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The Bulletin

The POA – Champions of Residents' Rights Since 1975

MAY 2019

POA4US.org

Issue 45.05 | Circulation 61,400

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, May 21, 2019 • 7 P.M.

Laurel Manor

Lightning Matters!

Presented by Len Hathaway

Tuesday, June 25, 2019 • 7 P.M.

Eisenhower Recreation Center

Hurricane Preparedness

Presented by Community Emergency Response Team (CERT)

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Details on page 18.

Amenity Rate Fee Deferral Cap GONE?

Amenity Authority and Project Wide Advisory Committees Vote to End Decade-long Amenity Rate Cap

After several workshop meetings to discuss the projected Amenity Fee Revenue shortfalls, both the Amenity Authority Committee (AAC) and Project Wide Advisory Committee (PWAC) voted to recommend eliminating the \$155 cap that has been in place since 2010. If the Villages Center Community Development District (VCCDD) and Sumter Landing Community Development District decide to follow the recommendations, effective October 1, 2019, all residents will again be held to the terms of their purchase contracts with the Developer that allow a Consumer Price Index (CPI) adjustment (up or down) on the anniversary date of the purchase of the home.

There will not be an across the board increase in the Amenity Fee Rate. Residents who purchased a home on or after October 1, 2018 are paying the \$159 Prevalent Rate set by the Developer. All other residents began at whatever the Prevalent Rate was at the time they purchased the home, with an annual CPI adjustment. Until October 1, 2019, that rate is capped at \$155, after which residents, including those who are at the cap, will again be subject to an annual CPI adjustment.

The purchase contract with the Developer allows for a maximum rate to be set “from time to time.” The AAC chose to enact the cap at \$155 in 2010, with, at the time, the Sumter Landing Community

Development District (SLCDD) following suit, in an effort to bring residents north of CR 466 within a more reasonable range of Amenity Fee rates. Some residents were paying well below \$100 per month, while, as newer areas were built, those residents who purchased homes at a later time, were paying well over \$100.

The District has projected that, in just a few years, both the Recreation Amenity Fund (RAD – north of CR 466) and the Sumter Landing Amenity Fund (SLAD – south of CR 466) will see expenses begin to exceed revenues. At the end of the 10-year projection, the gap becomes even more significant.

Amenity Rate Fee continued on page 2

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.

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.

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.

Mission Statement 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



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ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed.

Amenity Rate Fee continued from page 1

The votes to eliminate the cap were not unanimous. AAC Committee members Ann Forrester and Don Deakin voted against the motion to remove the cap, feeling that not enough discussion had yet occurred. PWAC members Jerry Vicente and Chuck Wildzunas each said they had changed their minds after initially agreeing that the cap should be removed. Both said they felt people were being squeezed on their fixed incomes and that not all other options had been explored to find other revenue sources and savings.

Nearly 200 residents attended the two joint workshops held by the AAC and PWAC. Some understood the desire to remove the cap; others came to understand the reasons why; still others

came to protest the removal of the cap. Ron Reggieri, a former CDD 7 Supervisor and PWAC member, cited the resolution that allows PWAC to set a maximum cap. But, the District’s attorney, Scott Gerken, explained that while PWAC and AAC can recommend a maximum Deferral Rate, one does not have to be set. Remember that, prior to 2010, there was never an Amenity Deferral Rate. District Manager Richard Baier said that the Amenity revenues and expenses are looked at in detail during every annual budget process, and does not believe that the absence of a cap will create out of control spending. Some described the cap as a false sense of security, arguing that the cap could be changed at any time, even if one is set.

Amenity Rate Fee continued on page 3

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Amenity Rate Fee continued from page 2

Those committee members who supported the removal said that the cap that was implemented in 2010 had accomplished what was intended and did not want to “kick the can down the road,” with expenses increasing at a projected higher rate than revenues.

The larger, looming question may be what happens if the costs to operate the amenities continues to grow at 2.5% faster annually than the CPI? Many have rightly pointed out that the CPI does not accurately reflect inflation or the rising costs of significant expenses such as the labor required for outside contractors and personnel needed to operate the facilities and maintain the amenities. District Manager Richard Baier promised that the District would continue to explore other revenue opportunities, such as suggestions to implement a guest pass charge, as well as to continue initiatives underway to improve efficiencies and costs.

The Village Center Community Development District (VCCDD) and the SLCDD are expected to vote to remove the rate cap at their May meetings. The VCCDD meets on May 8 at 3:30 P.M. and the SLCDD on May 16 at 10 A.M. Both meet at the District Office at 984 Old Mill Run in Lake Sumter Landing.

For additional background information and an explanation of Amenity Fees, please visit the POA website, poa4us.org, and review the March and April 2019 issues of *The POA Bulletin*. ■

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How Do Other Hospital Ratings Compare to the One-Star Villages Regional Hospital?

Last month, Central Florida Health – parent company of The Villages Regional Hospital (TVRH) and Leesburg Regional Medical Center – President and CEO, Don Henderson, repeatedly excused the hospital’s poor ratings by the Centers for Medicare and Medicaid Services (CMS), citing the elderly population it serves. His remarks remind us of the AT & T commercial where the doctor (who was “sort of” reinstated) shows up in the patient room before surgery and says, “are you nervous?” And, when the patient says yes, he answers, “so am I.” Villagers should NOT have to be nervous about choosing their community hospital for care.

The Villages is touted as the fastest growing community in the country, and the largest active lifestyle community for people 55+. One of The Villages’ initiatives is to be known as “America’s Healthiest Hometown.” If that is to be true, don’t we need a hospital system that can provide excellence and world-class care?

Some of you have asked how other hospitals in the area were rated this time around, specifically **Leesburg Regional Medical Center**, which is also owned by Central Florida Health. It received a 2 Star rating, as it did last year. The percentage of patients who “received appropriate care for severe sepsis and septic shock” is 21%, compared to the Florida average of 60% and a 51% national average. The Emergency Department did not fare much better than TVRH, with the average time before being admitted as an inpatient being 506 minutes (8 ½ hours!), 252 minutes (4.2 hours) to get to a room after a doctor

had admitted the patient, and 218 minutes (3.63) hours before leaving from the ED visit. Leesburg is listed as a High Volume ED, while TVRH is a Medium Volume.

2 Florida Hospital Waterman in Tavares received three stars. 62% of patients “received appropriate care for severe sepsis and septic shock”—better than both the Florida and National averages. The Emergency Department at Waterman is listed as a “Very High” volume ED and the average wait time before being admitted is 298 minutes (5 hours), 98 minutes to be admitted after being seen by the doctor, and 188 minutes before

leaving from the ED visit. All of the ED ratings are better than the Florida and National averages.

3 A little farther away from The Villages is the 4-star rated **Orlando Health South Lake Hospital** in Clermont. They provide 81% of patients with “appropriate care for severe sepsis and septic shock,” significantly higher than both the Florida and National averages. The ED is also listed as a High Volume facility, with wait times a bit higher than Florida and National Averages – 327 minutes before being admitted as an inpatient, 146 minutes after a doctor decided to admit the patient, and 172 minutes before leaving the ED from the visit.

Within 60 miles, Villagers can also access 4-star hospitals Orlando Health Orlando Regional Medical Center, Florida Hospital Zephyrills, and Florida Hospital Wesley Chapel.

What about **University of Florida Shands Hospital** in Gainesville, which is expanding its partnership with TVRH? Mr. Henderson proudly stated, “they’re a 2-star hospital too!” You may recall that they are a 50/50 partner in the new free-standing Emergency Department under construction in Brownwood.

Ratings Comparison continued on page 5

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Ratings Comparison continued from page 4

Yes, Shands received a 2-star rating, but let's dig a little deeper. The percentage of patients who "received appropriate care for severe sepsis and septic shock," is 60% compared to just 21% at Leesburg and 30% at TVRH. The wait times at Shands, listed as a Very High volume ED are higher than the Florida and National averages at 467 minutes before being admitted as an inpatient, 231 minutes after a doctor decided to admit the patient and 224 minutes before leaving the ED from the visit. These will be important indicators to follow when the new ED is up and running, but it will be staffed much differently and won't be sharing staff with the rest of the hospital, as Mr. Henderson reported is the current practice at TVRH.

4 **Ocala Regional Medical Center** also operates a free-standing Emergency Department on US 441 in Summerfield and has just announced plans to open a new free-standing ED at the Trailwinds Plaza on CR 466A. Ocala Regional also received an overall 2 Star rating. But, the percentage of patients who receive "appropriate care for severe sepsis and septic shock" is 70%, far exceeding both the Florida and National averages. Wait times in the Ocala ED (at its hospital location in Ocala), rated as a Very High Volume ED, aren't as good, with the average time patients spent in the emergency department before they were admitted as an inpatient at 394 minutes. The time after the doctor decided to admit was 225 minutes, and 168 minutes before leaving the ED visit.

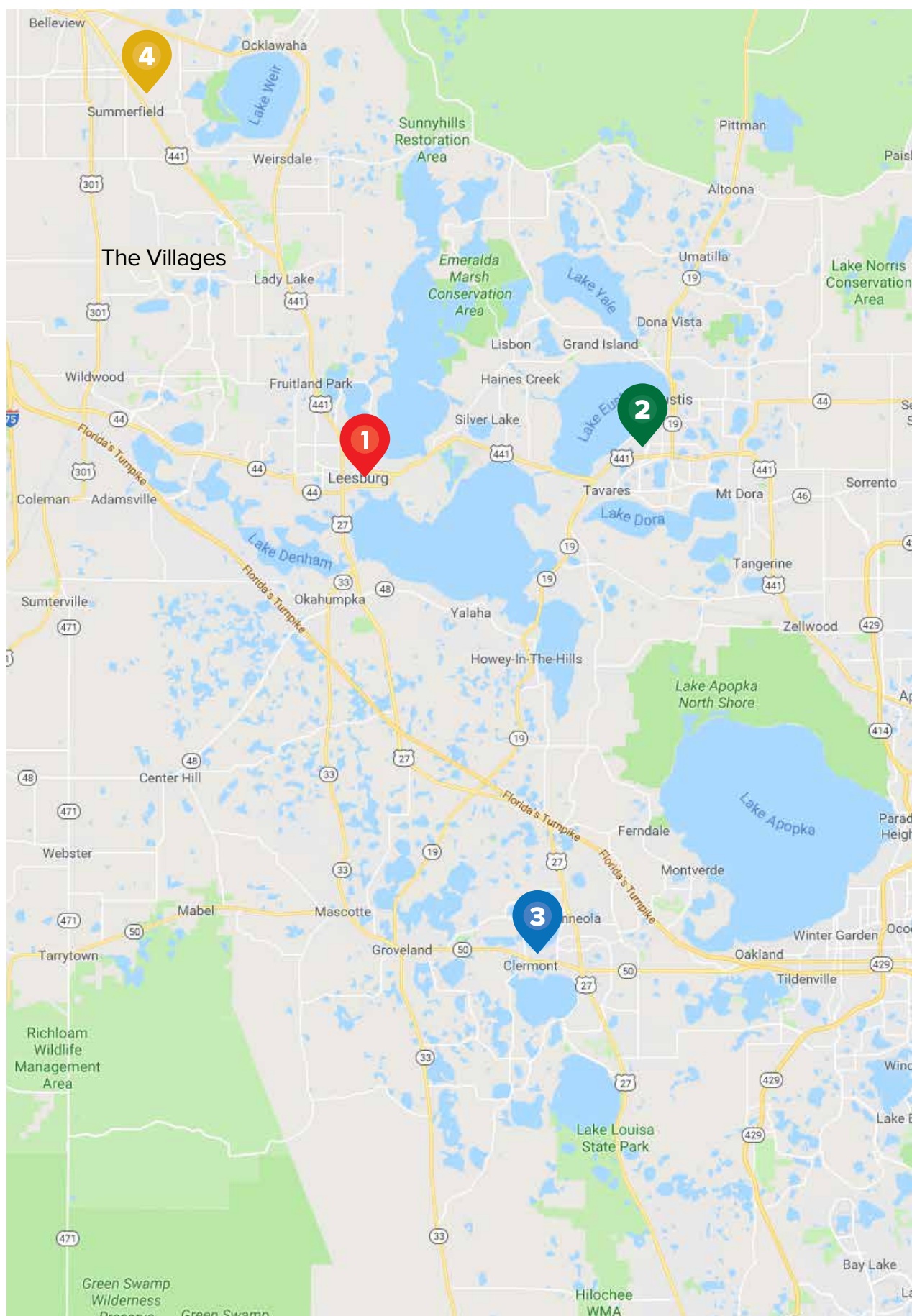
Ratings Comparison continued on page 6

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Ratings Comparison continued from page 5

We also wondered how hospitals in other large retirement communities fared. They too serve an older population. We looked at the Phoenix/Mesa Arizona area, where there are 25 hospitals in that metro area. To be fair, the percentage of the population over 65 is much higher in Sumter County – 56.9% compared to 15.8 % in Mesa and 17.1% in Phoenix – but the comparisons are still surprising.

There are 25 acute care hospitals within a 25-mile radius of the Phoenix/Mesa area, 18 of them were rated: 1-Star 0; 2-Star 6; 3-Star 6; 4-Star 5; 5-Star 2. Two-thirds of the hospitals

that were rated are 3-Star or higher!

Mr. Henderson and others in the healthcare industry say the CMS ratings are unfair. We agree they are probably not perfect. But they are telling when compared with other hospitals. We encourage Central Florida Health to continue developing a strategy to improve their systems of care and to be transparent in reporting their initiatives and successes to the public, and to stop using the older population it serves as an excuse. ■

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POA Helps Neighborhoods Start Life-Saving AED Programs

Since POA Board Members Cliff Wiener and Sal Tornare began partnering last year with The Villages Public Safety Division to make presentations to help neighborhoods start life-saving AED (Automatic External Defibrillator)

programs, nine new programs have been started and four more are in the process of starting. Cliff and Sal have made 16 presentations and are available to help your neighborhood group learn how to become a part of this valuable program.

Neighborhood coordinators are needed to initiate and shepherd the effort to become an AED community. The presentation answers the questions of necessity, how it works, and recurring and non-recurring costs associated with the program.

Presentations are available for your neighborhood by calling Cliff Wiener, 352-418-7372 or Sal Tornare at 352-350-2218. ■

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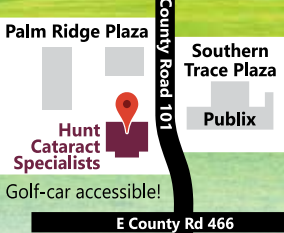
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Hurricane Season Just Around the Corner Forecasters Predict Fewer this Year

Storm and lightning season is already upon us – you might want to attend the POA General Membership Meeting on May 21 to learn about the Lightning Capital of the World – and hurricane season begins June 1. We won't soon forget the aftermath of Hurricane Irma that blew through the entire State of Florida in September 2017, and we all take hurricane planning more seriously having gone through it. Our speakers in June from Community Emergency Response Team (CERT) will talk about how to get prepared. Many still have their emergency kits from 2017!

What do the forecasters say this year?

Accuweather predicts 12-14 named storms, and Colorado State University forecasts 13 named storms, including five hurricanes and two major hurricanes.

Last year there were 15 named storms, eight hurricanes, including Hurricane Michael that hit the Florida Panhandle in October.

A hurricane is a storm that reaches maximum sustained winds of more than 74 miles per hour, and major hurricanes – categories 3-5 – have winds that exceed 111 mph.

Forecasters are suggesting that a weak El Nino that developed this winter will stay in place and may strengthen by the hurricane season's start.

Hurricane Season runs from June 1 to November 30. Now is the time to get prepared! The Villages will hold its annual Hurricane Expo from 10 A.M. – 2 P.M. on May 3 at Savannah Center. ■



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AARP now offers a 90 minute Smart Driver Technology (SDTEK) program for mature drivers. For more information:
aarp.org/findaworkshop10 or 352-430-1833.

Residents Encouraged to Attend May Budget Workshops

At the April 23 POA General Membership Meeting, District Budget Director Barbara Kays encouraged residents to attend the scheduled May budget workshops for their numbered residential Community Development Districts (CDDs) to hear the discussion about costs and services for their individual district for the upcoming budget year 2019-20.

Residents are welcome to attend any District meeting, but the discussions in May will determine what will be included in the June budgets that must be approved (by State Statute) by June 15. CDDs will also determine what the proposed maintenance assessment will be for the upcoming fiscal year. The rate that is approved at the June meeting cannot go any higher, but could be reduced when the final budget is approved in September.

To find the schedule for your district, go to districtgov.org and select 'Budget' from 'Departments' on the top menu, then select Budget Calendar. If you do not know what district you live in, you can call Customer Service to find out at 352-753-4508 or stop by the District office at 984 Old Mill Run in Lake Sumter Landing. ■

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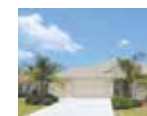
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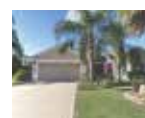
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In Case You Missed It...News Highlights from April Meetings

Parking at Fenney Putt 'n Play Creates Resident Frustrations

Since it opened with only golf cart parking, the Fenney Putt 'n Play has caused frustrations for residents who want to play and residents who live in the area. Since there is only golf cart access for residents who live in the area, not yet available to residents north of CR 44, most users of the course must drive their cars to the area. The closest recreation center parking lot is ½ mile away, so many residents have “taken to the streets,” parking on neighborhood streets closer to the course.

The Developer “is aware of the concerns,” and is waiting to see what happens when the City of Wildwood enacts its parking enforcement ordinance (which will allow ticketing of people parking on neighborhood streets), and golf cart access opens up with the bridge across CR 44 by the end of 2019. Stay tuned!



Wayfinding Signs Set for Installation

District Property Management Director Sam Wartinbee reported to boards and committees that the multi-modal path wayfinding signs are set for installation. Poles will go in first in all locations, followed by the actual signs. **He estimated completion by the end of May.**

Shay Gate to Stay Open with New Bathroom Installed

At the March meeting of the AAC, District Manager Richard Baier presented a proposal to add a bathroom at the Shay Gate House, the only gate house that does not have one. Because of the configuration of the intersection, there are not actually gates at that location, just an attendant. He cited safety concerns for gate operators who have to walk in a ditch down the road to a convenience store to use the facilities. Committee member Carl Bell asked the District to consider whether a technology option could be available that might involve not having a gate attendant.

At the April AAC meeting, residents and gate attendants alike strongly urged that the gate remain open and attended. Mr. Baier again cited safety concerns, and the District's value for hospitality, saying that the gate attendant serves an ambassador role and gives directions and other valuable information to people passing through. Community Watch Chief Nehemiah Wolfe said the attendants also serve as “first line of protection” to people coming into that area and have provided emergency assistance, reported suspect activity, and are an important “crime deterrent.” Mr. Baier said the cost of adding the restroom spread amongst the rooftops north of CR 466 is a mere 2 cents per rooftop.

Mr. Bell stated that technology cannot replace the important human interaction that occurs at that gate, and that he had changed his mind about supporting the bathroom construction.

The construction of the restroom was approved.

Guest ID Pass Rules Discussed

A resident expressed disagreement with the Guest Pass policy that prevents residents from getting passes for anyone living in the tri-county area, but not in The Villages. **The policy states, “A resident with a valid resident ID card can make application for a Guest ID card. A qualified guest is defined as an individual whose current residence is outside Lake, Marion and Sumter counties A resident who has a son, daughter, grandchild or great grandchild (and their spouses) who reside in Lake, Marion or Sumter counties may apply for an In-Area Guest ID card.”** The In-Area Guest ID card is good for one year, while the Guest ID cards are issued for up to 30 days, and may be renewed.

Director of Recreation and Parks, John Rohan, said that there was a lengthy task force process a number of years ago, that included residents, who helped create the current policy. Mr. Baier stated that staff would not be in favor of changing the policy.

To apply for a guest pass online, you may access the quick link on the District's home page at districtgov.org. To view the entire Guest ID policy, select ‘Recreation’ under ‘Departments’ and then select ‘Guest Information’ from the menu on the left.

News Highlights continued on page 15

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News Highlights continued from page 14

First Responders Recreation Center Survey Results

Another step in the process for preliminary facility and programming planning has been completed with the resident survey conducted by the Recreation and Parks Department. Results were shared with AAC members for information only, and can be found on the District's website, **districtgov.org**.

According to Recreation and Parks Director John Rohan, the next step will be for staff to prepare very broad concepts utilizing "plug and play" software. That process will take a couple of months. He also said that many residents with First Responders memorabilia have contacted the department offering to donate items. Mr. Rohan said they are not yet ready to accept donations, and will set up a process and announce when they are ready.

Air Gun Club Commissioner Frustrated with Delays

The Commissioner of The Villages Air Gun Club expressed frustration that he has not seen or been involved in design plans to reconstruct the Air Gun range at Rio Grande. Mr. Baier said that the delays were created by the need for additional land that was subsequently donated by the Developer. The AAC just accepted the land gift in March and there is now a contract for design.

Another resident expressed concern that the survey stake for the property seems to encroach on the lawn bowling green. Mr. Baier stated that the survey stake is indeed in that area, but has not seen designs of the new range yet to see if there will be a conflict.

District Presents Plan to Address the "McLawren Geologic Anomaly" (Sinkhole)

At the Community Development District 4 (CDD 4) Board of Supervisors meeting on April 12, Mr. Baier reviewed the lengthy history of actions that have been taken since a sinkhole in February 2018 caused two homes on McLawren Terrace in Calumet Grove to be deemed uninhabitable. The District's storm-water collection system in that area was also affected and the District's efforts to make repairs has been hampered by the instability of the two homes.

The two affected home properties are now owned by "ibuelsickhomes", who purchases distressed properties. The new property owner has indicated it only plans to do shallow surface chemical grouting, instead of deep Cementous grouting that the District's Geological Engineer states is necessary. The Engineer has said it would be hazardous to perform any work needed on the storm pipe without the appropriate grouting.

Because the District cannot perform its work without the proper grouting on the homeowner properties, District Manager Richard Baier is recommending a new course of action that would reverse the direction of flow of the storm-water collection system, and will disconnect from and bypass the District's currently affected system. Mr. Baier said this will remove all future liability to the District regarding any possible claimed damage to the two homes.

Mr. Baier emphasized that even though there has been no evidence that the District's pipe contributed to the sinkhole, a whole new system will be put in. Some have suggested that the District purchase the two properties, but Mr. Baier does not recommend that action.

Many residents of the area attended the meeting with questions, and expressed concerns and sadness over what has happened to their sense of "neighborhood," fearing it may never feel the same again.

The CDD 4 Board gave consensus that the District proceed "forthwith," with the plan. Mr. Baier cautioned that this is a major project and will have to be scheduled. It is difficult to know how long it might take to get a contractor, most of whom are already scheduled with major projects. There is already \$900,000 in the approved current budget to fix this area, and CDD Supervisor Don Deakin cautioned there will likely be more costs to grapple with.

Supervisors and residents all expressed support for the project and confidence in Mr. Baier and the District staff to keep moving diligently forward to implement this solution.

News Highlights continued on page 16

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News Highlights continued from page 15

Developer Asks District of Interest in La Hacienda Property

To everyone's surprise, Richard Baier informed the AAC members that he had been approached by a Developer's representative, asking if the District might be interested in acquiring the restaurant, pool, tennis courts and parking lots at Hacienda Hills Country Club. The golf course is not included. The Country Club has been plagued by recent problems including the restaurant being shut down by the health inspector and the pool also being closed by an inspector.

A similar proposal, which was ultimately accepted by the AAC, to purchase El Santiago Club in 2013 for \$350,000 turned out to be financial disaster and the restaurant building had to be torn down. At the time, AAC member Rich Lambrecht expressed skepticism and his caution was proven to be well-founded.

Mr. Baier emphasized that this proposal had just come to him and that significant exploration was needed. No price was given, and he is just in the information gathering stage. ■



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by Anne Lambrecht Fanatical Gardener mrsanne04@gmail.com

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The bluebird is the state bird of New York and Missouri. Its arrival in the northern states announces the beginning of spring. Northern birds migrate but in the warm south, bluebirds may remain in the place where they hatched.

Bluebirds are members of the family Turdidae which also includes the American Robin, Solitaires and a variety of thrushes. These three make up the songbird genus Sialia. The three kinds of bluebirds that are found in North America are the Eastern bluebird, Western bluebird and Mountain bluebird. As you may have guessed, we’ve got the Eastern bluebird here. The Eastern bluebird has a cobalt blue back, a ruddy orange throat and breast and a white belly. Male bluebirds can be detected by their bright coloring whereas the females are duller shades, almost like a robin, to help them camouflage and blend in with their environments for protection.

Their song is a pleasing “cheer cheery Charlie” and their call is a musical “chur-lee”. They live in pine flatwoods and pastures with few trees. They are cavity dwellers but also use nest boxes in the right habitat. They nest in holes in trees or fence posts. People provide specially designed nesting boxes to ensure that their population does not decline.

Bluebirds are not attracted to feeders since they eat mostly insects.

The birds forage by fluttering to the ground to grab an insect or occasionally by catching an insect in midair. Bluebirds can site their tiny prey from 60 feet away. Their diet includes

caterpillars, beetles, crickets, grasshoppers and spiders. They are huge fans of meal worms. You can get them fresh or freeze-dried to help feed your birds. In fall and winter bluebirds eat large amounts of fruit including mistletoe berries, sumac berries, blueberries, currants, holly berries, dogwood berries, and honeysuckle.

Eastern bluebirds live in open country around trees but with little understory and sparse ground cover. Original habitats probably included open, frequently burned pine savannahs, beaver ponds, mature but open woods, and forest openings. Today they’re most common along pastures, agricultural fields, suburban parks, backyards and golf courses. My yard has too many trees and shrubs and although I have two nesting boxes, my Garden Buddy suggested that I may not get any blue tenants this year.

Bluebirds start breeding activities by mid-February in the deep south, starting to lay the most eggs in the United States by mid-March. Bluebirds usually pick one mate but can change to another especially if a death of one or the other happens at any time. If the mating has been successful, the pair may even stay together for the next year and years to come.

There can be from 2-7 eggs (clutch size). The eggs are pale blue and so little and cute (about ½ an inch). Incubation and nesting period is 11-21 days.

The boxes and tree cavities where bluebirds nest are a hot commodity among birds that require holes for nesting, and male bluebirds will attack other species they deem a threat. I was lucky



enough to have a pair several years ago and found that they will fly away from their nest to distract me when I came outside to garden.

Eastern bluebirds can have up to three broods per year. Young produced in early nests usually leave their parents in summer but young from later nests frequently stay with their parents over the winter.

Bluebird populations fell in the early twentieth century as aggressive introduced species such as European Starlings and House Sparrows made available nest holes increasingly difficult for bluebirds. Loss of habitat due to land development has been responsible for the decline of bluebirds as well. Removal of native plants in an area also limits the amount of insects, fruits and seeds that these birds eat.

Thank goodness more and more people are inviting bluebirds into their yards. Zip-a-dee-doo-dah, zip-a-dee-ay, Mister Bluebird’s on my shoulder, my, oh, my, what a wonderful day..... James Baskett ■



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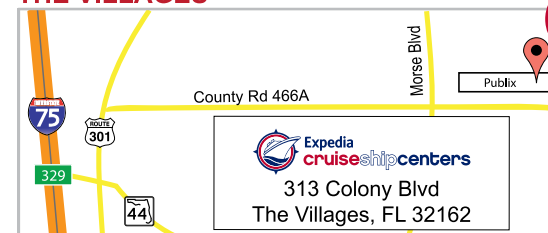
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Seniors vs. Crime

Unauthorized Check Payment Scams

Usually, when you pay with a check, you write it out and sign it, or you use online banking to direct your bank to send it on your behalf. But what if a check is drawn on your account but you didn't write it, sign it, or tell your bank to send it? It can happen if someone has your bank account number: they can use your number to create a check that takes money out of your account. Now, if you'd already agreed to the charges, there's no problem. But what if you didn't? That means this check is part of a scam – which is what the Federal Trade Commission (FTC) says happened in a recent case.

According to Rosario Mendez, an attorney with the Division of Consumer & Business Education of the FTC, the defendants targeted consumers with websites and telemarketing calls that purported to offer payday or cash advance loans. Thinking they were applying for loans, consumers provided their bank account information, which the defendants used to enroll consumers in an online coupon service that cost monthly fees.

The FTC sued several companies and individuals for allegedly more than \$40 million out of people's accounts using remotely created checks – without the account owner's authorization.

The FTC alleges that the defendants used electronic remotely created checks (RCCs) to withdraw from consumers' accounts an initial fee and recurring monthly fees. Hundreds of thousands of consumers called the defendants to cancel their memberships and request refunds. Thousands of people informed their banks about the unauthorized debits. Throughout the operation of the discount clubs, banks rejected more than 75 percent of the attempts to debit consumers' accounts. More than 99.5 percent of those who supposedly enrolled in the scheme never accessed any of the discount clubs' coupons.

According to the FTC, here are three things you can do to outsmart scammers.

1

Stop before you put your account information in a website.

Ask yourself: who, exactly, am I dealing with? Can I trust them? What will they do with my information? Dishonest people may use your bank or credit card information to take your money, or sell your information to others who'll do the same.

2

Review your bank account and credit card statements carefully.

Check for charges you don't recognize, remember agreeing to, or that you didn't authorize – especially if you recently applied for a loan or credit.

3

Tell your bank or credit card company immediately if you see a check or charge you don't recognize.

If the unauthorized charge is part of a scam, telling your bank and the FTC might help stop the scammers.



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If you need assistance with understanding any aspects of warranty service, contact your nearest Seniors Vs Crime office in The Villages for advice or assistance.

Seniors vs Crime can be reached at:

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

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

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

The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914
(temporarily located at the Moyer Recreation Center while the Wildwood Police Department wrestles with repairing fire damage at their main police station).

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Face Book. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689 4606. ■

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. Click ‘Discount Partners’ on the left menu.



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Captain Chesley "Sully" Sullenberger was an experienced aviator: a former Air Force F-4 'Phantom' pilot who wrestled military aircraft when engine "flame-outs" happened. Years of training prepared this hero to exhibit unnerving skill when the ultimate situation demanded. With his team of co-pilot and crew, Sully ensured that every passenger would walk (not swim) away from death's door.

Certainly the aircraft on that day was well designed and maintained. But that "bird" did not make the difference: rather, it was the combined knowledge of those professionals strapped within that fuselage. Radiation cancer care truly differs from the portrayal of a treatment machine somehow transformed into a life-saving "craft" whose performance and price tag cause spell-bound viewers to expect something magical to happen: it won't!

Put decisions for care where they count. Let's compare "flight crews" and experience. **The Robert Boissoneault Oncology Institute** (RBOI) has four Villages radiation oncologists whose total expertise approaches 150 years, a nurse practitioner with almost 20 years, three PhD physicists where local competition has none, and 12 physics staff personnel. RBOI continues to hold American College of Radiology accreditation, the most respected recognition awarded a comprehensive cancer center. Since Moffitt's departure, we are now the only radiation facility on The Villages campus with such accreditation...an honor we have attained for over 22 years.

This is your life. Sound medical decisions are only found when you interact with physicians. With that in mind, bring this article to our office, and be scheduled to meet with one of our physicians for a second opinion...without cost.



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