



POA Bulletin

POA4US.org

JULY 2022

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2ND CANDIDATE FORUM

July 11, 2022 • 7 PM

LAUREL MANOR RECREATION CENTER

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

July 19, 2022 • 7 PM

LAUREL MANOR RECREATION CENTER

Speaker: Bradley Arnold

Sumter County Administrator

AUGUST MEETING CANCELED!

September – December Meetings

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State Rep and Sumter County Commission Candidates Address POA Members in Candidate Forum

Four candidates for Florida State Representative District 52 and nine candidates for Sumter County Commissioner took the stage at the June 21 POA Membership Meeting for a Candidate Forum to answer questions regarding what they could do to address various issues facing residents in The Villages.

A second Candidate Forum will be held on Monday, July 11 at 7 PM at Laurel Manor Recreation Center and will include candidates running for Community Development Districts (CDDs) 6 and 7, North Sumter County Utility Dependent District (NSCUDD) and the Amenity Authority Committee (AAC).

Each candidate provided a self-introduction and stated their qualifications for the positions they are seeking. POA President Cliff Wiener and POA Bulletin Editor Deb Butterfield asked questions of each candidate, followed by a one-minute summary from each.

In the following pages of this month's POA Bulletin you will find brief summaries of each of the candidates' remarks and answers to questions. A video of the full content of the Forum can be found on the POA website at POA4us.org.

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**2nd Candidate Forum
Monday, July 11 – 7 PM
Laurel Manor Recreation
Center**

**Amenity Authority Committee
(AAC) – District 2**

Reb Benson
Ann Forrester
Jim Cipollone

(AAC) – Lady Lake

Sandy Mott
Ed Regan

**Community Development
District (CDD) 6 – Seat 4**

Linda Grzesik
Gordon Platt

**Community Development
District (CDD 7) – Seat 3**

Steve Lapp
Gilbert Windsor

**North Sumter Utility
Dependent District (NSCUDD)**

Ellen Decker, Seat 3
Tom Hoskins, Seat 3
Matthew Friedland, Seat 5
Dan Warren, Seat 5

The elections for the above District offices are held with the regular November 8, 2022 elections by voters in those districts. The election of members of the AAC are landowner elections which means only one vote per property in the corresponding district. Those landowner elections are held in a separate room from the general election balloting.

Biographies for each of the above candidates will run in the September POA Bulletin.

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.

Forum continued from page 1

State Representative District 52 Candidates

John Temple Mr. Temple is an educator/administrator with an organization with a \$5.5 – 6 M budget and 800 employees. He is serving and leading in the community as a Rotarian, serving on boards of several organizations and as a volunteer at church. He is supported by the community with donations and has the endorsements of all five of mayors in Sumter County and Sheriff Farmer. He has lived in the community for more than 40 years and that has allowed him to raise the funds for his campaign.

Mr. Temple believes the priorities in Sumter County are infrastructure and the rising cost of living. He will look for ways to save taxpayers money such as through actions that would lower homeowners' insurance. He wants to lower money spent so residents have more to spend.

The special legislation to combat the insurance issues was a good first step. There is a major issue and more needs to be done. He has met with insurance companies and fraud is the #1 issue. But he also believes that insurance companies should not be able to drop you because your roof is 15 years old. They need to dig deeper and find something in the middle.

Rock Daze Mr. Daze believes in America First, each citizen and each person. He has lived full time in Florida for 30 years and here for three. He is a retired American airlines pilot, and his military experience included a role as program manager working on \$1.5 Billion contract for the F14 fighter. After retirement he served as commanding officer in two reserve commands in Florida. Mr. Daze is a father of three with three grandchildren. He has volunteered with the food pantry and church. Mr. Daze stated that he listens to God first not lobbyists, experts not big money. He does not think this should be a steppingstone to be groomed for higher office.

Mr. Daze's two priorities are to make sure children are protected and election integrity.

Insurance rates are going up because there are a lot of issues with fraud and Broward County is trying to make sure others pay for their high fees.

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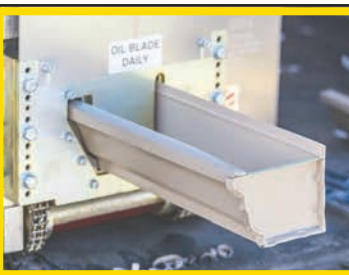


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Forum continued from page 2

Andrew Curtis Mr. Curtis is a local attorney and has served on the POA board for 7 years. He has been a Supervisor on CDD 6 for 4 years. In both of those roles he has attended hundreds of meetings, working with, and listening to residents. He believes he has paid his dues and spent a lot of time discussing issues in the Villages. Mr. Curtis stated that he is totally independent of the Developer. He has seen 40,000 seniors in his law practice.

Mr. Curtis' main concern is property taxes in The Villages and proposes some type of property tax relief. He is also concerned about Grandparents' rights, the financial abuse of seniors and welfare fraud.

Mr. Curtis believes that insurance companies have politicians in their pockets and that has caused the passage of ridiculous insurance rules for sinkholes. He has called for a property tax reduction or exemption for people with roofs over 15 years old as other solutions to address the escalating costs of homeowners' insurance.

Ash Marwah Mr. Marwah stated he is running because local taxes keep going up and local control is going away. This is represented by what happened with the impact fee law that has kept our property taxes high. There has been a building boom since the impact fee law was passed by the state, and the county has to provide more services.

Homeowners insurance is going up. The State legislature provided \$2 Billion in funding for reinsurance. He would have put \$1 Billion into freezing insurance rates and the other \$1 Billion for reinsurance. He is running to work for the residents.

If elected, Mr. Marwah wants to reverse the impact fee law and reverse the law that business can sue local government.

Forum continued on page 4



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Forum continued from page 3

County Commissioner Candidates

Roberta Ulrich, Seat 1 – Appointed by Governor Ron DeSantis based on her qualifications, ethical and moral conduct, and her long-term commitment to putting Sumter County first. She has a bachelor's degree in math and physics and worked in intelligence with top secret clearances. Since being appointed she pulled Reverse one Sumter from the ballot to allow every voter to vote for every County Commission seat. She voted to redirect Covid relief funding from \$6 million for a new animal shelter to ambulance, fire, and EMS services. She believes the attempt to raise impact fees caused UF Hospital to relocate its new hospital to Lake County and that if you raise costs for businesses they will leave.

Ms. Ulrich stated that not everyone paid 25% more in property taxes. The millage rate is what went up, and that is based on appraised value. It was still one of the lowest around. Impact fees are a one-time fee on new businesses to build roads. It is not a one-to-one exchange. Property taxes go into the general fund so you cannot just equate the property tax and impact fees. Ms. Ulrich believes the more you raise impact fees the more

businesses will flee to other places. If they don't come here, residents will pay higher taxes.

Reed Panos, Seat 1 – Mr. Panos is the son of Navy pilot raised with moral and ethical guidelines. He has been a leader in most every organization he has been a part of. For 24 years in the Air Force, he was in charge of multiple departments. His last job was Chief of Surgery coordinating 70 surgeons to start a new program. Mr. Panos said he knows how to get things done, to lead, and to discuss. He doesn't just take orders from people from above.

Mr. Panos believes the biggest issue in Sumter County is that there is not a governing body in The Villages that is elected, such as the Sumter Landing Community Development District (SLCDD). None of the members of that Board live in Sumter County, yet they wrote the EMS bill that is before us. The county has the ability to redo some of the districts and the way they are designed. It would be a big task if they chose to do it.

Doug Gilpin, Seat 2 – Mr. Gilpin has lived in Sumter County for 20 years and works for T & D Family of Companies as safety director. He has no management responsibilities. He has been a county commissioner for a long time and has tried to manage growth, keep taxes low and services high. During his time on the commission,

taxes have been cut 11 times and raised once. He does not believe in incremental tax increases and thinks you should keep your money in your pocket until the county needs it. Mr. Gilpin stated that he has the support of all constitutional officers in Sumter County including Sheriff Bill Farmer. He said that to have a good community you have to have a safe community. He has been a supporter of letting the voters decide if they want a special fire district and has worked toward buying ambulances for the rest of Sumter County.

Quality of life is the number one issue for Mr. Gilpin. That includes ambulances, fire protection, law enforcement, smart growth, and roads. He

Forum continued on page 5



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Forum continued from page 4

has tried to divert money to roads less traveled, not just The Villages roads. He has worked to improve services and keep taxes low. Mr. Gilpin stated that Sumter County ranks as the 9th lowest taxing unit out of 67 counties in Florida which is the lowest taxing state in the country. He said the idea that taxes are high is just not true. In 15 years, taxes have on average been raised \$300-\$400.

Mr. Gilpin said he is in favor of rolling back taxes. He had hoped to have a tax decrease this year, but all of the 25% increase has been spent in the last year. He is pushing to get away from less important pet projects and focus on the core mission. He believes there can be some relief and reminded residents that the Commissioners agreed not to increase taxes for 5 years after the 25% increase.

Andrew Bilardello, Seat 2 – Mr. Bilardello has an issue with cutting taxes and said there has to be an acceptable level of taxes. While he would love for taxes to go down, he thinks to keep the

millage rate steady as new homes come online so there is more money to fund services is a better solution. He fears we will lose people in key services such as fire and sheriff's deputies if we don't pay them. He is retired and his full-time job will be as commissioner. He stated he will be the People's Commissioner.

Mr. Bilardello does not believe in zero based budgeting. He thinks it is better to budget a little bit more every year and roll it over. He also believes the County failed to plan for funding the regional road agreement and that the Developer made a great offer to raise his impact fees. People in other parts of the county are not getting the same for the same taxes they are paying. He said impact fees need to be adjusted and fair for everyone. He strongly believes county commission meetings should be live streamed.

He would not roll back the taxes. Last year he said the Sheriff's deputies and firefighters only got a 1.6% increase. He proposed that they find the money in the budget for a one-time \$5000 bonus

for every employee. He believes in taking care of people or fears they will go elsewhere.

James Morris, Seat 4 – Mr. Morris has been a Sumter County resident for almost 30 years with 5 kids and 10 grandchildren. He is a firm believer that people are called to serve but you must find your own personal passion. He wants to stay focused on maintaining small town charm with law and order, fully funded and respected police. He has been endorsed by Sheriff Farmer. He has spent over 30 years in the mining industry, becoming an environmental manager for Cemex.

Mr. Morris thinks the independent fire district is one important issue and it will be voted on in November. Reversing the mill rate in case The Villages residents have to pay more for the fire district is also important.

Impact fees need to be looked at and the Developer should pay more. They should be looking at them across the board because rural parts of the county are paying more in impact

Forum continued on page 6

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Forum continued from page 5

fees. Workforce housing is something people are struggling with. The 25% tax increase can't be repealed but we can plan for the future and never have to have that again.

He wants to look at why it happened and believes the County should have been planning for it.

Sheryl Anderson, Seat 4 – Ms. Anderson has two businesses in Webster community. She is a Marine wife, mother of four and grandmother of four. Ms. Anderson compared impact fees for The Villages – \$972 vs the rest of the county for a single-family home – \$2666. The difference is \$1694 multiplied by 4,000 homes built in The Villages last year. An additional \$6,776,000 could have been generated if the impact fees were the same.

She believes they need to come together and make it fair for everyone in Sumter County.

She also thinks the lack of civility and respect for one another is a problem in Sumter County. Everyone is in this together. She urged residents to read about the fire district and get informed. The cost is going to go up.

She believes the \$40 Million regional road agreement is the reason for the 25% tax increase. She said she doesn't think it can be rolled back and can't make promises. But she believes everyone can work together and come to a mutual agreement.

Jeff Bogue, Seat 4 – Mr. Bogue is a retired firefighter/paramedic and currently the Director of EMS for Advent Health with 21 facilities over 6 counties. He has managed multimillion dollar organizations, thinking outside of the box, and coming up with EMS/fire systems. He owns a small farm. Mr. Bogue served on the AdHoc Fire & EMS committee but thinks the committee went awry. The independent fire district is an important decision citizens have to make, and he will support what citizens want. He believes they need to stop the expansion of the Florida Turnpike and wants to fix the roads on north Morse Boulevard and in south Sumter County where there are still dirt and limestone roads.

The most important thing in The Villages is the fire district. Residents need to know what it is going to cost. Currently the fire fee is \$124 per 79,000 homes that raises about \$7 Million. The Villages Public Safety Budget is \$26 Million and it will have to be paid for. The fire district will become the taxing

authority and the Commissioners will have no control. He will support it if that's what citizens want and will do everything in his power to set it up so it benefits the citizens. In South Sumter, the impact fee is significant.

Mr. Bogue doesn't think they can roll the 25% tax increase back and that they will have to look at other ways to mitigate the increase with future impact fees. If you don't have to pull from the general fund for roads, he said, then you could spend that money for other things.

Don Wiley, Seat 5 – Mr. Wiley is a former Community Development District Supervisor and Project Wide advisor. His business is Gold Wing Productions, and he is a retired Navy officer. All of those positions required decision making processes based on facts, not emotions, not to score political points. He thinks voters need to ask what has the person you're voting for done for you and what are they doing for you? He has had to make many decisions; some he didn't like but he made them based on facts. He believes they have to make Sumter County better for everyone.

Mr. Wiley believes Sumter County is actually in good shape financially. What it does not have is a good strong plan for all of the county; most of the focus is on The Villages. He thinks people need to support the reality of the future with The Villages continuing to grow. How does Webster get ready for that? Or Bushnell? There needs to be a plan, and especially a plan for roads that are in terrible shape.

Forum continued on page 7

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Forum continued from page 6

The County doesn't look far enough in advance for residents to see what is going to be done.

Mr. Wiley also said the County is terrible at communications and the website is terrible.

The 25% property tax increase was a big travesty. In the last two years it has been rolled back 7%. This year is going to be a challenge with cost of living, and it is not realistic to roll it back. Mr. Wiley stated you would have to quadruple impact fees which is a poison pill for business. The County needs to spend what it gets and budget wisely with the organic growth of The Villages.

Daniel Myslakowski, Seat 5 – Mr. Myslakowski is a former elected county commissioner in Michigan. He promised he would not raise their taxes and he kept his word. He has a master's degree in public administration and a bachelor's degree in business. He spent forty years working with multimillion dollar budgets. He thinks the county needs to rank projects. If there is a master plan or capital budget, there should never be a surprise that a 25% increase is needed. He also thinks impact fees should be looked at.

A lot of the growth south of 44 wasn't planned for and with a plan, taxes could have incrementally been raised. The Villages is growing 5% a year and houses are appreciating, causing revenue increases for the county based on increased appraised values. ■



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CDDs Pass Preliminary Budgets

Annual maintenance fees are charged to each homeowner based upon the total number of properties in their respective district. Maintenance fees are set annually and managed by an elected Board of Supervisors. In accordance with Chapter 190, each Community Development District (CDD) Board must approve Proposed Budgets and adopt a resolution to set a public hearing (to be held in September) for the budget adoption by June 15th. Once approved, the Proposed Budgets are then submitted to Sumter County for a 60-day review and comment period prior to the budget adoption. The approved proposed budget will also be made available on the District's website DistrictGov.org and at the Village Community Development District Administration Office.

District staff continue to work with the District departments and boards throughout the summer to finalize expenses and CDDs each have a public hearing and adopt final budgets in September. Final budgets can only go down; there can be no increases in costs or maintenance fees.

Maintenance fees are used primarily for the maintenance of roads – all roads in District 4 and villa roads in the other districts – and items such as landscaping, lighting, multi-modal

paths, etc. CDDs south of CR 466 allocate a significant portion of their budgets to the Project Wide Fund for common maintenance projects such as multi-modal paths, depression and pipe repairs, and items listed on "Exhibit A" of the Project Wide Agreement.

CDD 1 The proposed operating budget of \$1,591,957 is a decrease of \$6,729 or 1% from the current year amended budget. Based on direction at the budget workshop the Board of Supervisors approved a **15% increase** to the maintenance assessment rates. As reported in the May Bulletin, the increase allows for funding for an engineering study on Morse Boulevard to examine safety concerns with the golf cart lanes, as well as increases in repairs and maintenance. Recently CDD 1 has been hit with an estimated \$200,000 pipe repair on San Marino Drive. Overall, the CDD 1 Supervisors are concerned about the overall, long-term financial stability of the District.

CDD 2 The proposed operating budget of \$1,421,064 reflects a decrease of \$91,240, or 6%, from the current year amended budget as discussed during the budget workshop. The maintenance assessment rates will remain the same as current year with **NO increase** for Fiscal Year 2022-23.

CDD 3 The proposed operating budget of \$1,835,041 reflects an increase of \$265,169 or 17% mainly due to mill & overlay road projects, roof replacement for Buena Vista Pump Station, and storm pipe evaluations in the current year budget. The Board voted to keep the maintenance assessment rates the same as current year with **NO increase** for Fiscal Year 2022-23.

CDD 4 The proposed operating budget of \$4,054,959 is an increase of \$360,389 or 10% from the current year amended budget due mostly to projects included in the Capital Improvement Plan. The CDD 4 voted for a **20% increase** to the maintenance assessment rates.

CDD 5 The proposed operating budget of \$3,346,524 reflects an increase of \$443,834 or 15% from the current year amended budget. The Proposed Budget was prepared based on direction at the budget workshop to remove a transfer of \$100,000, with **NO increase** to the maintenance fee.

CDD 6 The proposed operating budget of \$3,573,570 is a decrease of \$72,406 or 2% from the current year Amended Budget. The maintenance assessment rates will remain the same as current year with **NO increase** for Fiscal Year 2022-23.

CDDs continued on page 10



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ATTORNEY ANDREW CURTIS ANNOUNCEMENT OF CANDIDACY – FLORIDA HOUSE OF REPRESENTATIVES

I am running in the upcoming Republican Party primary election for the Florida House of Representatives, District 52.

First, let me state that I am a great admirer of everything that the Developer has accomplished.

That being said, in 2019, because of a lack of funds due to the low "sweetheart" impact fee then in place, the Sumter County Commission raised property taxes 25% in one year because the Commissioners needed to pay for all the new roads and infrastructure being built in The Villages south of SR 44. So the taxpayers of Sumter County were forced to pay rather than the Developer paying for this growth himself by paying a sufficient impact fee for each house built. In the 2020 elections, the voters of Sumter County rose up in righteous anger over this huge and unexpected tax increase and voted out the three Sumter County Commissioners who had enacted that tax increase in a landslide victory.

Upon taking office, the newly elected Sumter County Commissioners then did what they were elected to do and voted to raise the low impact fee that the Developer was paying by 70%. (Before that vote, the Developer, to his credit, had proposed a compromise – an increase of 40%). The people had spoken (or so we thought).

What happened next is hard to believe. As reported at the time in the *Orlando Sentinel* and in the *POA Bulletin*, our currently serving state representative, selling out his

own constituents, did an end-run around the new Sumter County Commission and actually got a state law passed in Tallahassee that an impact fee could not be raised by more than 12 1/2% in any year. In effect, our current representative gave away the store by enacting an impact fee that was 2/3 less than the 40% increase in the impact fee that the Developer himself had only recently offered to pay!

More incredibly still, and here's the kicker – District voters were later shocked to learn that our current representative is actually on the payroll of The Villages, to the tune of the astounding sum of \$350,000 a year! Talk about a conflict of interest!

It has just been announced that our current representative is not seeking re-election. It has likely been determined that he is now unelectable. The powers that be are now attempting to substitute a new candidate in his place, hoping that we will forget what has transpired. I have been a lawyer in the tri-county area for twenty years, concentrating my practice in elder law. I have thousands of senior clients. Through my legal practice, my service on CDD #6, and my service on the Board of Directors of the POA, I feel that few people understand the needs of District 52 residents like I do.

Please email andrewcurtisesq@aol.com if you are willing to help in this necessary endeavor (volunteer time, a monetary contribution, etc.). And remember my campaign slogan:

"Curtis Won't Hurt Us."

Paid for by Andrew Curtis Election Account

CDDs continued from page 8

CDD 7 The proposed operating budget of \$2,747,356 reflects an increase of \$565,471 or 25% due mainly to the Mill & Overlay of Villa roads projects and Project Wide fees that are in the current fiscal year budget. As directed, the maintenance assessment rates will remain the same as current year with **NO increase** for Fiscal Year 2022-23.

CDD 8 The proposed operating budget of \$3,123,139 is an increase of \$196,918 or 6.7% from the current year amended budget. The maintenance assessment rates will remain the same as current year with **NO increase** for Fiscal Year 2022-23.

CDD 9 The proposed operating budget of \$2,794,159 includes a decrease of \$121,911 or 4% from the current year amended budget. The Fiscal Year 2022-23 maintenance assessment rates included in the Proposed Budget were the same as the current year, however, the CDD 9 Board of Supervisors voted for a **10% decrease** for Fiscal Year 2022-23.

CDD 10 The proposed operating budget of \$3,912,938 is a decrease of \$15,860 or (0.4)% from the current year amended budget. The maintenance assessment will remain the same as current year with **NO increase** for FY22-23.

CDD 11 The proposed operating budget of \$1,572,032 is an increase of \$224,752 or 16.7% from the current year amended budget as discussed during the budget workshop. The maintenance assessment rates will remain the same as current year with **NO increase** for Fiscal Year 2022-23.

CDD 12 The proposed operating budget of \$3,938,176 is an increase of \$304,250 or 8% from the Fiscal Year 2021-22 Amended Budget. The increase is due to additional expenses for Project Wide Fees, a full twelve months under the District’s Community Standards program along with the increased activity in the deed compliance complaints and architectural review cases within District 12. There is **NO change** in maintenance assessment fee.

CDD 13 The increase is mainly due to the incorporation of the new Phase III related costs. There is a first-time maintenance assessment to be levied on the properties in the new Phase III as well as a **6% increase to Phases I and II**.

AAC During the May 11, 2022, regular meeting, the Amenity Authority Committee reviewed and discussed the Fiscal Year 2022-23 Recreation Amenities Division Fund budget in detail. The Fiscal Year 2022-23 Budget is \$47,477,967 which is a decrease of \$335,979 or 1% from the Fiscal Year 2021-22 Amended Budget.

PWAC The proposed budget is \$18,041,618 a decrease of \$789,741 from the current year amended budget. The Project Wide Advisory Committee directed staff to utilize surplus Working Capital funds (\$476,555) to pay for capital costs and reduce the allocation to the participating districts. District 13 – Phase III (449.55 acres) is included in the FY22-23 PW Cost Allocation for the first time.

SLCDD The Project Wide Advisory Committee reviewed and discussed the Fiscal Year 2022-23 Project Wide Fund, Sumter Landing Amenities Division Fund, & Fitness Fund Budgets during their May 09, 2022, regular meeting. At the committee’s June 6, 2022, regular meeting, the committee acted to recommend to the Sumter Landing Community Development District Board approval of the Project Wide Fund, Sumter Landing Amenities Division Fund, & Fitness Fund Fiscal Year 2022-23 Proposed Budgets.

The Lake Sumter Landing Fund Fiscal Year 2022-23 Proposed Budget of \$2,743,583 is an increase of \$500,099 from the current year amended budget mainly due to maintenance costs and capital projects. The Lake Sumter Landing maintenance assessment rates include an increase for Fiscal Year 2022-23 from \$3.25 to \$3.85 per square foot. This is an assessment on commercial properties. This will provide an additional \$309,672 in revenue to support the appropriations in this fund. ■



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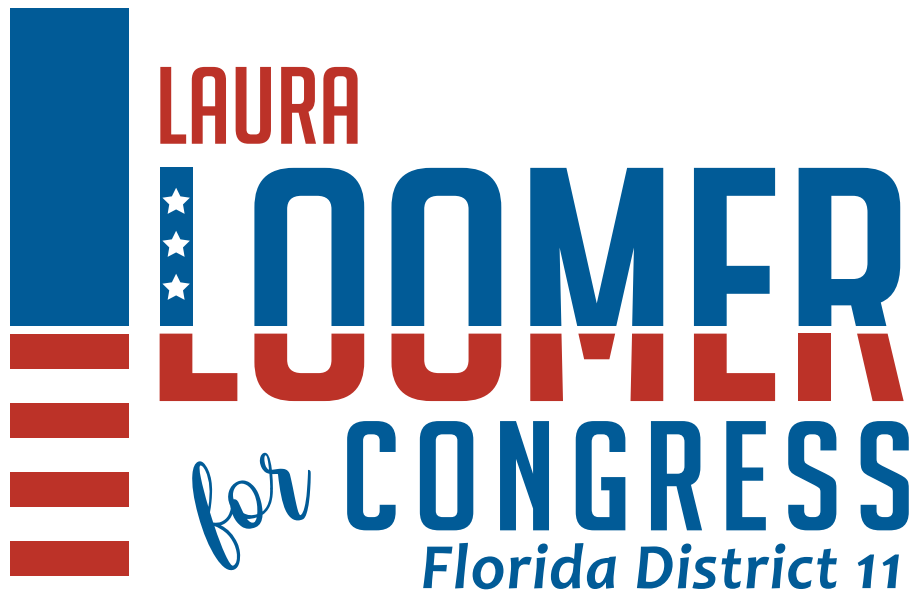


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Laura Loomer is and always will be a supporter of the America First Agenda. As an investigative journalist who worked for Project Veritas, Laura spent years exposing voter fraud, corruption, and holding career politicians and both party establishments accountable. Laura will continue to FIGHT for you and advocate for you in Congress.

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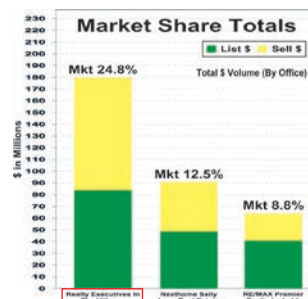
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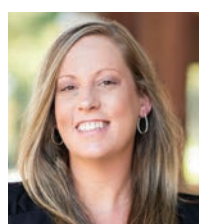
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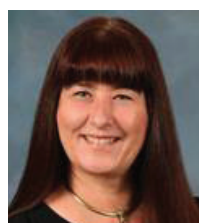
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Hurricane Season Is Here! – Are You Prepared?

Forecasters at NOAA's Climate Prediction Center, a division of the National Weather Service, are predicting above-average hurricane activity this year — which would make it the seventh consecutive above-average hurricane season. NOAA's outlook for the 2022 Atlantic hurricane season, which extends from June 1 to November 30, predicts a 65% chance of an above-normal season, a 25% chance of a near-normal season and a 10% chance of a below-normal season.

For the 2022 hurricane season, NOAA is forecasting a likely range of 14 to 21 named storms (winds of 39 mph or higher), of which 6 to 10 could become hurricanes (winds of 74 mph or higher), including 3 to 6 major hurricanes (category 3, 4 or 5; with winds of 111 mph or higher). NOAA provides these ranges with a 70% confidence.

The increased activity anticipated this hurricane season is attributed to several climate factors, including the ongoing La Niña that is likely to persist throughout the hurricane season, warmer-than-average sea surface temperatures in the Atlantic Ocean and Caribbean Sea, weaker tropical Atlantic trade winds and an enhanced west African monsoon. An enhanced west African monsoon supports stronger African Easterly Waves, which seed many of the strongest and longest-lived hurricanes during most seasons. The way in which climate change impacts the strength and frequency of tropical cyclones is a continuous area of study for NOAA scientists.

There was already a named tropical storm in the Gulf of Mexico before the season even began!

Know Your Storm:

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

Hurricane Watch conditions are possible within 48 hours.

Hurricane Warning hurricane is expected within 36 hours.

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

Tornado Watch Conditions favorable for tornado development.

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

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

Severe Thunderstorm Watch favorable development for storms.

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

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

Flood Watch flooding is possible within 12 to 36 hours.

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

Hurricane continued on page 15

PAID ADVERTISEMENT

Attorney Andrew Curtis

Republican Candidate

Florida House of Representatives (District 52)



First, let me state that I am an admirer of what the Developer has accomplished.

However, I am INDEPENDENT of the Developer.

It has recently been disclosed that my opponent, John Temple, has accepted numerous, large campaign contributions from individuals and companies who do business with The Developer, as well as from other special interests.

Given the above disclosures, do you think that he will represent YOU in Tallahassee?

I am a member of the Board of Directors of the POA and an attorney with literally thousands of age 65+ clients. My only agenda is to do the right thing for residents of the District. By voting for me, you will also be sending the Developer a message that you don't like the Water Tower/Windmill issue, Apartments at Spanish Springs, and the 25% property tax increase.

I will work with the Developer whenever possible.

But not FOR the Developer.

Remember my campaign slogan:
“Curtis Won't Hurt Us”

Email me at andrewcurtisesq@aol.com to help me in this necessary endeavor

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Hurricane continued from page 14

What to Do:

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

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

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

Have a Plan: Keep it Simple

Planning with your family is an essential part of preparing for a storm, and can also be used in other disaster situations, such as a fire or national crisis, such as the current COVID-19 pandemic. If you live alone, make a plan with neighbors,

friends, and family members living outside the area. In the case of a coming storm, try to keep family members together, and identify each member's responsibility.

If you plan to use a shelter during the emergency, identify the nearest and most appropriate shelter. Have a plan to get there, be aware of personal special needs and whether, if needed, the shelter accepts pets. Know the policies and capabilities of each available shelter. Contact your county and sign up for your county's alert system (see below) to find out if they have a Special Needs Program for residents who have a medical or physical condition that requires special care, assistance with transportation, or are dependent on electricity. Make arrangements for your pet. If you are sheltering at home, keep pets inside with you, in a secure crate, if possible. Be certain your pet's shots are up-to-date and have current pictures and identification in case you are separated.

Prepare an Emergency Kit

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

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County Alert Systems The county alert systems will notify you of impending danger, storms, amber and silver alerts, etc. for your specific area.

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Forum continued on page 17

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Forum continued from page 16

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Accredited Hypnosis Counseling Accredited Hypnosis Counseling in The Villages uses Hypnotherapy to treat such symptoms as: Depression, Anxiety, Addictions, PTSD, Sexual Problems, Stop Smoking , Pain Control, Drinking, Insomnia, Sexual Abuse, Memory problems, Weight Loss, and many more. POA members with a current Membership ID a \$25 discount for 1st or initial session and 10% off subsequent sessions. Call Dr. Jaime Feldman, D.C.H. today at 352-507-5435. Note: Treatment results are the sole responsibility of the Provider.

Alternative to Joint Replacement Treat joint pain using regenerative medicine and amniotic stem therapy. "Free consultation" for POA members with current membership card. Buchanan Health Center, US-441 in Leesburg. Call 352-787-8531 for an appointment.

CHS Hair Salon Young Park, Stylist - \$3 off services for new clients with POA card. 352-201-9032 (call or text). Save A Lot Shopping Center, Wildwood.

DLC and Associates LLC DLC & Associates LLC does: #1: Fraud and scam avoidance assistance #2. Conflict resolution assistance in all areas of duplicate/erroneous credit/debit card billings, bank statement reconciliations, auto draft conflicts, stock/ bonds inventory reconciliation. For #1: Will offer to POA Members with current ID a No-Cost 30 Minute Evaluation for New Clients Only and for #2, a 10% discount off Normal Billing Hourly Rate. Call Don Cameron at 913-909-6603 To Stop The Scam!

Elite Dental Club Implant Center And General Dentistry - ELITE DENTAL CLUB near Village of Fenney on Warm Springs Ave. is an Implant and General Dentistry Practice. Will waive Dental Club Membership fee valued at \$99.00 per year for 3 years and give a 30-60% discount off its normal fees to POA members with current Membership ID. Call 352-670-4777 for an appointment. Website: www.EliteDentalClub.com.

Forum continued on page 19

- **Concierge Medicine**
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Send message

Hi! Please let us know how we can help.

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

We have 1,367 total page likes and 1,560 total page followers!

The POA now live streams its meetings so residents can either attend in person, watch live from home or at a time more convenient. You will hear all parts of the meeting – announcements, open forum Q & A, and the program. **You will always be connected to your POA!**

Type **POA of the Villages FL** in the search on Facebook and you will find our page. Click **LIKE** and or **FOLLOW**, and then, suggest our page to all of your friends and neighbors that live in The Villages! Meetings and relevant information will be posted on a timely basis. *Please continue to send questions or comments via email or call the POA at (352) 418-7372.* ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed. ■

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Forum continued from page 17

Exercise2gether - 10% Off Services for POA Members with POA membership card. 352-801-1633.

EyeSite of The Villages - Dr. Paul E Collins - Grand Traverse "Publix" Plaza, adjacent to Brownwood. 20% Off a Complete Pair of Prescription Eyewear, Frames & Lenses (excluding Oakley & Tifosi). 352-674-3937, eyesite-thevillages.com

Professional Hair Cutters Barber Shop - Men's, Women's and Kid's cuts, \$1 off new customers with POA Membership Card. 352-748-5600. Save A Lot Shopping Center, Wildwood.

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Kitty Camp & Resorts JUST for CATS, a Lovable Lakeside Cat Resort & Retirement Home. 15% POA Discount. 352-388-4228

PROFESSIONAL SERVICES

Andrew Curtis Law Office Andrew Curtis, ESQ will prepare your SIMPLE WILL for only \$50 with a valid POA Membership card. Also does REVOCABLE TRUSTS. Call today for an appointment at 352-315-0333.

Friar Income Tax Preparation Service Barney Madden, Notary Public - 10% POA Discount. 1544 Hillcrest Drive. Villages resident. 352-751-4435.

L. Rae Jewelry Appraisal Services Certified Gemologist, Villages resident, Appointment only, 10% POA Discount, 352-430-2991.

Realtor Commission Discount Premier Realty agent is offering a commission discount for new home listings to POA members. Call Susie Ellis for details at 352-661-9440 or anderson-ellis@hotmail.com

Wholesale Computer Components Terrace Shoppes Spruce Creek, Summerfield, across from Walmart, 352-245-1500. \$15 POA Discount on any computer repair.

RESTAURANTS

China Gourmet VI AND China Gourmet III Popular Chinese Restaurants serving delicious Chinese food at two (2) Villages Locations: China Gourmet VI, 719 Kristine Way, Lake Deaton Plaza, 352-571-5902 and China Gourmet III, 343 Colony Blvd., Colony Plaza., 352-750-4965. Open Daily: M-Th: 11AM-9 PM, F-Sat: 11AM-10PM, Sun: 12N-9PM. Offering POA Member with current Membership ID a 10% Discount with a Minimum order of \$20.00 .

Creole 21 Restaurant (aka El Criollo, Authentic Latin Food) Creole 21 Restaurant With A Pleasant Ambiance Serves Delicious Authentic Latin Food Which Is A Fusion Of Signature Latin Specialties From Cuba, Colombia, Puerto Rico, Etc. Offers A 10% Discount To Poa Members With Current Id. Must Present Id Before Ordering. Located At: 16580 S. Highway 475, Summerfield, 352-307-9300. Open: Th: 4-9 Pm, F, Sat, Sun: 12n-9pm.

Firehouse Subs The Firehouse Subs of Lady Lake, FL under new Management will offer a SPECIAL DEAL to POA members with a valid POA ID of \$2.00 off a SPECIAL COMBO consisting of a medium sub, drink and chips. Offer is equivalent to a 20% Discount. Visit the Firehouse Subs today: 13757 US Hwy 441, Lady Lake, 352-430-870

Haagen Dazs 1001 Lake Shore Dr., Sumter Landing, 352-751-0261. 10% POA Discount.

Honey Baked Ham Company & Cafe Best Buy Shopping Center, 352-259-3900. Buy one sandwich or boxed lunch - Get 2nd 50% off (equal or lesser value).

Ollie's Frozen Custard In the Spanish Plaines Plaza, across from Lowe's Building Supply on Hwy 441. 10% POA Discount.

Panda Express 869 N Hwy. 27/441, Home Depot Plaza, 352-751-2507. 10% POA Discount, not valid with coupons or specials.

Pho Village, Vietnamese Kitchen Pho Village-Vietnamese Kitchen now open specializing in delicious Vietnamese cuisine of South Vietnam (Saigon) such as the famous PHO and many other Vietnamese favorites. 10% discount to POA members with current Membership ID. Located at 177860 SE 109th Ave., Unit 600, Summerfield, 352-203-3796. Hours: Mon-Sat: 11 AM to 9:00 PM.

The Rose Plantation 200 Rose Ave. Fruitland Park - Offering to POA members with a valid membership card: 50% off bottles of Albertoni House Wines, Tuesdays to Fridays with the purchase of Two (2) Entrees, offer not valid on Holidays or Holiday Eve's. Call 352-805-4340 for Reservations.

Sammy's Italian Restaurant And Pizza Sammy's Italian Restaurant And Pizza (New York Style) serving Family Traditional Recipes; Big Portions at Fair Prices; Lunch Specials Daily; Does Catering. Reservations are welcome. 352-748-1293, 9668 N US Hwy. 301, Wildwood. 10% Discount to POA members with current membership cards. Hours: Mon-Thur: 11 AM-8:00 PM; Fri-Sat: 11 AM-9:00 PM; Sun: 12 Noon-8 PM

Villa Pinar Cuban Cafeteria 10% Discount - Show your current POA membership card; located at 13685 U.S. Highway 441, Unit 2, Summerfield. Hours 8AM-5PM. Serves breakfast and lunch, which include delicious and authentic Cuban Cuisine and Pizza. 352-347-8898

RETAIL

Amish Furniture 5% Discount - Show your current POA membership card; 352 Shopping Center Dr. in Wildwood. 352-205-6969

Amish Yard Furniture FREE Delivery on Poly outdoor Furniture - Show your current POA membership card; 308 Shopping Center Dr. in Wildwood. 352-571-4002

Edible Arrangements Southern Trace Shopping Center, 352-391-1334. \$3 off order greater than \$25 with POA card.

Entry Point by Perry Decorative Glass La Plaza Grande, 352-751-0883. 10% off any non-sale items. Cannot be combined with any other offer.

Plaza Jewelers 16770 S. Hwy. 441, Baylee Plaza, 352-307-3846. 20 to 40% POA saving off retail price; all watch batteries \$4.

S@feScript Pharmacy Custom compounding medications. \$25 Gift Card on any 3 or more transferred prescriptions. 352-748-9900. Save a Lot Shopping Center, Wildwood.

Sparr Building & Farm Supply At Hwy 44 & Signature Dr., Wildwood. 352-330-1718. 10% Discount on Pool Supplies & Benjamin Moore Paints, excludes Aura & sale items.

SERVICES, OTHER

HNR Gunworks Custom Gunsmith and Gun Shop. 3238 S Florida Ave Inverness, 352-503-6285. 10% off any gunsmithing service to POA members.

Villages Car Wash and Lube Bichara Blvd, La Plaza Grande Center, 352-753-1306. \$1.00 POA Members Discount off regular price of any car wash package.

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Caladiums – a Florida Garden Favorite

THE FANATICAL GARDENER

by Anne Lambrecht Fanatical Gardener

Caladiums are those plants with heart-shaped colorful leaves. Some people call them elephant ears because they're similar in appearance. Actually, caladiums and elephant ears are cousins in the Araceae, or aroid family, whose flowers look like a Jack-in-the-Pulpit. There are over 1000 named cultivars of caladium from the original South American plant.

There are two kinds of caladiums: fancy-leaf and lance-leaf. The fancy-leaf varieties are the heart shaped, more rounded leaf and the lance-leaf are the arrow and long. My personal favorite is the lance leaf because they are a tad unusual.

Caladiums are really nice plants and are so easy to grow. Their beautiful leaves and tropical appearance are lovely in the garden. Caladiums can jazz up a shaded border, brighten a dark patio or skirt a bed of gloomy shrubs with color. They come in a spectrum of colors from pure white, cream, pink, bright rose to hot red with cool borders and cool designs on the leaves. They have few enemies--pathogen or critter--and they're fairly inexpensive. Their color display lasts many months. And caladiums are perfect for containers or hanging baskets. If you use them as cut flowers, be mindful that they need time to soak up water and recover, sometimes for 12 hours.

You can purchase them this time of year already growing. Every nursery or garden center will have them. Just plant them wherever you want. If you buy the bare tubers, plant them upright with the pointy eyes (like potato eyes) pointing upward.

Bare tubers are planted in the spring after the cold but I just ordered some and they're popping up already. In the fall, the caladium dies back and will disappear almost completely!

Caladiums like rich, moist, slightly acidic soil. Good moisture retention is best although the soil should also have good drainage because if they are left in water, the tubers will rot. Caladiums do not like cold weather. They grow best in the

late spring through the summer and into the fall. In fact, caladium companies will not ship to northern gardens until the last frost date for that area. Each year when I order mine, I also order some for my brother in Connecticut. They won't ship his until the end of May and I don't get mine until mid-March (our last frost date is March 10).

Caladiums are perfect for our Florida gardens and they should be in every Florida garden since 95% of them are cultivated right here in Florida. The University of Florida has a Caladium breeding program at their Gulf Coast Research and Education Center in Wimauma, Florida (inland from Tampa) and the professors there are absolutely crazy for caladiums. University of Florida caladium research info is <https://edis.ifas.ufl.edu/publication/EP223>

Most caladiums like part shade but now there are cultivars that can be grown in the full sun. After all, they raise them in the hot fields of Zone 10 in south Florida! I've got some red ones in afternoon sun.

The town of Lake Placid, in mid-south Florida, the "Caladium Capital of the World," is host to the annual Caladium Festival July 29-31. <https://www.caladiumfestival.org>. If you leave early, it can be a one-day trip. The festival has such an old timey feel and is so much fun. You can buy the tubers, potted caladiums, and go on tours of the caladium fields (tours require reservations: see Lake Placid Chamber of Commerce for details). There are other vendors there, too: arts and crafts, antique car show, entertainment, winery with the best



grape seed oil I have ever tasted, food vendors, other kinds of plants for sale, and you can walk around the little town and see murals depicting the history of Lake Placid. ■

Mail order sources for caladiums:

Happiness Farms Inc.

704 County Rd 621 E, Lake Placid FL 33852
863-465-0044 or toll-free 1-866-892-0396
happinessfarmscaladiums.com

Classic Caladiums

1315 State Rd 64 West, Avon Park FL 33825
1-888-912-0020
www.classicalcaladiums.com

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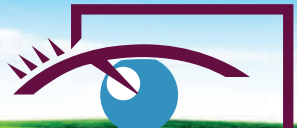
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SENIORS VS CRIME

Feds Warn of New Impersonation Scam Involving Credentials and Badges

According to a recent article by Rebecca Rose, Press Officer for Social Security’s Office of Inspector General, scammers are reviving an old tactic to gain your trust. Scammers are emailing and texting pictures of real and doctored law enforcement credentials and badges in an attempt to ‘prove’ they are legitimate to scam people out of money.

Federal law enforcement agencies, including the FBI, are warning the public to be skeptical of emails and text messages claiming to be from a government or law enforcement agency. No one in federal law enforcement will send photographs of credentials or badges to demand any kind of payment, and neither will government employees.

How the Scam Works: The scams usually involve a telephone call but scammers may also use email, text messages, social media or U.S. mail. They will pretend to be from an agency or organization you know to gain your trust. They will say there is a problem of some sort and will pressure you to respond immediately. Most will tell you to pay in a specific way.

How to Protect Yourself:

- 1. Do not take immediate action.** If you receive a communication that causes a strong emotional response, take a deep breath. Hang up or ignore the message. Contact someone you trust but DO NOT TAKE ACTION in response to the communication.
- 2. Do not transfer money or buy that gift card!** Anytime someone requires you to pay anything with a gift card or prepaid debit card, it is a SCAM! Never pay anyone who insists on internet currency, cryptocurrency, wire transfer, money transfer or by mailing cash. Scammers use these methods because they are nearly impossible to trace.
- 3. Be skeptical.** If you think a real law enforcement officer is trying to reach you, call your local agency using a non-emergency number to verify. Don’t let a scammer offer to ‘transfer’ you to an ‘official’ or provide you with a number to call. Always look the number up on your own.
- 4. Never provide personal information.** You should be very skeptical of anyone asking for your personal or financial information and you should NEVER provide that information to anyone during an UNSOLICITED CALL.
- 5. Never click on any provided links or attachments.** Delete those suspicious emails and text messages and block the number of any caller.

If you are a victim:

- 1. Stop talking to the scammer** – Hang up or otherwise disengage from further conversation.
- 2. Notify your financial institutions and credit card companies.**
- 3. Consider freezing your credit** – you can do this online by contacting the following: Equifax www.equifax.com
TransUnion www.transunion.com Experian www.experian.com *Credit freezes are free if you are over 65.*

Seniors vs. Crime can also assist you with what to do if you are a victim. Our services are free and we have four offices in The Villages to assist you:

Sumter Co. Office (352) 689-4600, Ext. 4606

Mon –Thurs 10 am – 2 pm

8035 E. CR 466 (Sheriff’s Annex) – corner of Morse Blvd.

Wildwood Office (352) 753-0727

Tues – Thurs 10 am – 1 pm

2722 Brownwood Blvd., Wildwood Police Annex next to the theater.

Marion Co. Office (352) 753-0727

Tues 10 am – 2 pm

8230 SE 165th Mulberry Ln. (Marion Co. Sheriff’s Annex)

Fruitland Park Office (352) 674-1882

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The Wake-up Call!

Our prior POA articles raised the dilemma facing patients and their physicians of barriers obstructing optimum medical care. Specifically, some insurance plans employ peer review agencies to restrict, if not deny, choice. This draconian cost containment can unfortunately eliminate lifesaving treatment...and you won't even know what took place.

It is time for the presentation. I have been asked to speak before the POA September monthly meeting. My purpose is to advise Villages residents of the unknown pitfalls jeopardizing medical choice. You will vividly see real life results of exceptional care, and can then better determine those insurance plans that focus on your health.

The presentation serves as a wake-up call, raising relevant questions to protect you...if cancer appears.

Norman H. Anderson, MD
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