



POA Bulletin



POA4US.org

FEBRUARY 2023

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Upcoming POA General Membership Meetings

February 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER
Villages Public Safety Division

March 21, 2023 • 7 pm

LAUREL MANOR RECREATION CENTER

Speaker: Cheryl Chestnutt
Chief Clinical Officer
UFHealth/The Villages

POA 2023 SHREDDING EVENT

DATE: April 15, 2023

TIME: 9 AM – Noon

LOCATION:

Wildwood Community Center
No plastic bags.

GET YOUR TICKET AT:

POA4US.org or
1presidentpoa@poa4us.org

TICKET REQUIRED
FREE for POA Members Only

Covanta Turning Waste to Energy – One Ton at a Time

After lengthy study and with some trepidation from residents, the North Sumter County Utility Dependent District (NSCUDD) made the decision in 2019 to end residential trash pick up as it had always been done. Previously, household trash went in one bag, recyclables in another, and yard waste was stacked neatly at the curb. Now everything goes out together and is picked up at one time by one truck. Why?

The reasons were many but boiled down to just a couple of factors. One, the secondary market for recyclable products – glass, plastic, and cardboard – had dried up as China was the main purchaser. Municipalities were faced with stockpiling or paying for recyclables to go to landfills, the last thing environmentally conscious citizens wanted to see happen. Two, the cost to transport waste and fees at landfills went up significantly. The Villages was taking its waste to a transfer facility where it was then sent to a landfill in Georgia.

After exploring the options, NSCUDD determined that Waste for Energy (WfE) was the more cost-effective route and had more positive environmental outcomes.

Patrick Walsh, Area Asset Manager for Covanta, explained

the process and outcomes for POA members at the January General Membership Meeting.

Covanta processes 528 tons per day (TPD) at its EfW facility located in Okahumpka, FL. The facility opened in 1991, operates with two 264 TPD Martin® combustion units and has processed more than 3.8 million tons of waste since 1992. These technologically advanced facilities combust waste at high temperatures resulting in steam used to produce electricity for sale or sold directly. Covanta partners with municipalities to sustainably dispose of waste. Energy created from the facility currently provides the City of Winter Park with 10 megawatts of electricity. Metals are retrieved from the process and recycled.

One ton of Municipal Solid Waste (MSW) creates 500 –

850 Kilowatts of power, 50 pounds of recycled metal and approximately 10% of original volume in ash.

Florida leads the way with 10 EfW facilities, more than any other state. EfW is Florida's #1 source of renewable power, supplying more than 40% of the state's renewable electricity. Covanta is Florida's largest renewable generator, producing over 1 million megawatt-hours (MWh) per year, enough to power over 100,000 homes.

Over the past 20 years, Covanta facilities have safely managed approximately 45 million tons of MSW, recovered over 800,000 tons of ferrous metal, enough to build almost 10 Golden Gate Bridges, and recovered over 45,000 tons of non-ferrous metals, enough to make over 3 billion aluminum cans.

Covanta continued on page 2

Mission Statement

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

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

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

Values

Independence	Honesty	Fairness
Objectivity	Respect	

The POA Declaration of Independence

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

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

Covanta continued from page 1

Landfills:

- Landfills are a major source of man-made methane
- Methane is more than 30X more potent than Carbon Dioxide
- Leachate generation: ground water contamination
- Non sustainable use of land
- Energy generation from landfills: 65 kWh per ton of waste

EfW:

- 90% reduction of waste in volume
- Clean base load power generation
- Recovers metals for recycling
- Offsets on average one ton of Carbon Dioxide equivalent for each ton of waste processed
- Renewable energy generation from EfW: 550-750 kWh per ton of waste

The Covanta Lake Facility has diverted 19,714 garbage trucks from a landfill. It creates enough electricity to power 7,000 homes for a year or charge 18,000 electric vehicles. It recovers 4,800 tons of ferrous metal and 300 tons of non-ferrous metal which is equivalent to 4 thousand cars from recovered steel, energy savings equivalent to 1.1 million gallons of gasoline, 20 million aluminum cans, or a paper clip chain that wraps around the Earth 7 times.

In 2020, the facility avoided emissions equivalent to 28 thousand passenger vehicles driven for 1 Year or burning 143 million pounds of coal.

The facility reports that it operates up to 99% below federal emissions standards.



**POA MEETINGS ARE NOW
LIVE STREAMED AND ALSO
AVAILABLE ON YOUTUBE**

The Villages – Total Tons Processed October 1, 2020 – September 30, 2022 = 96,306.98 Tons

Results:

- Avoid 96,307 ton of CO2 equivalent greenhouse gases
- Generate 52,968,839 kWh of renewable energy...enough to power 57,953 homes for a month
- Reduce the need for 24,077 tons of coal...or 4,044,893 gallons of fuel oil
- Recycle 4,815,349 pounds of metal for recycling that otherwise would have been landfilled

Is Covanta a Public or Private Company?

It was publicly owned but was purchased in December 2021 by EQ2, a Swedish company. There are major renovation projects that need to be done, and it is possible it will go public again after those are completed.

Is there a plan in place to handle the growth in The Villages?

Yes, there is a growth plan in place.

Since all waste goes in the same bag which would include synthetics and other hazardous materials that will get burned and result in fly ash, how is it tested?

The company has a visual load inspection team which attempts to remove any items that should not be burned. There are air pollution control systems that can handle any hazardous emissions. Fly ash is mixed with bottom ash and tested every six months so nothing hazardous leaves the property. The company is only required to test the ash every three years.

Covanta continued on page 3

Covanta continued from page 2

Is there an Rx program in place to process expired medicines and sharps?

There could be, but it would have to be separate from the trash program. There is some movement at the federal level through push back to the pharmaceutical companies and distributors.

Is there any kind of waste that should not go into household trash?

Yes – any at-home chemotherapy waste, batteries, medical waste, radioactive materials, etc.

Do people still need to shred paper?

No, it is a closed system and is burned.

What about glass?

Glass has no BTU value and becomes part of the ash stream.

Does Covanta have competitors?

There are three facilities in Florida that Covanta does not operate.

Why can't paper and plastic be recycled?

Because of what happened in China, the markets for reselling those items dried up and small recyclers went out of business. Cardboard that used to sell for \$275/ton dropped to \$15/ton in just two weeks. Waste Management was the only company large enough to stack/store those recyclables. The market has just not come back.

The bigger conversation needs to be about re-education, what we use and how we use it. The premise of recycling starts with Reduce, then Reclaim, then Recycle. Citizens need to rethink single use items such as plastic bottles. In the US, plastic that is landfilled can wrap around the earth two times every week!

Covanta will revisit the recycling market every year. One ton of plastic is the equivalent of three tons of regular waste and they would prefer not to have it.

Why don't residents of The Villages get more benefit for providing the most trash. Could the energy that is produced go to SECO Energy instead of Winter Park (Duke Energy)?

Currently, there is a contract with Winter Park that expires in 2024. The Villages has an exclusive contract with SECO energy so there would need to be negotiations. It is possible, but probably not by 2024. ●



JOIN THE POA TODAY!

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This information is for POA Official use ONLY.

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

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

of Years (1 - 10) _____ Membership Amount \$ _____

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

ACCOUNT INFORMATION

First & Last Name _____

Email Address _____

of Residents at address below _____

Address _____

Phone Number _____ Village Name _____

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

City _____ Zip Code _____

2nd Resident First & Last Name _____

Relation _____

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

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

PLEASE MAKE CHECK PAYABLE TO THE POA.

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

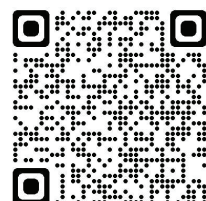
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Important POA Membership Dues Announcement

Since 1975, The Property Owners’ Association, Inc. (POA) has been a champion for the rights of residents of The Villages. The POA brings attention to and acts on issues that may impact property values and quality of life.

Every month, the POA publishes a 20–24-page Bulletin, delivering to nearly every driveway and more than 4,000 electronically.

We are all feeling the impact of inflation and rising costs. The POA is no different. Since 1975, annual dues for membership have been \$10 per household.

After sustaining many increases in our costs to produce the Bulletin over the last several years, in 2022 we had a 20% increase in our printing costs, negotiated down from a proposed 38% hike!

In order to continue delivery of our important POA Bulletin, the Board has made the difficult decision to raise the membership dues to \$15 per household, starting January 1, 2023. The extra \$5 will help us supplement this staggering print cost increase and allow us to continue to keep Villages residents informed of issues that may affect their property values and quality of life.

We cannot continue to accept payments for \$10; our accounting system will not process them! Unfortunately, if we receive a \$10 payment in the mail, we will have to return it. Please send the correct amount at \$15. Thank you!

We are grateful for all the residents who have and will continue to support the mission of the POA. ●

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Audio for District Meetings Now Available Online

In what the POA hopes is the first step toward live streaming District Board and Committee meetings, District Government now has audio recordings available on its website. Previously, it was only available at the District office on a CD for \$1.

Audio continued on page 5

Lightning Safety

By Len Hathaway

A look back at the 2022 lightning experience nationally and locally and a look ahead to the 2023 lightning season. But first a lightning trivia question.

In Roman times how did Tiberius protect himself from being struck by lightning?

Answer below.

Last year 19 fatalities were recorded in the US and that is up from the record breaking low of 11 in 2021. We have come a long way since the early 1940's where the US typically experienced over 400 fatalities a year. The awareness campaigns of numerous organizations over the years to educate the public about the hazard of lightning is paying off.

Florida continues to be the Lightning Capital of the Nation. Of the 19 fatalities four occurred in Florida – one standing near a tree and another walking children home from a park. Sadly a 13- and 11-year-old were struck while rowing on a lake in the Orlando area.

No fatalities were recorded on a golf course in 2022 after experiencing three in the previous year (FL, NJ, PA).

Here in The Villages the number of days with lightning was 114 which was 19 more days than last year. The most significant lightning experience occurred in the Village of Amelia in June when a home took a direct strike. The homeowners escaped injury, but the ensuing fire destroyed their home.

Twenty homes have been either destroyed or rendered uninhabitable due to direct lightning strikes since 2004.

The Villages Public Safety Department responded to 16 lightning events in 2022 – about the same as last year. Two homes experienced holes in the roof but fortunately no fire while others experienced strikes to nearby trees. An unknown number of homeowners experienced electronic damage to sensitive electronic equipment due to the absence of surge protection devices.

If your club, organization, church, or civic group would benefit from a free noncommercial, educational, community service Power Point presentation, Lightning Tips for Villagers that addresses personal lightning safety, lightning surge protection for appliances and high-valued electronics, lightning protection systems, and debunking ten common lightning myths contact Len Hathaway at LHATHA@AOL.COM or Frank Criste at PSUBULL@AOL.COM.

Answer to trivia question.

History shows that Tiberius was deathly afraid of being struck by lightning so he wore a laurel wreath around his head. It must have worked because history does not record that he was ever struck by lightning! ●

Audio continued from page 4

Now, just go to DistrictGov.org and click on the desired CDD or Committee and find the date of the meeting under Agendas and Minutes. Scroll down to the meeting schedule where you will find only upcoming meetings. To the right above that is a Filters button. Click that and put in the date of the meeting you are seeking. When that date comes up click on the video icon and it will give you the audio. There is an index to the right from which you can click on the topic of interest.

Agendas for upcoming meetings are posted approximately one week in advance of the meeting. You can also sign up for meeting notifications on the website on the home page.

It is a little clumsy, but a start... ●

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Driver Safety

AARP Driver Safety now offers a 6 hour “Smart Driver” course for seniors; it is designed for those 50 and older.

All available courses are listed at [AARP.org/findacourse](https://aarp.org/findacourse) or call (877) 846-3299.

AARP now offers a Free 60–90-minute Smart Driver Technology workshop for those thinking of either leasing, purchasing or just upgrading to a newer vehicle.

Local presenters would be available to attend organized social / club meetings to share this information. Please contact (352) 430-1833 to arrange a presentation for your Club.

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



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February 2023 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Wanda Smith	972-358-9757	Tuesday	2/7/23	Wednesday	2/8/23	Colony
Jack Haughn	352-603-1420	Tuesday	2/14/23	Friday	2/17/23	Laurel Manor
Jack Haughn	352-603-1420	Monday	2/20/23	Thursday	2/23/23	Savannah
Art Donnelly	631-792-2203	Saturday	2/18/23	Saturday	2/25/23	Paradise

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Bill Schikora – Newest POA Hall of Fame Inductee

Last year, the POA, residents of Community Development District (CDD) 2 and all Villagers lost our good friend and advocate “Bill” Schikora. His giant stature at 6’8” left an impression wherever he went. He was kind, spirited and fiercely loyal.

The POA inducted Bill into its Hall of Fame last month. President Cliff Wiener said he was inducted, *“In recognition of his steadfast service to the POA as the membership director, a member of the board from 2012-2020 and, and for his ongoing commitment to the POA.”* Cliff described him as a good friend, saying he gave more to this community than most people will ever know.

His long-time fiancé Peg Taggett accepted on his and his family’s behalf. Peg said this of Bill. “Bill’s goal in life was to do whatever he could to improve life in The Villages. And he worked hard at it. He did his homework before he made his presentations. And if it got hard, if people objected, he just kept right on going because he had a sense of what was right and wrong in this community. He loved The Villages, and he loved the years he spent here.” 🟢



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-Diane A.

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



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The Bulletin is available online
– including archived editions.

POA4US.org/bulletin



Pam Powell

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KNIFE SHARPENING





Exciting News! Florida Blue Medicare is hosting events in The Villages® Community

This month we will be offering Medicare classes, plus many other FUN activities!

Check out what’s planned for February:

Wildwood — Florida Blue Medicare

4713 E. State Road 44, STE 100

PLEASE RSVP: Monday - Friday 9am - 5 pm

Cooking Class February 1 & 22 10 AM - Noon Healthy Eating Made Simple & Easy	Senior Technology Class February 2 10 AM (90 min session) Learn how to use use social media to stay connected. Bring your Apple or Android device.	Medicare Educational Event February 3, 8, 10, 13, 16 10 AM & 2 PM Get your questions answered by one of our Medicare experts
Valentine's Photography Session February 6 10 AM - 2 PM Family, friends, or pet portraits CKJ Photos RSVP for appointment time	Free Hair Cuts for Veterans & First Responders February 7 1-5 PM RSVP for Appointment Time	Turning 65 Medicare Event February 9 10 AM & 2 PM Our agent will provide you with your birthday packet and answer all your questions
Living with the Journey of Dementia Series February 14 10:30 AM Jackie Kuhn-Damron	Medicare Valentine Day Event February 14 2 PM Enjoy some Valentine goodies during our agent's presentation	Sit Less, Move More February 15 10 AM Improve your balance & reduce falls using Pilates techniques with Ret PT Edward Yuiska. Sneakers, elastic band & tennis ball recommended for class
Medicare Educational Event February 17, 21 10 AM & 2 PM Get your questions answered by one of our Medicare experts	Investing at Retirement February 20 2 PM Eric Perlman - Primerica	Senior Technology Class February 23 10 AM (90 min session) Learn how to use use your Smartphone intermediate features. Bring your Apple or Android device.
Dancing for Health February 24 10-11 AM & 1-2 PM David Wade Studio of Social & Stage Art	Enhance Your Natural Beauty February 27 1 PM Flawless skin for the mature face	Parkinson's Safety February 28 10 AM Gary Canner - Parkinson's Foundation Aware Care Ambassador, gives information on patients safety during hospital visits
All Occasion Card Making February 28 2 PM Paula Luvs to Stamp Space is limited. Must RSVP by February 23		

A licensed agent will be present at each event if you have any Medicare questions or are interested in our Florida Blue Medicare Advantage Plans.

Limited Seating - RSVP Now! Call 1-352-353-3399

To be able to enroll or switch to a Florida Blue Medicare Plan outside of the Annual Election Period (AEP), you must be eligible for a Special Election Period (SEP) or Initial Enrollment Period (IEP). Not sure if you qualify – ask one of our agents at the event. For accommodations of persons with special needs at meetings call 1-352-353-3399 (TTY users should call 1-800-955-8770.) Florida Blue is a PPO plan with a Medicare contract. Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue Medicare depends on contract renewal. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare, Inc., DBA Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. For more information visit floriablue.com/ndnotice. ©2022 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved.

Community Watch Launches New Safety Program:

Community Help Initiative Response Program (CHIRP)

Sound is the #1 factor in deterring crime and finding lost victims. Imagine the following situation: you are walking your pet peacefully on the streets, when suddenly you hear an ear-piercing noise. What would you do? Most people would likely investigate the source of the high-pitch sound.

Safety whistles are the easiest, lowest maintenance alarm or alert system. They are a standard issue for emergency response and should be incorporated into emergency preparedness kits. They are designed to attract the attention of people nearby. Safety whistles were originally created to protect the user against attempted robberies and other acts of violence, but they were quickly incorporated by the senior community as a signaling tool in case of a medical emergency.

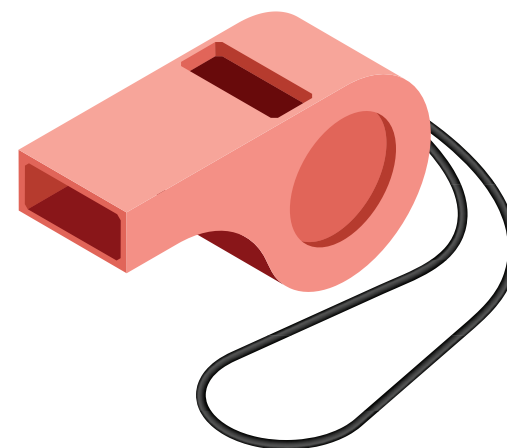
Safety whistles don't require much effort to blow and are significantly louder than shouting. They can help make a victim's location known so that first responders and search and rescue teams know where help is needed. Whistles are one of the best items you can have in an emergency or survival situation.

Shouts For Help

- Can easily be drowned out by surrounding noises.
- Can leave you hoarse and exhausted in a matter of minutes.
- Your voice is not at the high octave level to be heard a long distance.

Why The Whistle Is Better

- The sound of a whistle is significantly louder than shouting.
- The sound of a whistle travels further.
- The sound of a whistle grabs the attention of others.
- It only takes a fraction of energy to use a whistle.



Safest Forms Of Protection

- A whistle can be used if you are lost, sick, or injured.
- A whistle can be used to signal a first responder for emergency situations.
- A whistle can be used to scare animals during unexpected encounters.

Whistle For Help

- The whistle can be worn on a lanyard or carried on a key chain.
- Whistles should only be blown in the event of an emergency. If you are in an emergency situation, blow three loud, short blasts on the whistle to seek help.

Response

- The community will recognize that the sound of a whistle means someone is in need of help.
- The community can call for assistance to the area that they hear the whistle.

How To Use The Whistle

While blowing, count to 3 in your head so each blast lasts 3 seconds. Take a breath between each blast to give the sound time to travel and then repeat.

Chirp Info Available Here:

- Resident Academy
- Lifestyle Expo & Events
- Customer Service Centers
- Weekly Bulletins
- Lifestyle Group Talks

Or call Community Watch (352) 753-0550



Are Your Estate Planning Documents in Order?

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Attorney Kathryn Linn will discuss: Estate Planning

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

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SHINE Offers Medicare Help

SHINE (Serving Health Insurance Needs of Elders) volunteers are available to assist clients with Medicare related questions including Medicaid, Medicare, and Medigap plans, financial assistance, and scams. The service is free and unbiased, and reservations are not taken.

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

Eisenhower Recreation Center

9 am — 11:30 am
1st & 3rd Wednesdays

Chula Vista Recreation Center

3 pm — 5:30 pm
1st & 3rd Fridays

Lake Miona Recreation Center

9 am — 11:30 am
2nd & 4th Tuesdays

Lady Lake Library

2:00 pm — 3:30 pm
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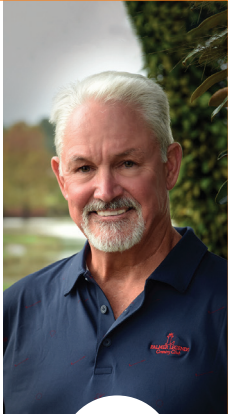
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CDD 1 Residents Organizing to Push Safer Cart Paths

Community Development District (CDD) 1’s Board of Supervisors approved an expenditure to have Kimley-Horn and Associates conduct a new study that will address the safety issues surrounding the cart paths in that district. Numerous serious golf/car accidents have occurred along the stretch of Morse Blvd. north of CR 466, prompting citizens and the CDD Board to implore Sumter County officials to come up with a solution.

Kimley-Horn will present its proposal on options for an “off the road” golf cart path at the CDD 1 Board of Supervisors meeting on February 10 at 8 am at the Savannah Recreation Center.

The Amenity Authority Committee CDD 1 Representative, Jim Vaccaro, is urging residents to attend the meeting in order to impress upon the Sumter County Commissioners to take action which he believes will result in saving lives and preventing injury along “this dangerous stretch of Morse Blvd.” Sumter County owns the road.

Mr. Vaccaro is urging citizens to attend and bring a neighbor, and to wear something red to show support for separating golf carts from cars and trucks in that area. ●



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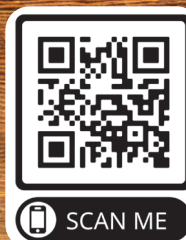
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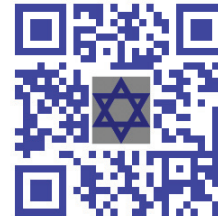


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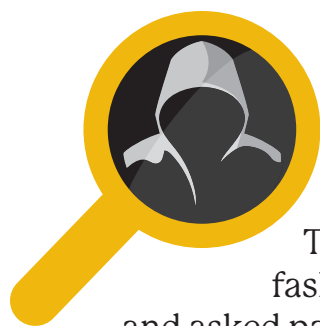
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Fraudulent QR Codes

SENIORS VS CRIME

The COVID pandemic made Quick Response (QR) codes fashionable again. Restaurants opted out of printed menus and asked patrons to get out their cell phones so they could access web-based versions. Many charities went to QR codes which would appear on your television screen enabling you to scan the code and make a donation to the charity from the comfort of your recliner. Certain airlines and the TSA adopted QR codes to facilitate travelers and the list goes on.

However, according to the FBI, criminals are intercepting legitimate QR codes used by businesses to redirect potential victims to malicious websites. The sites are designed to steal personal and financial information, prompt users to install malware on their devices, or divert payments to fraudulent accounts. Our friends at the FTC have some advice about QR codes.

Employ the same skepticism used when surfing the web: When considering a QR code for scanning, as well as when the code’s online destination is reached, it is wise for consumers to utilize the same Cybersecurity 101 tactics that they regularly practice online. Just as security-conscious users are hesitant to click on suspicious hyperlinks or download dubious attachments, they should practice similar caution with QR codes, especially in cases in which the origin of the code is unknown. This is because, much like phishing emails, QR codes can direct users to suspect websites and sites that have been designed to appear legitimate but are fraudulent. Often, these sites can be vehicles for malware downloads or attempts to garner financial information or personal details such as login credentials.

Be especially wary of QR codes found in public places: Before scanning a QR code found when out and about, consumers should carefully examine the code for any signs of tampering, such as the placement of a sticker over the original QR code. If a code does not appear to be a fit with its background, device users should refrain from scanning it. Further, users should not scan QR codes from unfamiliar websites, posters, flyers, or magazines unless they are certain that the code’s destination is legitimate.

Double-check the URL: Once a QR code has been scanned and has directed a device to a website, the user should carefully review the website’s URL. If the web address does not appear to be a match for the organization the verbiage accompanying the QR code claims to be directing the user to, the user should refrain from providing any personal information. The user should also refrain from downloading any files or applications from the site. It is also wise to check the URL for any odd structuring and for slight misspellings of the name of the organization the QR code materials claim to be directing to as these are common tactics of cybercriminals.

Stick to the app store: Consumers should avoid downloading applications via the link provided by a QR code. Instead, a safer route is to search for

and download desired applications directly from a device operating system’s app store. Further, most of today’s phones have QR code scanners built into their cameras, so most users do not need to download a QR code-scanning app.

Consider using a password manager: In many cases, a password manager can detect a look-alike website when a user might not, and the application will in turn prevent sensitive username and password information from being autofilled into the empty fields on the fake site.

Do not pay bills using a QR code: When consumers receive an email or text that provides a QR code for bill payment, it is a good idea to call the company or organization requesting the payment directly (using a phone number retrieved from an official or trusted website) to verify the request before sending any funds or submitting any financial details. Better yet, use a different method to pay.

Beware of texted and emailed QR codes: As discussed just above, it is wise to verify any such requests, especially before sending any funds or financial information, by contacting the friend directly using a known number to confirm that the friend sent the request.

If you have any questions or need some advice on scams, call your nearest Seniors vs Crime office. We have four offices in The Villages and our services are always free. You can also file a complaint online at **SeniorsVsCrime.com**.

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POA Offers Additional Discount Card for New Members

The POA has rolled out a new benefit just for new members. If a resident signs up as a New Member (not for renewing members), they will receive a special Discount Card featuring 18 businesses. Just use the card a couple of times and you’ve recouped your \$15 membership fee!

Use the membership form on page 3 to sign up or come to a membership meeting, held on the 3rd Tuesday of every month at 7 pm at Laurel Manor Recreation Center.

Check out our full list of Discount Partners available to every member for more savings! ●



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A Guardian on the Beach

A recent trip has been painted into my memory by Mother Nature's hand as the sun began its journey, peeking above the ocean. A little bird decided to join us on an early morning stroll. Having flared for a landing ten feet ahead, its legs now delivered a fast cadence to maintain distance. When we would slow, the bird stopped... and waited. Walking faster caused our new friend to scamper, so that a reasonable space was assured. As waves rhythmically came and receded from the shoreline, food was left for our feathered companion whose footprints were temporarily captured in wet sand.

Time passed and we decided to turn back. The little avian stopped ... and stared. Looking over our shoulder, we found the "guardian" trailing us like a caboose again quickly paced at the same comfortable interval.

Although a simple event, the warmth of sharing a moment with another creature gave our walk meaning.

When we interact with each other in a positive way, our physical health is boosted. That is why our medical practice has such an excellent reputation: little things rendered for each other, like one's guardian, make all the difference during critical moments.

Walk with us...on the beach of life.

Norman H. Anderson, MD

Radiation Oncologist, CEO, The Robert Boissoneault Oncology Institute



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