged as one rooftop.

One area not accepted by most who spoke was the absence of a Fire Impact Fee to pay for new fire stations and equipment in areas of new growth. This continued to meet resistance by members of the VPSDDD Board. While a spokesperson from the VHA stated that a Fire Impact Fee had never been used to fund new stations, when asked for clarification, District Manager Kenny Blocker said that two stations had been built in 2006 using

the impact fees. Mr. Blocker also stated that he is working with the Developer for the District to have ownership of any new stations after a lease period. Details on those contracts are not yet available.

There were some tweaks to the original study that was conducted to set the Fire Assessment Fee, with rates going down slightly based on the property assessment rolls provided by the Sumter County Property Assessor.

The VPSDDD passed a resolution stating its intent to impose the non-ad valorem Municipal Service Benefit Unit (MSBU), with a public hearing scheduled for June 12 at 1:00 pm at Savannah Center, prior to submitting its budget to the Sumter County Board of Commissioners for approval in July.

VPSDDD continued on page 9

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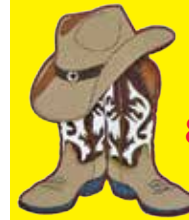
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Driver Safety



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](https://www.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.**

May 2024 Schedule							
Instructor	Phone #	Time	Day	Date	Day	Date	Location
Art Donnelly	631-792-2203	9 am - Noon	Tue	5/7/24	Wed	5/8/24	Colony
Jack Haughn	352-603-1420	9 am - Noon	Mon	5/20/24	Thur	5/23/24	Savannah
Wink Daniels	352-753-8563	9 am - Noon	Tue	5/14/24	Fri	5/17/24	Laurel Manor
George Rodriguez	802-349-8080	9 am - 4 pm	Sat	5/18/24	Sat	5/25/24	Paradise

VPSDDD continued from page 7

The VPSDDD Fire Department budget request focuses on four primary fire related mission goals:

- Reduce Fire Response Time to 5:20 or less
- Staffing/Outfitting of Fire Stations 40, 46, 48 and 49
- Fire Apparatus and Engine Recapitalization
- Capital Improvement (Stations & Equipment)

The outcomes would be to

- **Ensure the Safety and Well-Being of Residents**
Properly Trained & Equipped for Fire & Fire-Related Incidents which Help to Further Reduce Response Times
- **Expansion of Coverage Areas**
Fire Stations, Apparatus and Quick Response Vehicles
- **Response Time Enhancement**
Reduce Response Times for Fire & Fire-Related Incidents
- **Fire Station Placement and Staffing**
Maintain ISO Rating of 2/2Y
- **Capital Investment**
Provide Apparatus/Engines to New Stations & Recapitalization of Fleet

The Fire Department identified the positive benefits of the budget request:

- Addition of 45 new Dual Certification Fire Fighter Positions which Provides Greater Coverage & Reduces Response Times;
- Addition of (3) Quick Response Vehicles (Improves Coverage & Helps to Reduce Response Time);
- Places Tower 40 Back in Service & Reduces Response Times;
- Adds Staffing, Apparatus & Outfitting to Operationalize Fire Stations 46, 48 and 49 & Reduces Response Time;
- Budget Request includes 4 “Float” Personnel (4th Firefighter on Engines) to Mitigate/ Minimize the use of Overtime/Mandatory Overtime);

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-Diane A.

For more reviews and information please visit my website: Kimberly-Volean.Remax.com

VPSDDD *continued from page 9*

- Provides additional ISO Fire/Fire-Related Response Coverage for additional 15,000+ Rooftops in The Villages;
- Provides Fire & Fire-Related Coverage for all Structures (Residential & Commercial) within Service Area;
- Budget includes improvements to Wages, Longevity & Education Incentives to further boost Recruitment & Retention efforts.

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Stephanie
Richardson

Following is the budget request by category.

Total FY24-25 VPSDDD Budget Request:
\$18,615,861

Personnel Costs are a total of \$13,419,393:

- Existing Positions
- New Positions (45 total proposed)
- Negotiated Union Contract Increases
- Annual Salary Increases

Operating Costs are a total of \$4,350,631

- All supplies and contract services for daily operations
- Building & Landscape Maintenance
- Utility Services
- Administrative Overhead
- Tax Collector Fees

Capital Costs are a total of \$845,837

- Station #44 Concrete Apron Replacement

- Station #45 Engineering for Future Minor Renovation (FY25-26)
- Station #51 Engineering for Future Major Renovation in (FY25-26)
- Equipment Replacements for Apparatus at Various Stations

Future Budget Years Incorporate Forecasted Personnel Growth, Capital Improvement Plan, Salary & Operational Cost Increases

Estimated FY25-26 VPSDDD Budget Request:
\$23,662,196

Estimated FY26-27 VPSDDD Budget Request:
\$24,081,741

Estimated FY27-28 VPSDDD Budget Request:
\$25,065,294

Estimated FY28-29 VPSDDD Budget Request:
\$28,147,205

The Fire Assessment Fee is proposed to remain stable for a 5-year budget cycle. ●



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District Releases 2023 Annual Report

District Manager Kenny Blocker recently released the Annual Report for 2023, saying in his introduction that one of the goals for 2023 was for each District and Department to have a 5-year plan. “The Villages continue to flourish, and it’s our responsibility to plan appropriately to manage services as we grow. By creating a Multi-Year Plan, which outlines funding, staffing and proposed services and programs, we can maintain the high level of service we pride ourselves on while continuing to be fiscally responsible.”

With a total annual budget of \$758,274,118, capital projects of \$279,280,766 and 75 District fund accounts, there is no doubt that life in The Villages is big business. There are 1,403 employees, with 308 reported new employees, representing a 22% increase in staffing.

Here are some of the highlights:

Community Standards

- Processed 8,906 applications
- Received 3,873 complaints
- Received 22,000 phone calls

District Property Management

- Maintained 80 square miles of infrastructure
- Planted 1.8 million annuals
- Took care of 79,000+ trees and palms

Public Safety

- 25,039 incidents
- 19,000 phone inquiries
- 10,913 smoke detector batteries changed
- 2,558 smoke detectors replaced

Recreation and Parks

- 3,000+ softball registrations
- TEA - 410 different courses with more than 1,000 sessions
- Operate service centers at La Hacienda, Seabreeze, Ezelle and Fenney Recreation Centers



The full report can be found on **DistrictGov.org**, or by scanning this QR code with your smart phone.

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SPECIAL SECTION MAY 2024

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The Disaster that is the Villages Golf Courses

If we were able to ask the late Gary Morse what the problem is with the condition of the golf courses in The Villages, he might say that not enough have been built to keep up with the growth south of CR 44. In a special insert to *The Villages Daily Sun* in December 2007, the late Developer said, “**As you grow, the most important thing you learn is ratios. The ratio of homes to facilities. How many homes will a recreation center, country club or executive golf course support?**” He said the following are the ratios we would have at build-out – then defined as 56,000 homes:

- 47 Golf courses – 621 holes
- 35 Executive courses – 315 holes (one executive course for every 1,600 homes)
- 12 Championship courses – 306 holes (one for every 4,666 homes)
- 91 Recreation Centers
- 59 Neighborhood Recreation Centers (one for every 950 homes)
- 23 Village Recreation Centers (one for every 2,435 homes)
- 9 Regional Recreation Center (one for every 6,222 homes)
- 61 Postal facilities
- 69 Pools
- 84 Miles of transportation trails

There are actually 53,439 homes north of CR 44, with 36 executive courses — right on the money! There are also 12 championship courses, also according to the ratios Mr. Morse established. Construction was supposed to stop at CR 44 with no more homes to be built.

But, in 2017 The Villages announced that it would not stop building at CR 44 as had been previously stated.

There are at least 25,337 new homes projected south of CR 44 when construction is complete in Community Development Districts (CDDs) 12-15. In the past, golf courses and other amenity facilities such as recreation centers were constructed prior to homes. Now the homes come first and the amenities are not keeping pace.

There should be 15 executive golf courses and 5 championship courses. The actual number falls woefully short of Mr. Morse's ratios. There are only 5 executive courses and 1 championship. The 3 Putt 'n Play courses do not take the place of actual golf courses!

Add to these deficiencies 2.5 million rounds a year on the executive courses and another 1 million on the championship and you have golf courses that can't keep up.

The POA wrote in a July 2017 article in *The Bulletin* “The POA would like to be optimistic that the Developer will continue to follow the standards that have been set. If The Villages must continue to grow, we hope it is done with as little upset and detriment to the existing residents and areas that are already established.” The POA also urged residents to go to the Project Wide Advisory Committee (PWAC) with concern about the level of facilities and services if existing

Disaster continued on page 14

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Disaster *continued from page 13*

facilities become strained because of the new developments, which they have done.

Supervisors on these committees have sounded the alarm to District staff. But solutions are falling short.

There is little doubt that the deterioration of the courses has become so severe that drastic action — and likely A LOT of money — will be needed to get things back on track. PWAC and the Amenity Authority Committee (AAC) are already considering a combined \$11+ million in course repairs and full renovations for the Fiscal Year starting October 1. But will it be enough?

The POA urges both the PWAC and AAC members to demand complete accountability and action by the District staff to present an aggressive corrective plan that addresses these issues in their entirety. The POA further urges the District Manager and the chairs of PWAC and AAC to meet with the Developer and request full disclosure of future plans for both executive and championship courses that will be built — and when — to serve the burgeoning population that is putting a strain on all of the facilities that were constructed based on Mr. Morse's realistic ratios.

It is shameful that the Developer has shirked the responsibility to provide adequate facilities to keep up with growth. ●

On the next two pages you will find a map of The Villages golf course locations, along with the recent “grade” card for each course.

Note that while Truman received a C-, due to the enormity of recent complaints, it too has been closed for “rest & rehab.”

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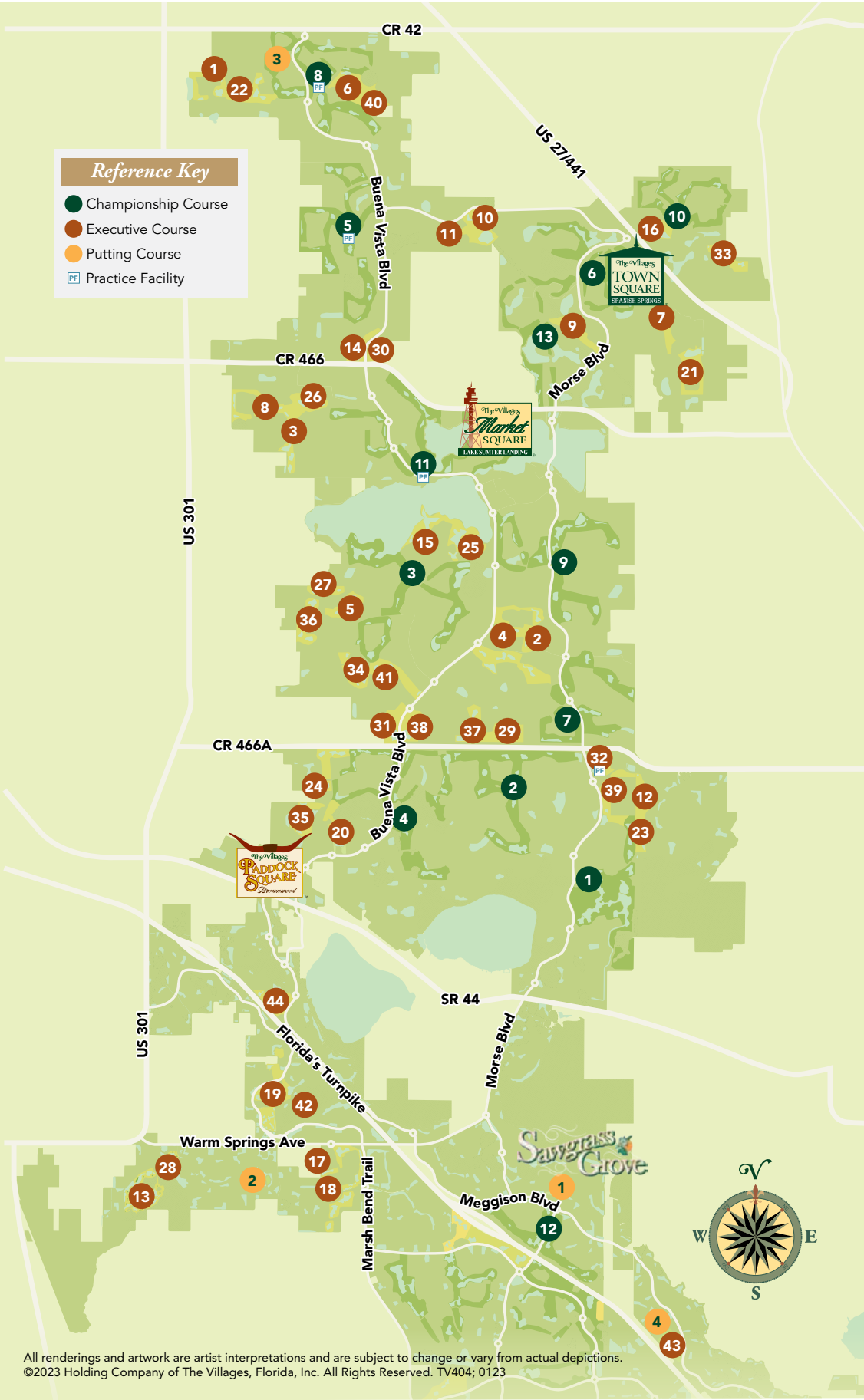
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- 2 Bonifay
- 3 Cane Garden
- 4 Evans Prairie
- 5 Glenview Champior PF
- 6 Hacienda Hills
- 7 Havana
- 8 Lopez Legacy PF
- 9 Mallory Hill
- 10 Orange Blossom Hills
- 11 Palmer Legend PF
- 12 Southern Oaks
- 13 Tierra Del Sol

Putting Courses

- 1 Clifton Cove Putting Course
- 2 Fenney Putt & Play
- 3 First Responders Putting Course
- 4 Jubilee Putting Course

Practice Facilities

- 5 Glenview Champions PF
- 8 Lopez Legacy PF
- 11 Palmer Legends PF
- 32 Sarasota Golf Practice Center PF

Pitch & Putt

- 42 Marsh View Pitch & Putt
- 43 Mickylee Pitch & Putt
- 44 Richmond Pitch & Putt

Executive Courses

- 1 Amberwood
- 2 Bacall
- 3 Belmont
- 4 Bogart
- 5 Bonita Pass
- 6 Briarwood
- 7 Chula Vista
- 8 Churchill Greens
- 9 De La Vista
- 10 El Diablo
- 11 El Santiago
- 12 Escambia
- 13 Gray Fox
- 14 Hawkes Bay
- 15 Heron
- 16 Hill Top
- 17 Loblolly
- 18 Longleaf
- 19 Lowlands
- 20 Mangrove
- 21 Mira Mesa
- 22 Oakleigh
- 23 Okeechobee
- 24 Palmetto
- 25 Pelican
- 26 Pimlico
- 27 Redfish Run
- 28 Red Fox
- 29 Roosevelt
- 30 Saddlebrook
- 31 Sandhill
- 32 Sarasota
- 33 Silver Lake
- 34 Southern Star
- 35 Sweetgum
- 36 Tarpon Boil
- 37 Truman
- 38 Turtle Mound
- 39 Volusia
- 40 Walnut Grove
- 41 Yankee Clipper

Source: DistrictGov.org

<div>The Villages®</div> <div>Community Development Districts</div> <div>Executive Golf</div>									
	Executive Golf Course Name	Year Opened for Play	Number Of Holes	Difficulty Rating	VCDD SLCDD	Major Renovation	Open / Closed	Condition/Grade	
1	Silver Lake	1987	9	2	VCDD	2021	OPEN	B	
2	Hill Top	1988	9	2	VCDD	2023	OPEN	A	
3	Chula Vista	1990	9	1	VCDD	2024	CLOSED	Under Renovation	Open: December 2024
4	Mira Mesa	1993	9	3	VCDD	2022	OPEN	B+	
5	De La Vista	1995	9	2	VCDD	2025 CIP	OPEN	B	
6	El Diablo	1997	9	3	VCDD	2015	CLOSED	B-	Bunker Sand Project Open: April 2024
7	El Santiago	1998	9	1	VCDD	2016	OPEN	B	
8	Saddle Brook	1999	9	2	VCDD	2019	OPEN	B	
9	Hawks Bay	1999	9	2	VCDD	2018	OPEN	C+	
10	Walnut Grove	2001	9	3	VCDD	2025 CIP	OPEN	B	
11	Briarwood	2001	9	3	VCDD	2023	OPEN	A	
12	Amberwood	2003	9	4	VCDD	2024 CIP	OPEN	B	
13	Oakleigh	2003	9	3	VCDD	Not Renovated	OPEN	B	
14	Pimlico	2003	9	2	SLCDD	2024 CIP	OPEN	C-	
15	Churchill	2003	9	3	SLCDD	2023	OPEN	A	
16	Belmont	2004	9	4	SLCDD	2023	CLOSED	Under Renovation	Open: April 2024
17	Heron	2004	9	3	SLCDD	2025 CIP	CLOSED	C	Drainage Project
18	Pelican	2004	9	4	SLCDD	2024	CLOSED	F	Rest/Rehab Open: May 2024
19	Bogart	2005	9	2	SLCDD	Not Renovated	OPEN	C-	
20	Bacall	2005	9	3	SLCDD	Not Renovated	CLOSED	F	Rest/Rehab Open: May 2024
21	Sand hill	2007	9	2	SLCDD	New Greens 2021	OPEN	B-	
22	Turtle Mound	2007	9	1	SLCDD	Not Renovated	OPEN	C-	
23	Truman	2007	9	4	SLCDD	Not Renovated	OPEN	C-	
24	Roosevelt	2007	9	4	SLCDD	Not Renovated	OPEN	D	Aggressive Maintenance Plan
25	Yankee Clipper	2009	9	3	SLCDD	Not Renovated	OPEN	B-	
26	Southern Star	2009	9	3	SLCDD	Not Renovated	OPEN	B	
27	Bonita Pass	2009	9	3	SLCDD	Not Renovated	CLOSED	F	Rest/Rehab Open: May 2024
28	Redfish Run	2009	9	3	SLCDD	Not Renovated	CLOSED	F	Rest/Rehab Open: May 2024
29	Tarpon Boil	2009	9	3	SLCDD	Not Renovated	OPEN	D	Aggressive Maintenance Plan
30	Palmetto	2013	9	3	SLCDD	Not Renovated	OPEN	C+	
31	Sweetgum	2013	9	3	SLCDD	New Greens 2021	OPEN	A-	
32	Mangrove	2013	9	4	SLCDD	Not Renovated	OPEN	C-	
33	Sarasota	2014	9	1	SLCDD	Not Renovated	OPEN	B-	
34	Volusia	2014	9	4	SLCDD	Not Renovated	OPEN	C-	
35	Escambia	2015	9	3	SLCDD	Not Renovated	OPEN	A-	
36	Okeechobee	2015	9	3	SLCDD	Not Renovated	OPEN	B+	
Total Holes			324						




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How to Choose a Financial Advisor

Eric Lasso, a Director of Financial Planning for Edelman Financial Engines, provided details of what questions people should ask when choosing a financial advisor. Asking the right questions and being comfortable with the answers will help confirm that you've made the right choice. Mr. Lasso said you can always change advisors at any time!

1. Are you a fiduciary? Fiduciaries are required to place the customer's best interest ahead of their own. To make sure yours is, Mr. Lasso said to shop around and seek referrals, but be careful who you ask. Check them out. Visit their website. Meet them in person and interview them.

He said to also be careful of those advisors who are "dually registered," meaning that they can act as both an advisor and a stockbroker. But you may not always know which hat they are wearing and if they are really representing your interests.

2. What are the total costs I will pay to work with you? Asking "what is your fee?" Is not the right question. Make sure you are seeking a Certified Financial Planner who is a fiduciary versus being a broker. What are the expense ratios or underlying fees? Be careful if someone says they don't charge a fee.

3. What is in it for you if I follow your recommendations? Find out what is influencing their decision. Are they recommending an investment they have personal experience with?

4. How many years have you been serving as a financial planner? There is a lot of burnout and turnover in the investment business. Mr. Lasso recommends looking for someone with the right mix of experience, not brand new to the field but also not getting ready to retire. Have they experienced different market scenarios?

5. If something happens to you, what happens to me? Make sure you have someone with a team behind them, so if they get sick or die, your interests are still being looked after. If a person leaves a firm there is usually a period of time that they cannot contact their clients, but the clients may contact them. If your advisor leaves and you were happy working with them, try locating where they have gone.

6. Why did you become a planner? Is there a personal story of needing or helping someone that sparked their decision to get into the business?

7. What are your career aspirations? Mr. Lasso said you may want to be careful of someone who seems to only want to climb the career ladder. If they have been an advisor for 7-10 years do they seem like they want to stick around or do they seem like they are ready to move on?

8. What kind of clients do you work with? You want an advisor who has extensive experience working with people just like you.

9. What is your investment strategy? Are they an active or passive investor? Do they only buy what they believe makes sense for you?

10. What changes did you make after 2008? Mr. Lasso suggests someone who makes adjustments over time, not someone who reacts to special market conditions. If the market tanks, like it did in 2008, it is not the time to sell everything or you will experience big losses.

11. What changes have you made due to the pandemic? Similar to what happened in 2008, the pandemic caused great market volatility and was not a good time to make wholesale changes.

The advisor must be able to clearly articulate a point of view about how money should be invested. If you are talking with an advisor who cannot describe this clearly and succinctly or says it "depends on the client," it is probably someone who is not a true advisor.

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A Legacy of Trust and Family Values:

Since our inception in 2008, Sunshine State Golf Carts has been a cherished, family-owned venture. Guided by a passion for golf carts and an unwavering commitment to customer satisfaction, our journey has been marked by trust, reliability, and a dedication to delivering an unparalleled experience. Now, with our fifth location in Summerfield, we extend the warmth of our family values to the heart of this vibrant community.

The Finest Selection:

Step into our Summerfield location and be captivated by a diverse array of golf cars and utility carts. We proudly showcase renowned brands such as Club Car, Star EV, Bintelli, and Atlas, each embodying the pinnacle of innovation and performance in the golf cart industry. Our commitment to offering only the best ensures that you'll find the perfect ride to elevate your golfing and recreational experiences.

Low Overhead, High Savings:

Sunshine State Golf Carts in Summerfield operates with remarkably low overhead, and we're excited to pass those savings directly to you. Enjoy discounts of up to 30%, making your dream golf cart more accessible than ever. We believe that quality shouldn't come with a hefty price tag, and our commitment to affordability sets us apart as your preferred golf cart destination.

Exceptional Customer Service:

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Embrace the Sunshine State Golf Carts Difference:

In Summerfield, our commitment to excellence, low overhead, significant discounts, and unwavering customer service converge to create an oasis for golf cart enthusiasts. Join us at 15771 Highway 441, and let Sunshine State Golf Carts elevate your golf cart journey. Discover a world where quality, affordability, and family values unite to redefine what it means to ride in style. Your dream golf cart awaits – visit us today and experience the Sunshine State Golf Carts difference.



POA Shredding Event Huge Success!

The POA Shredding Event for members held on Saturday, April 20 at New Covenant Methodist Church was a huge success, with approximately 700 POA members bringing their papers to shred. The church was the perfect venue and we thank them very much for making it available.

We also thank our members for their generosity for the \$3,400 raised by Gary Kadow for Save Our Soldiers (SOS), the non-profit that provides help for military veterans and their families.

The POA is already planning next year’s event! ●

Advisor continued from page 19

Mr. Lasso said the one question NOT to ask is for referrals. Number one, they cannot disclose information about clients and they would not give you the name of a disgruntled client anyway. Instead, look at the advisor’s regulatory history at [sec.gov/check-your-investment-professional](https://www.sec.gov/check-your-investment-professional).

If you only want financial advice, who do you go to? An advice-only business model is not very sustainable. You would only be charged for the time it takes to review your questions and information.

What is your opinion about utilities as an investment? The utilities sector has actually gotten smaller as others have grown. He doesn’t really invest by sector, rather, they invest in large or small caps or growth/no-growth companies.

There are a lot of steak dinner invitations where annuities are recommended. Why? Mr. Lasso suggests being careful about annuities because there is usually a large commission associated with them.

How can you protect yourself from these dinner offers where people end up writing big checks? Do your research and make sure that the money is held by a third-party company who sends the statements, not the broker. They use Charles Schwab.

Should there be a fee for ETF or index funds? The fee is for putting the investment together and managing the fund. ●



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

Eisenhower Recreation Center,
9 am – 11:30 am, 1st & 3rd Wednesdays.

Chula Vista Recreation Center,
3 pm – 5:30 pm, 1st & 3rd Fridays.

Lake Miona Recreation Center,
9 am – 11:30 am, 2nd & 4th Tuesdays.

Lady Lake Library, 2:00 pm – 3:30 pm
2nd & 4th Wednesdays.

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 Avary Recreation Center.

For more information, go to **FloridaShine.org** or call (800) 963-5337. ●

SHINE is looking for outgoing individuals who can help provide Medicare assistance to our clients. A new orientation class is being formed with a focus on having new counselors available for the Open Enrollment Period, October 15 - December 7. If you feel you might be interested in helping, please log onto **FloridaShine.org** and click on "Join Our Team." Filling out the application will result in a personal call from the Florida SHINE office. For immediate questions, contact the Local Area Coordinator, John Krier at (815) 541-0866.

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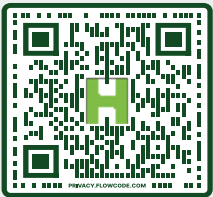
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Age and Hearing Loss Often Go Together

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

Dr. Rosier told residents at the April 4 POA General Membership Meeting that 3 in 10 people over age 60 have hearing loss, and 1-6 or 14.6% of baby boomers (ages 41-59) have a hearing problem. Nine of ten people over age 80 have hearing loss. While there are approximately 48 million Americans with hearing loss, only 13% of physicians routinely screen for hearing loss.

Over time, due to environmental factors such as exposure to noise and other co-morbidities, the cells in the ear that provide the ability to hear break down or are lost.

Co-morbidities such as diabetes, cardiovascular disease, history of smoking, sleep apnea and thyroid issues often contribute to hearing loss. Ototoxic medications affect the health of the inner ear. Ototoxicity occurs when a person develops hearing or balance problems due to a

medicine. This can happen when someone is on a high dose of a drug that treats cancer, infections, or other illnesses.

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

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



Determining the best hearing aid depends on many factors including lifestyle (i.e., homebody or socially active), hearing loss, vision, and dexterity. Dr. Rosier works with seven manufacturers, each with six types and five styles of hearing aids. Some are simply amplifiers of sound, others are more programmable, and the cost can vary from \$500 - \$7,000.

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

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

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

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

The video of Dr. Rosier’s presentation is on the POA website, poa4us.org.



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1. Check First - Before you decide on which business to go with, contact a Seniors vs. Crime office to see how many complaints have been filed against that business. We are not able to give you any particulars on the complaints but knowing that the business has been in existence for 1 year and already had 10 complaints is what law enforcement refers to as a "clue".

2. Licensed and Insured? Almost every business that provides services to homeowners will say they are licensed and insured. Often, that refers to their pickup truck which has a license plate on the back and insurance papers in the glovebox. Don't be lulled into complacency by the words "Licensed and Insured." Ask the guy to see his "license" and his "insurance." If he can't produce them, stay away! General Rule of Thumb – if the work makes your house PRETTY, it probably doesn't need a license. If the work makes your house WORK, it most likely needs a license. (See #5)

3. Avoid Large Down Payments - If your guy says he needs half down, tell him "No!" Why would someone need 50% down? What guarantee do you have that he'll even come back and start after getting half the money up front? If he says he needs it to buy supplies or materials, it might mean his credit is so bad he can't get supplies without paying cash up front.

Negotiate your payment schedule and ALWAYS hold a good chunk of money back with the understanding that the last payment will be made when the job is completed to your satisfaction.

4. Read The Contract Before You Sign – Be sure the contract protects you and speaks to everything you want done. Get a STARTING date and a COMPLETION date put in the contract and stick to it. There will always be delays due to unforeseen conditions (storms, sick workers, supply chain issues) but most legitimate, experienced contractors will usually be able to work around those issues or they will tell you up front that there may be a problem.

5. Licensed Contractors? – Check Their License. If your job requires the services of a Building contractor, electrician, plumber, roofer, pool installer, or other skilled trade, they most likely require a professional license in Florida and you should always check the status of their license. The Department of Business and Professional Regulation (DBPR) licenses those building trades and their website is www.myfloridalicense.com.

If you run into any problem with the work being done around your home, Seniors vs. Crime is here to assist you. Our services are free and any money we get back goes right back to you. Remember, Call Us First. ●

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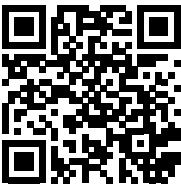


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