



POA Bulletin



POA4US.org

AUGUST 2023

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Upcoming POA General Membership Meetings

No Meeting in August

September 15, 2023 • 7 pm

Everglades Recreation Center

Speaker: Joe Rojas, Union President
Coleman Federal Prison

September 20, 2023 • 7 pm

Laurel Manor Recreation Center

Speaker: Joey Hooten
Sumter County Property Tax Assessor

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



Sumter County Commissioners Propose Lowest Tax Rate EVER!

Sumter County Administrator Bradley Arnold told residents at the July POA General Membership meeting that the Sumter County Board of Commissioner's proposed millage rate for the Ad Valorem (value based) property tax of 5.1900 is the LOWEST in Sumter County history. He said residents have nearly recovered from the 25% increase passed in 2019. The five commissioners who passed that increase were subsequently removed from office by the voters of Sumter County.

Mr. Arnold credited growth in the industrial and housing sectors as the main reasons that the tax has been lowered. The Fiscal Year (FY) 23/24 Budget is comprised of the General Fund, Special Revenue Funds, Debt Service Funds, and an Internal Service Fund. The General Fund's largest revenue source is the Ad Valorem (Property) Tax at 47.27 % of the total. Other major sources of revenue include the countywide non-Ad Valorem fire assessment, small county sales tax, intergovernmental transfers, and charges for services.

Public safety accounts for nearly 59% of the General Fund's expenditures. Last year residents spoke loudly in support of separate Fire & Emergency Services for The Villages and the rest of Sumter County that would include those departments taking over the emergency transport of patients to the hospital or emergency

department. The Commissioners followed the will of the people, and after a special referendum that would have created an Independent Fire District for The Villages failed, conducted a study to determine what rate should be set for the Fire Assessment Fee.

In the current Fiscal Year, the rate is \$124. Based on the study, the rate for residential properties will go up to \$323.64 per residential rooftop, including individual units in multi-family dwellings. Industrial and commercial properties will be paying substantially more, based on square footage as opposed to a parcel rate the same as residential. For example, in the Brownwood commercial district there are six parcels that paid \$124 each. Now, based on square footage they will pay around \$100,000.

Tax Rate 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.

Tax Rate *continued from page 1*

The proposed budget Fire & EMS Services in The Villages went from \$18.884 million in the current FY to a proposed \$35.152 million, nearly double. In addition, due to growth, more fire stations and equipment will be needed, along with additional personnel.

The POA’s stance on the special district last year was that it was not the right time to implement a new district because there were too many unanswered questions. The proposal was to cap any ad valorem tax at 1Mil, charge the current \$124 fire district fee, and add .75¢ per \$1000 of improvements on each property. The District estimates were based on a rate by a board that had not yet been appointed that would begin at .1 Mil with no knowledge of what an actual budget or starting rate would be. Now the needs have been identified with a real budget attached, and a more valid discussion can be had about the merits of an Independent District.

The POA fully supports The Villages Public Safety Department and Fire Department, and recognized there would be a significant cost associated with turning over emergency response and transport to them.

There will be a public hearing on the proposed Fire Assessment Fee on August 22 at the Board of Commissioners’ regular meeting that begins at 6 PM.

Other sources of revenue include the often-debated Impact Fee which is paid based on consumption/use of roads due to growth. A study is required every five years to review, validate or change the impact fee schedule. Mr. Arnold said the County is about due for the next study. He also reminded residents of the 2018 \$40 million

Regional Road Agreement with The Villages, without which the necessary regional road improvements could not have been made. He also said that there are other developments for which transportation improvements will be needed, and still others that have been made rather than waiting for the State to schedule them. An example is the new stop light on SR 301 at Pepper Creek.

The Fuel Tax is a backstop for repayment of the Regional Road Agreement, and joked that people are not buying enough gas anymore due to electric and hybrid vehicles, causing the fund to remain flat.

Mr. Arnold said that regional roads will always be the priority but that \$1.5 million is allocated each year for projects that go through a prioritization project. An example of projects under construction now is the intersection at CR 466A and Buena Vista Boulevard where additional turn lanes are being added. He also said the County is expecting State grant funding soon that will take care of projects in CDDs 1 and 2.

Mr. Arnold said that all road debt will be paid off by 2035. The County will be looking at 20-year financing for another \$40 million for a new government center where meetings will be live streamed! In addition, there will be a shooting range for the Sheriff’s Department and a new building for the Tax Assessor’s office.

He said the County will also conduct a Fire Impact Fee study.

All of the documentation and details for the proposed budget can be found on the County website at sumtercountyfl.gov. Search under Agendas & Minutes, then select the July 11 Board agenda to download the entire packet.

Tax Rate *continued on page 3*

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Tax Rate *continued from page 2*

Are Electric Vehicles taxed?

In a sense they are because they pay sales tax on the electricity they use, but nothing goes to the gas tax. Local governments do not have the authority to implement a new tax. The State has looked at changing the way electric and hybrid vehicles pay, but nothing has happened yet.

How are multi-family buildings assessed?

They will pay the Fire Assessment Fee on a per unit basis.

What can the County do to move golf carts off of Morse Boulevard?

Mr. Arnold referenced a study that CDD 1 has conducted regarding the golf cart paths on Morse. He has seen a draft and understands that a final report will be presented soon. It will be up to CDD 1 to determine how they want to proceed. The County does not build multi-modal paths.

Can cameras be used to control speed?

Mr. Arnold is not in favor of using cameras. The City of Wildwood talked about using them at stoplights, but Mr. Arnold reminded them that the County is responsible for signalization and would not be putting up cameras.

How has the County used relief funds from COVID? What about the federal infrastructure money?

Some of the CARES Act (COVID) money was used for ambulances, internet upgrades, city water and sewer projects, other studies, and to assist the Villages Center Community Development District (VCCDD) upgrade the gravity system at the hospital with two new lift stations. The federal guidelines have not been as clear cut. Although the County has made applications, they have not received any funding.

Is there a Fire Impact Fee contemplated for The Villages?

The Fire Impact Fee study Mr. Arnold referenced was for Sumter County Fire and EMS. It will be up to The Villages to determine if they will conduct a study or contemplate a Fire Impact Fee. ●



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Homeowners Insurance Updates – More Bad News for Floridians



In early July Farmers Insurance announced it will stop offering its policies in Florida, including home, auto and umbrella policies, a change that will force thousands of people to change their insurance provider.

The company said in a statement that its decision to get out of Florida was a business decision necessary to manage its risk exposure in the hurricane-prone state. Farmers serves 100,000 customers in Florida but said there will be no impact on customers who use Farmers' owned subsidiaries like Foremost Signature and Bristol West.

"Such policies will continue to be available to serve the insurance needs of Floridians," Farmers Insurance spokesperson Trevor Chapman said in a statement. "Affected customers will receive notifications detailing when their coverage will end and will be advised of options for replacement coverage."

Florida requires affected policyholders to receive

a 120-day notice that their policies aren't being renewed.

Just a week later AAA said it will not be renewing some insurance policies in Florida due to an "unprecedented" rise in reinsurance rates in the state following last year's hurricane season, making the company the latest insurer to reduce its risk exposure in the Sunshine State.

In a statement to FOX Business, AAA emphasized that it is not leaving the state of Florida and actually intends to increase new auto and homeowners' business there but has stopped renewing "a small percentage of higher exposure package policies" underwritten by Auto Club Insurance Company of Florida that bundle both types of coverage.

AAA did not reveal how many policyholders were affected but said those customers have already been notified and would be able to reapply for coverage through its sister carrier, Auto Club South Insurance Company.

Adding to the worry for homeowners is an updated hurricane forecast by the University of Colorado in July. The hurricane season may be more active than average despite an El Niño, but also more unpredictable, according to the latest outlook.

The update calls for 18 storms, nine of which are expected to become hurricanes and four of which will reach at least Category 3 status.

This is an increase of three storms, two hurricanes and one major hurricane since their previous outlook, which was released in early June. The increase in storms and the overall outlook takes into account four storms that have already occurred this year. ●

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State Housing Initiatives Partnership (SHIP) Funding Availability

Housing Services is accepting applications for Emergency Repair, Demolition/Reconstruction and Purchase Assistance strategies funded by the State Housing Initiatives Partnership (SHIP) program.

The Emergency Repair strategy assists individuals who own their site-built home and need help with making capital repairs such as roof replacement. The program also assists with the cost for the installation of ramps or bathroom modifications, which require immediate attention and will make the residence more accessible for persons who have special housing needs.

The Demolition/Reconstruction strategy assists with constructing a new site-built house to replace their unsafe structure where financing is not feasible for rehabilitation. The program provides funding for the demolition of the existing home and all other unsafe structures that pose an immediate threat to the public's health, safety and welfare located on the property.

The Purchase Assistance strategy provides funding for down payment and closing costs to assist eligible first-time homebuyers with the purchase of a newly constructed or existing site-built home. Prospective homebuyers must qualify as a First Time Homebuyer under the HUD definition and have a pre-approval for the first financing.

Mobile, modular and manufactured homes are not eligible for emergency repair or purchase assistance. Applicants must be income eligible in accordance with the income limits published by Florida Housing Finance Corporation.

For more information, call Denna Lafferty at (352) 689-4400 or see the website at sumtercountyfl.gov



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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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Did You Know that the POA Monthly Membership Meetings are available to watch on Facebook?



District-wide Meeting Overview

A District-wide meeting held July 17 for all Community Development District (CDD) Chairs, provided information and discussion about issues such as the anonymous complaint system for deed compliance. There seemed to be consensus among the district chairs that deed compliance complaints made after a new homeowner has unknowingly purchased a home with a violation has become an increasing problem. Other topics included customer service, gate operations, multi-modal paths and new systems that have been implemented.

Gate Maintenance and Long-range Readers

With good news on gates, Deputy District Manager Bruce Brown said the new software for the gates will provide an option residents have requested for a long time – improved access to activate the gate arm without having to open the vehicle window. “Long-range readers” will be available for purchase when the software upgrade is completed over the next several months. Readers that some residents have purchased outside of the District that perform this function will no longer operate the gate arms once the software is activated.

Mr. Brown acknowledged that the process has taken longer than originally planned because so many gates had to have repairs or be replaced.

While The Villages is not a true “gated” community, District staff and most residents agree that gates provide enhanced security and safety for all Villages Residents and Guests.

Gate arms will:

- help to ensure the safety of everyone, including pedestrians, cyclists, multi-modal path users, golf cars and vehicles. They work to slow or stop the flow of traffic, especially where roadways intersect with pedestrian and multi-modal paths;
- provide visibility to Law Enforcement of all vehicles entering and exiting a gated Village;
- provide improved accountability. By stopping the flow of traffic, high-definition cameras can identify who the driver is if they strike a gate, pedestrian, vehicle or other object.

Multi-Modal Paths

District Manager Kenny Blocker reported that District Property Management currently maintains 68+ miles of multi-modal paths, 57 tunnels and 10 bridges. The key theme for using the paths is to SHARE – See, Hear, Act Responsibly, and Enjoy. With the increased use of the multi-modal paths by golf carts, pedestrians, bicycles, and electric bicycles, it is more important than ever that everyone takes personal responsibility for the use of the paths and to be respectful and safe in their actions on the paths.

Incidents of golf carts hitting pedestrians or cyclists and taking curves too fast are starting to occur more than they should. Sumter County Sheriff’s Captain Robert Siemer clarified that law enforcement can only take action on paths when a law is violated. Speed is not regulated on the paths, but age of the driver is and not stopping at a stop sign can be ticketed. Drivers should remember that all paths connect with a public roadway where all laws can be enforced.

District-wide continued on page 10

POA Offers Additional Discount Card 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 the month at 7 pm at Laurel Manor Recreation Center (see the meeting schedule on the front page of the *POA Bulletin*).

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POA Membership Meeting

Friday, September 17, 2023
7 PM

Everglades Recreation Center

**Speaker: Joe Rojas,
Union President
Coleman Federal Prison**

The Coleman Prison, located just a short distance from the Everglades Recreation Center and Villages south of CR 44, has been in the news recently, and neighbors may be wondering what is going on.

In the first of quarterly membership meetings that the POA will be having at Everglades, the speaker will be Joe Rojas, the Union President, who recently organized a picket to bring to light what the union believes to be a serious staffing shortage. In addition, an infamous inmate, Dr. Larry Nasser who was convicted of molesting hundreds of U.S. Gymnastics females, was stabbed multiple times and hospitalized. Shortly after that, several people were taken to the hospital due to a chemical leak.

United States Penitentiary Coleman I is a high-security federal prison in Coleman, Florida, which houses male inmates. Opened in 2001, it is part of the Coleman Federal Correctional Complex. It is administered by the Federal Bureau of Prisons, a division of the Department of Justice. There are 7,200 inmates in four facilities and a prison camp operated by the prison.

As a neighbor in such close proximity to Villagers' homes, the POA feels it is important to know more about the facility and concerns employees there have that may affect the safety of the residents. 🟢

District-wide *continued from page 8*

Golf cart owners must be aware that effective October 1 a new law goes into effect that raises the age of golf cart drivers to 18 without a drivers license, or permits any licensed driver or one with a learners permit to drive a cart. The law currently in effect allowed persons 14 and older to drive a golf cart.

The District emphasized that only you can make it safer for golf cars, walkers, bicyclists and others on our multi-modal path systems and cautions you to

- SLOW DOWN.
- Be courteous of all users.
- Stop at all stop signs.
- Use caution when passing behind the gates.
- Be cognizant of your surrounding environment, including inclement weather, night traveling and reduced visibility due to sunrise/sunset.

Deed Compliance

Without question, deed compliance and anonymous complaints are the most talked about topics among residents in The Villages. The majority of residents who attended the meeting

were interested in this discussion, which was the longest of the meeting.

Every person who purchases a home in The Villages signs an agreement between the purchaser and the Developer – not the District or CDD in which the property is located – that provides restrictions on what can and cannot be done at the property, both inside and outside.

The Developer designated his authority to the District government to enforce outside deed compliance, while maintaining authority for inside deed restrictions that provide for limits on things such as number of pets (2), age of inhabitants (19). It is not known whether the Developer has ever acted on an inside deed restriction, but a review of the contract says that “the Declarant (Developer) shall have the right but not the duty to enforce any such covenants, conditions or restrictions as if the Declarant were the owner of the homesite.”

Aside from the budget and setting the maintenance fee annually, it is probably the most difficult responsibility the CDD supervisors have. The CDD boards are the final stop if a property does not come into compliance, and the CDD boards have the authority to impose fines and even take legal action. They are often faced with

issues that include violations on abandoned properties, anonymous complaints, and violations that occur for a new homeowner who was not aware a property was not in compliance with a particular rule when they purchased the home. The most infamous recent example is that of rocks used in patio villa landscapes, which according to District staff, was determined to be unallowable per the permit issued years ago by the Southwest Florida Water Management District (SWFMD).

Matt Armstrong, Director of Community Standards, said that no complaint is “frivolous,” and all are investigated. He said 2/3 –3/4 are verified as violations that staff works with the homeowner to resolve. Staff provide regular reports of the number of complaints received in each CDD along with actions taken. Only a small fraction reaches the hearing stage before the CDD board, and an even smaller number get to the fine or legal action level. One prominent case that has been ongoing for years in CDD 8 and is now in the courts, is the issue of “the little white cross” that is often seen in landscapes throughout The Villages. One particular homeowner had an anonymous complaint made and has chosen to take a stand against “selective enforcement” against yard ornaments.

District-wide continued on page 11

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District-wide *continued from page 10*

All CDDs except 5 and 2 continue to allow the anonymous complaint system, although several are having discussions about whether to continue under that system. Part of the issue is that of the “trolls” who have been known to canvas neighborhoods looking for violations. Deputy District Manager Carrie Duckett contends this is not happening to the degree “social media” portrays it, however it has occurred in enough neighborhoods that CDD supervisors are having the discussions and looking for solutions. Villa neighborhoods in both CDD 7 and 3 had multiple complaints filed anonymously regarding the rock landscaping.

Several supervisors have proposed a hybrid system of filing complaints that would limit the number one person can file anonymously or requiring a person to live in the neighborhood they are making the complaint about by just showing their Villages ID without having it recorded. However, any time a person shows his/her ID, they are no longer anonymous and their name becomes part of the public record.

CDD Boards have the authority to decide not to enforce particular rules, and some have taken those steps. They cannot, however, change the deed restrictions themselves. Only the

Developer has that authority. If a Board decides not to enforce a rule, the Developer, per the agreement cited previously in this article, could choose to enforce the rule. Even a homeowner could take action if they chose too. Either of these circumstances would occur outside of the District’s or CDD’s purview and would not go through the Community Standards office.

District staff is working on recommendations that will be presented to CDD Boards over the next few months with a goal of making it easy for residents to file complaints, but difficult for “trolls.”

Customer Service

Tobey Cyr, Director of Customer Service, reported that a new call center system has been implemented that routes the caller through the wait system to the next available person, and identifies the place in the order. It also allows a caller to provide a callback number without losing their place in the order. This is a significant improvement for the hundreds of callers on a daily basis.

The Customer Service Department can be reached at (352) 750-4508 for general questions and (352) 750-0000 for utilities.

Customer service centers are now located in Lake Sumter Landing, at the Fire Station #47 south of SR 44 on Morse Blvd., and at La Hacienda Recreation Center on Avenida Central. They are open Monday – Friday from 8 AM – 5 PM and provide the following services:

- Issuance of Villages Resident ID Cards
- Issuance of Gate Access Cards
- Adopt-A-Bench
- Resident Academy
- RV Storage Facility Parking Spaces
- Guest ID & Trail Fee Services
- Postal Facility Bulletin Boards
- Veterans Memorial Bricks
- Provide information about all District departments
- Provide community-wide information
- Sign-up for Community Watch Programs

The full presentation slides and audio for the meeting can be found online at <https://thevillagesfl.portal.civicclerk.com/event/3443/> files or, by scanning the QR code below with your phone camera. 📱



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Steve Savage
(908) 675-0533

In Case You Missed It...

News Highlights from July Meetings

CDD 9 Lowers Maintenance Fee

In a split 3-2 vote the Community Development District (CDD) 9 Board of Supervisors voted to lower the annual Maintenance Assessment by 5% for the upcoming fiscal year. During preliminary budget approval in June, the supervisors passed the budget with no change in the assessment, however, left the door open to lower it.

CDD 7 Hears “No Fishing” Plea from Residents

Residents who live along or near the pond on Hole # 8 on Truman Golf Course in Duval implored the CDD 7 Board of Supervisors to put up “No Fishing” signs along the pond, presenting pictures of people who have trespassed their properties to reach the shores to fish, and lay out blankets to picnic and party. They said many of them are teenagers and have even seen toddlers near the shore of the pond that they say has two alligators.

The Board directed Deputy District Manager Carrie Duckett to determine ownership of the pond and if it is owned by CDD 7, will look at putting up signs. The Board also encouraged residents to contact Community Watch and law enforcement when people are seen on the property. Ms. Duckett said that Community Watch has the authority to trespass people from Villages property and will also call law enforcement.



CDD 5 Removes “Little White Cross” Language from Deed Rules

While not allowing little white crosses, the CDD 5 Board of Supervisors did think the current language in the deed rules went too far in singling out the white crosses that are seen across The Villages. CDD 5 was the first to do away with the anonymous complaint system, with CDD 2 following. Other CDDs are considering such action or modifying how complaints can be made.



CDD 6 to Hold Anonymous Complaint Public Hearing In October

The CDD 6 Board of Supervisors will hold a public hearing in October to consider abolishing the anonymous complaint system. Residents, who said their neighborhoods have been targeted by trolls, have pressured the board to force residents to give their name when filing a complaint. How the rule would be modified and what kind of ID a resident must provide remain to be determined.

One resident called for “unity” throughout The Villages, but it seems unlikely that all CDDs would support eliminating anonymous complaints.

PWAC Decides to Re-bid Pond Contract

Responding to a request to modify a water treatment contract for ponds that proposed to raise the costs by 40%, the Project Wide Advisory Committee (PWAC), after tabling the discussion in June, decided at its July meeting to ask for bids for the work. Solitude, the company that performs the work, said in a letter that the increase was due to the additional and different work needed for the ponds south of CR 44. That being the case, PWAC asked for new bids that would separate the costs south and north of CR 44. Deputy District Manager Bruce Brown said that Solitude has purchased the next lowest bidder and most other competitors in the field, but they would see what kind of bids they could get. ●



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Golf Cart Operator Law Changes

The Florida legislature, at the urging of Governor Ron DeSantis, has changed the law governing the operation of golf carts on public roads.

These changes do not affect operations on The Villages multi-modal paths, however, since the paths will intersect with public roadways and most will exit onto a roadway, Villagers should follow the new law.

The law requires that anyone operating a golf cart must be 18 years of age or older or have a valid drivers' license or learners' permit. **The real impact here is that anyone 14 years old or younger should never be operating a golf cart.** The new law goes into effect October 1. ●



POA Board & Volunteer Recruitment

October 24, 2023 • 9 AM

Laurel Manor Recreation Center

The POA is the largest, oldest, and ONLY independent property owners' advocacy organization in The Villages. The POA researches and provides information on issues that may affect the property values and quality of life for residents of The Villages.

Want to join our efforts? Come to this informational meeting to learn about volunteer opportunities and how to become a member of our Board of Directors!

Coffee and donuts will be served.

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9 am — 11:30 am | 1st & 3rd Wednesdays

Chula Vista Recreation Center

3 pm — 5:30 pm | 1st & 3rd Fridays

Lake Miona Recreation Center

9 am — 11:30 am | 2nd & 4th Tuesdays

Lady Lake Library

2:00 pm — 3:30 pm | 2nd & 4th Wednesdays

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In Memorium Sal Torname



The POA, along with Sal's wife Kay, two daughters and four grandchildren, mourn the loss of our board member and dear friend, Sal Torname. Sal became a full-time resident of The Villages in 2011.

Sal and Kay lived in the Village of St. James.

Sal served on the POA Board for more than 10 years and was the leader in organizing the POA's annual shred event. Sal was also instrumental in helping many neighborhoods establish AED programs.

Sal served on the Board of Supervisors for Community Development District (CDD) 8, elected by the residents in 2012, and continuing to serve them until his death on

July 8. He was often outspoken about issues that affected the residents, and one of his main issues was "Exhibit A" of the Project Wide agreement that identified what would be paid for in the various town squares. Sal never believed the list was specific enough and felt there were items that should be paid for by the Developer instead of PWAC.

During his time on the CDD Board he helped maintain stable maintenance assessments and notified affected residents of their overpayment of bond payoffs. He also assisted in the refinance of the District 8 phase 1-3 infrastructure debt bonds, which resulted in a significant decrease in annual bond payments for the residents.

Sal was born and raised in Massachusetts before coming to The Villages in 2010. He

worked in the telecommunications industry for over 40 years, starting with the New England Telephone, now Verizon, and ending his career with General Service Administration (GSA), a Federal Agency providing communication services to other Federal Agencies.

In his early formative years and throughout his career, he became active in many civic and charitable organizations, including being appointed to the town's Conservation Commission and elected to the Planning Board.

He received a BS Degree from Salem State College in Business Administration and an MS degree from Anna Maria College in Quality Management. He served as a Massachusetts Baldrige National Quality Award Examiner from 1995-1997.



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August 2023 Schedule						
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Bob Thielhelm	352 360-6561	One Day	8/3/23	Thursday	8/3/23	Fruitland Park
Art Donnelly	631-792-2203	Tuesday	8/22/23	Wednesday	8/24/23	Rohan
Art Donnelly	631-792-2203	Saturday	8/19/23	Saturday	8/26/23	Paradise

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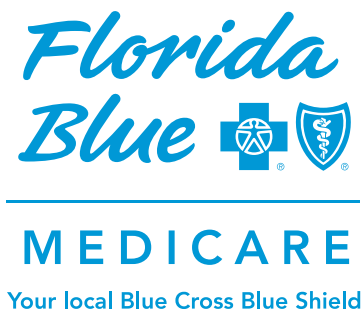
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Sit Less, Move More August 9 10 AM Presented by Retired Physical Therapist Edward Yuiska	Senior Technology Class August 10 10 AM Bring your Apple or Android device to this 90 minute session	Safety, Scams & Fraud August 14 10 AM Sgt David Perry Wildwood Police Department	Get to Know Your Humane Society SPCA August 15 10 AM Cheryl Courtright - Director Your Humane Society SPCA
Healthy Legs, Healthy Life August 16 10 AM Rick Wiggins - Vascular Vein Centers	Turning 65 Medicare Event August 17, 25 10 AM Our Medicare experts are here to answer your questions	Dancing for Health August 18 10-11 AM & 1-2 PM David Wade Studio of Social & Stage Art	Medicare 101 August 21, 28 10 AM Get your questions answered by one of our Medicare experts
Using a Fire Extinguisher & Home Safety August 22 10 AM Retired Fire Professional Educator Bill Richards	Senior Technology Class August 23, 31 10 AM Bring your Apple or Android device to this 90 minute session	New Mover Medicare Event August 24 Get the Medicare information you need if you recently moved to the area	Healthy Eating Habits To Be Your Best Self August 30 10 AM Deborah Smith UF Health Central Florida

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.



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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 floriadblue.com/ndnotice. ©2022 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved. Y0011_FBM0924o 2022_Q



Can You Spot A Scam? Here Is What To Look For.

SENIORS VS CRIME

Our friends at Wells Fargo published a recent article on scam spotting and how to help your family and friends avoid scams. It all starts with awareness and here are a few consistent red flags you can look out for so you can stop scammers in their tracks.

Unexpected contact A person or company contacts you out of the blue by phone, text, or email about an invoice, order, delivery, or a charge you didn’t know about.

Everything is URGENT

Scammers will create a false sense of urgency and use pressure tactics like rude or pushy language to get you to act immediately.

Very specific or unusual ways to pay: Someone is asking you to send money using gift cards (ALWAYS a scam), cryptocurrency, a payment app or even an online wire to pay for something, resolve an “issue”, get sweepstakes “winnings” or secure a high return on your “investment”.

Threatening language

Scammers may tell you that you owe money and then threaten to call the police if you don’t pay immediately. They may also coach you on what to tell the bank to withdraw or transfer money, or tell you to keep a secret.

The romantic “emergency”

A new online love interest bombards you with “sweet talk” but doesn’t seem to want to meet in person. Suddenly a hardship emergency strikes and they want you to send them money.

What To Do If You Suspect a Scam:

- 1** Slow down – pause and take a breath. Think it through.
- 2** Someone YOU DON’T KNOW is asking you for YOUR MONEY.
- 3** Remember – it’s YOUR money and you have the right to confirm things no matter how urgent anyone says it is. You are in charge when it comes to your money!
- 4** Contact the company they claim to be. Call your bank using a number you get from their website and **not any number provided by the caller.**
- 5** Consult with a trusted friend or family member before you take any steps to send money.

Seniors vs. Crime can offer other information on scams directed at senior citizens. Our services are free and you don’t need an appointment.

Seniors vs. Crime can be reached at:

Marion County Sheriff’s Office in The Villages
Tuesday | 10 am – 2 pm | (352) 753-7775

Sumter County Sheriff’s Office in The Villages
Monday – Thursday | 10 am – 2 pm
(352) 689-4600, Ext. 4606

Wildwood Police Annex in Brownwood
Tuesday – Thursday | 10 am – 1 pm
(352) 753-0727

Fruitland Park Police Annex in the
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Wednesday | 10 am – 2 pm
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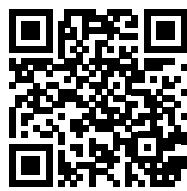


DISCOUNT PARTNERS

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 or scan the QR code below. Click ‘Discount Partners’ on the left menu. ●



QR CODE TIP: Using your smartphone or tablet, open the built-in camera app. Point the camera at the QR code. Tap the banner that appears on your phone or tablet. That will lead you directly to the linked website.



DISTINGUISHED SERVICE AWARD

2018 Elaine Dreidame

POA Hall of Fame

- 2022 Bill Schikora
- 2021 Bryan Lifsey
- 2020 John Donahe
Carolyn Reichel
Jerry Vicenti
- 2017 Myron Henry
- 2016 Frank E. Carr
- 2013 “Class Action Five”
Elaine Dreidame
Bill Garner
Joe Gorman
Rich Lambrecht
Irv Yedwab
- 2012 Joe Gorman
- 2011 Pete Cacioppo
Betty Cunningham
- 2009 Dorothy Morehouse-Beeney
Vinnie Palmisano
- 2008 Ray and Lori Micucci
Win Shook
- 2007 Rose Harvey
Dorothy Hokr
- 2006 Charlie Harvey
Carol Kope
Frank Renner
- 2005 Sadie Woollard
- 2004 Russ Day
Eva Hawkins
William Rich, Jr.
Glen Swindler
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STOP/START DELIVERY – SIMPLE PROCESS!

Go to POA4US.org. If you are a POA member, sign into your account to change your Bulletin Delivery preference. If you are not a member, create a Guest Account by selecting POA Bulletin Delivery.

Fighter pilots and caring doctors think alike



A fighter pilot must react instinctively. When coming off the deck of a carrier, a fighter pilot has two obligations. The first is to “take out” the target. That’s what never-ending training is all about. The second is to avoid collateral damage: you don’t hurt innocent people. If innocent people are in the “line of fire,” you abort the mission and come back on a new day.

For medicine in general, but especially for a cancer specialist, these two obligations remain constant. “Taking out” the target becomes the primary goal, whether it be an infection, a diseased/

malfunctioning organ...or cancer. But the second goal, avoiding collateral damage, is just as important: for a patient’s health, eliminate unacceptable side effects that can be avoided.

Patients should be protected with both...every time!

Our medical practice breathes such faith. We don’t exist in a “mill” that maximizes profit while feeding an assembly line. If the treatment you desire resembles a family...we are your hope. That choice has been...and always will be...yours! You shouldn’t have to pay for that comfort: it ought to blend inseparably

as part of your medical experience.

It’s best to receive care from a doctor who thinks like a fighter pilot. For cancer care, RBOI has proven to be your ultimate aircraft carrier. We are the wind beneath your wings.

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