



POA Bulletin



VillagesPOA.org

SEPTEMBER 2025

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Upcoming POA General Membership Meetings

September 16 • 7 pm

Laurel Manor Recreation Center

SPEAKER: Dr. Norman H. Anderson, CEO
Robert Boissoneault Oncology Institute
TOPIC: Low-Dose Radiation Therapy to
Treat Osteoarthritis See Page 5

October 2 • 7 pm

Everglades Recreation Center

SPEAKER: Sumter County Sheriff Pat Breedon
TOPIC: Sheriff's Programs to Keep Us Safe

October 21 • 6 – 8:30 pm

Laurel Manor Recreation Center

POA 50th Anniversary Celebration Expo
Drawings & Door Prizes!

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

**From 50 Years of
Watchful Service to
The POA Future:**



Years

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Guided by Experience, Driven by Vision

You're Invited to the POA 50th Anniversary Celebration

October 21, 2025 • 6:00-8:30 pm • Laurel Manor Recreation Center

Come join the fun!

Register your email for the new POA digital magazine!

Enter drawings for raffle prizes – Visa gift cards, gift baskets and more!

Grand Prize Drawing for a Whole House Lightning Protection System*

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You do not have to be a member to attend. Bring Your Villages ID

**See page 16 for more information. You do not have to be present to win.*



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.

POA Then & Now

"Our First 50 Years" (1975–2025)

A legacy of vigilance and service to residents

WHO is the POA?

The POA is a volunteer organization dedicated to addressing issues that impact residents and their property values and ownership costs.

- Formed November 1975 to advocate for residents of Orange Blossom Gardens (now The Villages) – Resident Focused
- In 1991, the Village Homeowners Association (now VHA) was formed with a different approach – Developer Focused
- Providing an independent, resident-focused voice

WHAT We Do For Residents — Then and Now

POA continues as a resident-focused advocate and watchdog by:

- Defending Residents' Rights
- Educating Residents
- Resident Issue Guidance
- Influencing Decisions
- Monitoring and Reporting
- Addressing Key Concerns

WHEN We Act — We represent all Villagers

We act via resident request and by proactively attending the Villages' governmental meetings.

- Focus on issues that affect The Villages
- Monitor developments and policy changes year round
- Share information so residents can make informed decisions – monthly meetings and monthly digital *POA Magazine*
- Speak out when united action is needed

HOW We Work — Staying Informed for You

Identify top issues continuously from multiple sources.

- Developer activity
- District management
- County decisions
- Commercial growth
- Community meetings
- Resident input

Prioritize and track concerns — weekly, monthly, or quarterly as needed.

Share clear, concise, factual updates with action steps via electronic media.

WHERE to Find Us

We're here when you need us:

- Website: **VillagesPOA.org**
- Facebook: POA of The Villages FL
- Email: **poa4you@gmail.com**
- Phone: **(352) 418-7372**
- Mail: The POA, 8736 SE 165th Mulberry Lane
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Then & Now continued on page 4





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Then & Now continued from page 2

The POA Future ... Guided by Experience, Driven by Vision

Continue to watch, report and advocate on new and ongoing Village resident concerns to include obtaining resolution where necessary.

We are your ADVOCATE for:

Safety

- Golf Carts – Multimodal Paths (night driving) & Morse Boulevard golf cart path
- Public – Actions of surrounding Villages public safety agencies

We stay informed, so you can be informed.

We are your WATCHDOG for:

Growth

- The Villages continued development of services and amenities

Health

- Villages Health System issues due to bankruptcy
- UF Health System plans – continued impact at the Spanish Plaines Hospital, and
- Other Healthcare providers in The Villages

Homeowner Costs

- Maintenance and amenity fees
- Insurance and property taxes, and
- Other services and fees (i.e., fire assessment)

A Modern, Responsive POA

Bring the POA into the 21st Century

- Incorporate a revised, more user-friendly POA website and database
- Transition to an electronic-only POA Magazine
- Improve the POA Facebook page and interaction

Establish a POA Advisory Board

- Provide for additional collaboration on identifying, reporting and addressing property owner concerns
- Be poised to react with the right expertise. ●

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Learn About Low-Dose Radiation Therapy for Advanced Osteoarthritis at the POA September 16 Membership Meeting

Dr. Norman Anderson, CEO of the Robert Boissoneault Oncology Institute (RBOI), will discuss Low-Dose Radiation Therapy (LD-RT) as a treatment option for advanced osteoarthritis (OA). OA is a common form of arthritis caused by cartilage degeneration, leading to pain, stiffness, and bone-on-bone contact, often affecting the hands, knees, hips, and spine. While traditional treatments include pain relievers, physical therapy, cortisone injections, and surgery, LD-RT offers a non-invasive alternative.

LD-RT uses a linear accelerator to target affected joints with minimal side effects, reducing inflammation and pain. Treatment involves six short sessions over 2-3 weeks, with benefits lasting up to two years. It is ideal for older adults and those with persistent pain who have not responded to other treatments. However, it may not be suitable for patients under 50 or those with a history of radiation therapy for cancer.

Key benefits of LD-RT include minimal side effects, cost-effectiveness (covered by many insurance plans), and applicability to multiple joints. For more information or to schedule a consultation, contact RBOI at one of their locations in Ocala, The Villages, Timber Ridge Medical Center, Inverness, or Lecanto.

Low-Dose Radiation Therapy (LD-RT) works by delivering targeted radiation to affected joints using a linear accelerator. This precise method ensures that surrounding tissues are protected. The treatment consists of six short sessions over 2-3 weeks, and it can be repeated if pain recurs. LD-RT reduces inflammation and relieves pain without the need for medication, offering a non-invasive option for managing advanced osteoarthritis.

Common treatments for osteoarthritis include:

1. Over-the-counter pain relievers
2. Physical therapy and weight management
3. Cortisone injections and prescription medications
4. Joint replacement surgery (for severe cases)
5. Low-Dose Radiation Therapy (LD-RT) (a newer option for persistent pain).

These treatments aim to reduce pain and improve mobility, as there is no cure for osteoarthritis.

The benefits of Low-Dose Radiation Therapy (LD-RT) include:

1. Non-invasive treatment that reduces inflammation and relieves pain without medication.
2. Minimal side effects due to low radiation doses.
3. Quick sessions lasting just a few minutes.
4. Long-lasting relief, with benefits lasting up to two years.
5. Safe for older adults.
6. Effective for multiple joints, including hands, knees, hips, and spine.
7. Cost-effective, as it is covered by many insurance plans.

LD-RT is a great option for persistent osteoarthritis pain, especially when other treatments have failed.

Low-Dose Radiation continued on page 7

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Stay connected for the latest announcements and to watch membership meetings livestreamed!

We have 2,000+ total page likes and 2,600+ total page followers!

The POA now livestreams 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.

As the POA embraces the digital age, staying connected has never been more crucial! Make sure to Follow and Like the POA Facebook page to stay in the loop. We're ramping up our online presence with exciting posts about upcoming meetings, hot topics, and key issues.

Don't miss out on the latest updates and join our vibrant community today! 🟢



Scan the QR code to access the POA Facebook page. Like, Follow and Tune-In for Membership Meetings Livestreamed.

Low-Dose Radiation continued from page 5

The document states that Low-Dose Radiation Therapy (LD-RT) has minimal side effects due to the low radiation doses used in the treatment. Specific side effects are not detailed in the document.

Low-Dose Radiation Therapy (LD-RT) is ideal for individuals with persistent osteoarthritis pain, especially if other treatments have failed. However, it may not be suitable for:

- Patients under 50 years old.
- Those with a history of radiation therapy for cancer.

Consulting a doctor is recommended to determine if LD-RT is the right option. 🟢

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Understanding the Causes of Memory Loss – Could it be Alzheimer’s?

By Craig Curtis, MD (U.S. Navy Veteran), Kimberly Salazar, MD (U.S. Army Veteran), Ruth Paiano, APRN

Memory loss can be unsettling, whether it occurs suddenly or progresses gradually. While aging is often linked with forgetfulness, there are many different causes—some temporary and reversible, others more serious and long-lasting.

Normal aging and mild cognitive changes aka “Senior Moments”

As people grow older, it is common to misplace items, forget names, or take longer to recall details. These lapses are usually harmless, though they may cause frustration.

Medical conditions

Certain health problems can directly affect memory. Alzheimer’s disease and other dementias are the most recognized causes, involving changes in the brain that impair thinking and recall. Strokes, head injuries, and brain tumors can also damage memory centers.

Lifestyle and reversible causes

Lack of sleep, poor nutrition, and excessive alcohol use can all lead to forgetfulness. Medications—especially those for sleep, allergies, or pain—may also affect memory as a side effect. Infections, thyroid problems, or vitamin deficiencies (such as low B12) are additional reversible causes.

When to seek help

Occasional lapses are normal, but persistent or worsening memory problems should be evaluated by a healthcare professional – or call our Villages office today for an appointment for a **free memory screening**. In most cases, you will receive, at no cost, the new FDA-approved blood test that can detect Alzheimer’s disease risk. Knowledge is power and identifying the underlying cause is key, since many types of memory loss can be improved—or even reversed—with proper treatment.

Also, Dr. Curtis offers **free weekly seminars right here in The Villages** where you can learn more about memory loss and how to protect your brain health through simple nutrition and exercise strategies. Call our office today at (352) 707-5252 for more information or to reserve your spot at an upcoming seminar. ●



Why is it best for a radiation oncology physician to administer my...radiation?

Similarly, why would a dermatologist be best to perform my...delicate skin surgery?

It is all about experience and sophistication. You wouldn’t do well on a commercial aircraft flying to Europe with a pilot whose total training was less than two weeks: but “reimbursed” the same paycheck. The same analogy applies to the use of radiation. The Robert Boissoneault Oncology Institute’s therapeutic radiation oncologists have each completed four or more years of cancer specialty training, not to mention decades of practical experience and

academic positions...using the most sophisticated equipment with precise accuracy while limiting exposure to normal and uninvolved tissue. Electron energy becomes critical for treating most skin cancers: demand and accept only this technology! We can explain why. The plan...choose a respected dermatologist who constantly relies on our practice to administer radiation when needed, forming a team for you. We are the only accredited American College of Radiology Comprehensive

Cancer Center in The Villages. You deserve this accreditation. Before you accept radiation treatment, come chat with us. Compare quality aircraft and pilots. We want you to soar in your flight of life.

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

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

AARP Driver Safety now offers a 6 hour “Smart Driver”course for seniors; it is designed for those 50 and older. All available courses are listed at AARP.org/findacourse or call (877) 846-3299.

In The Villages, there are at least 4 classes each month. The classes are either two days, 9 AM to Noon or **one day*** 9 AM - 4 PM. Fee is \$20 for AARP members, \$25 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration. **Volunteers Needed!** Contact Chet at 352-430-1833 or 352-348-4946. ●

September 2025 Schedule						
Instructor	Phone #	Day	Date	Day	Date	Location
Jack Haughn	(352) 603-1420	Monday	9/15/25	Thursday	9/18/25	Savannah
George Rodriguez	(802) 349-8080	Friday	9/19/25			Buffalo Crossing



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Stem Cell Treatment for Joints: Regenerative Medicine’s New Frontier

Editor’s Note: In May and July, the POA’s featured speaker at its General Membership meetings was Dr. John Young, founder of the Young Foundational Health Center, with offices in Largo. Dr. Young states, “We believe healthy cells and a properly functioning immune system form the foundation of the human body.”

One of Dr. Young’s topics was using stem cell therapy to treat a variety of medical conditions. “Treat the cell; restore the body,” is one of his mantras.

Following is a general article about stem cell therapy, what it is and how it is being used.

In recent years, advances in regenerative medicine have introduced innovative therapies for treating joint conditions and injuries. Among these, stem cell treatment for joints stands out as a promising frontier, capturing the imagination of patients and healthcare professionals alike. This article explores the science behind stem cell therapy for joints, its current applications, the evidence supporting its use, and the challenges that remain before it becomes a mainstay of orthopedic care.

Understanding Stem Cells

Stem cells are unique, undifferentiated cells capable of developing into various cell types. They play a fundamental role in growth, development, and tissue repair. There are several types of stem cells relevant to joint therapy:

Embryonic stem cells (ESCs): Pluripotent cells derived from early embryos, capable of becoming virtually any cell type in the body.

Adult stem cells: Also known as somatic or tissue-specific stem cells, found in various tissues, including bone marrow and fat. These cells are generally multipotent, meaning they can develop into a limited range of cells related to their tissue of origin.

Induced pluripotent stem cells (iPSCs): Adult cells reprogrammed to an embryonic stem cell-like state, offering versatility without the ethical concerns associated with ESCs.

For joint treatment, adult stem cells—especially mesenchymal stem cells (MSCs) from bone marrow or adipose tissue—are most commonly used due to their ability to differentiate into cartilage, bone, tendon, and ligament cells.

How Stem Cell Therapy for Joints Works

Stem cell therapy for joints involves harvesting stem cells from the patient or donor, processing them, and injecting them into the affected joint.

Regenerative continued on page 11



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Regenerative continued from page 10

The theory is that these cells can:

- Modulate inflammation in the joint
- Encourage the regeneration of damaged cartilage or other tissues
- Release growth factors and cytokines to stimulate the body's natural healing response
- Reduce pain and improve function

The process typically includes the following steps:

Harvesting: Stem cells are extracted from bone marrow (usually from the pelvis) or adipose tissue (fat, typically from the abdomen or thigh).

Processing: The harvested material is processed to concentrate and purify the stem cells. Some protocols use laboratory expansion; others use minimally manipulated preparations.

Injection: The processed stem cells are injected into the affected joint (such as the knee, hip, or shoulder) under ultrasound or imaging guidance for accuracy.

Conditions Treated with Stem Cell Therapy

Stem cell treatment is being explored for a range of joint disorders, including:

Osteoarthritis (OA): The most common target for stem cell therapy, OA involves the breakdown of cartilage, leading to pain and loss of movement. Stem cells may help regenerate cartilage or slow its degradation.

Rheumatoid arthritis (RA): As an autoimmune disease, RA causes chronic inflammation of joints. Stem cells might modulate the immune response and reduce inflammation.

Sports injuries: Tears or degeneration of ligaments, tendons, and cartilage (such as meniscal tears, rotator cuff injuries, or labral tears) may benefit from stem cell injections.

Other joint disorders: Avascular necrosis, cartilage lesions, and post-traumatic injuries are also being investigated.

Current Evidence: What Do Studies Show?

While laboratory and animal studies show promise, human clinical trials and long-term data are still emerging. The evidence to date suggests:

Safety: Most studies indicate that stem cell injections are generally safe, with few serious side effects. Risks include infection, bleeding, or reaction at the injection site.

Pain Relief and Function: Some clinical trials and case studies report reductions in pain and improvement in joint function, especially in mild to moderate osteoarthritis.

Cartilage Regeneration: Imaging studies sometimes show increased cartilage thickness after treatment, but these findings are inconsistent, and it is unclear whether observed improvements are due to true regeneration or swelling of existing tissue.

Regenerative continued on page 12



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Regenerative *continued from page 11*

Long-Term Outcomes: More high-quality, long-term studies are needed to determine whether stem cell therapy can delay or eliminate the need for joint replacement surgery.

Advantages and Potential Benefits

Stem cell treatment offers several potential advantages over traditional therapies:

Minimally invasive: The procedure is typically performed on an outpatient basis, with a short recovery period.

Autologous options: Using the patient's own cells reduces the risk of immune rejection.

Regenerative potential: Unlike medications that only relieve symptoms, stem cells may promote actual healing or tissue regeneration.

Reduced need for surgery: Some patients report delaying or avoiding joint replacement operations.

Limitations and Challenges

Despite its promise, stem cell therapy for joints faces significant hurdles:

Unproven effectiveness: There is not yet enough robust evidence to support widespread use as a standard treatment, especially for advanced disease.

Regulatory issues: The regulatory framework for stem cell therapies varies worldwide. Some clinics may offer unproven or poorly regulated treatments.

Cost: Stem cell therapy is often expensive and not covered by insurance plans, placing it out of reach for many patients.

Variability: Differences in stem cell source, processing methods, and injection protocols can affect outcomes and make it challenging to compare studies.

Ethical considerations: While autologous adult stem cells avoid many controversies, other sources may raise ethical questions.

The Patient Experience: What to Expect

For individuals considering stem cell treatment for joints:

Initial evaluation: A thorough history, examination, and imaging studies help determine whether stem cell therapy is appropriate.

Procedure: Most procedures take 1–3 hours and are done in specialized clinics.

Recovery: Patients usually return to normal activity within a few days, although strenuous exercise is restricted for several weeks.

Follow-up: Repeat imaging or assessments monitor response to therapy.

Expectations: It's important to have realistic expectations—stem cell therapy is not a guaranteed cure, and results can vary.

Looking Ahead: The Future of Stem Cell Therapy for Joints

Research is ongoing to better understand how stem cells work in joint repair and to identify which patients are most likely to benefit. Newer approaches include:

- Combining stem cells with growth factors or scaffolds to enhance their effectiveness
- Using genetic engineering to improve stem cell function
- Developing standardized protocols for cell preparation and delivery
- Conducting large, randomized controlled trials to establish safety and efficacy

Conclusion

Stem cell therapy for joints represents a dynamic and evolving area within regenerative medicine. It offers hope for patients suffering from joint pain and dysfunction, particularly when other treatments have failed. However, while the early results are promising, more research and regulation are needed to unlock its full potential and ensure safe, effective, and accessible care. For those considering this therapy, consultation with qualified orthopedic specialists and participation in clinical trials may provide the best pathway toward informed decision-making and improved joint health.

For more information, contact the Young Foundational Health Center at (727) 545-4600 or visit YoungFoundationalHealth.com. 

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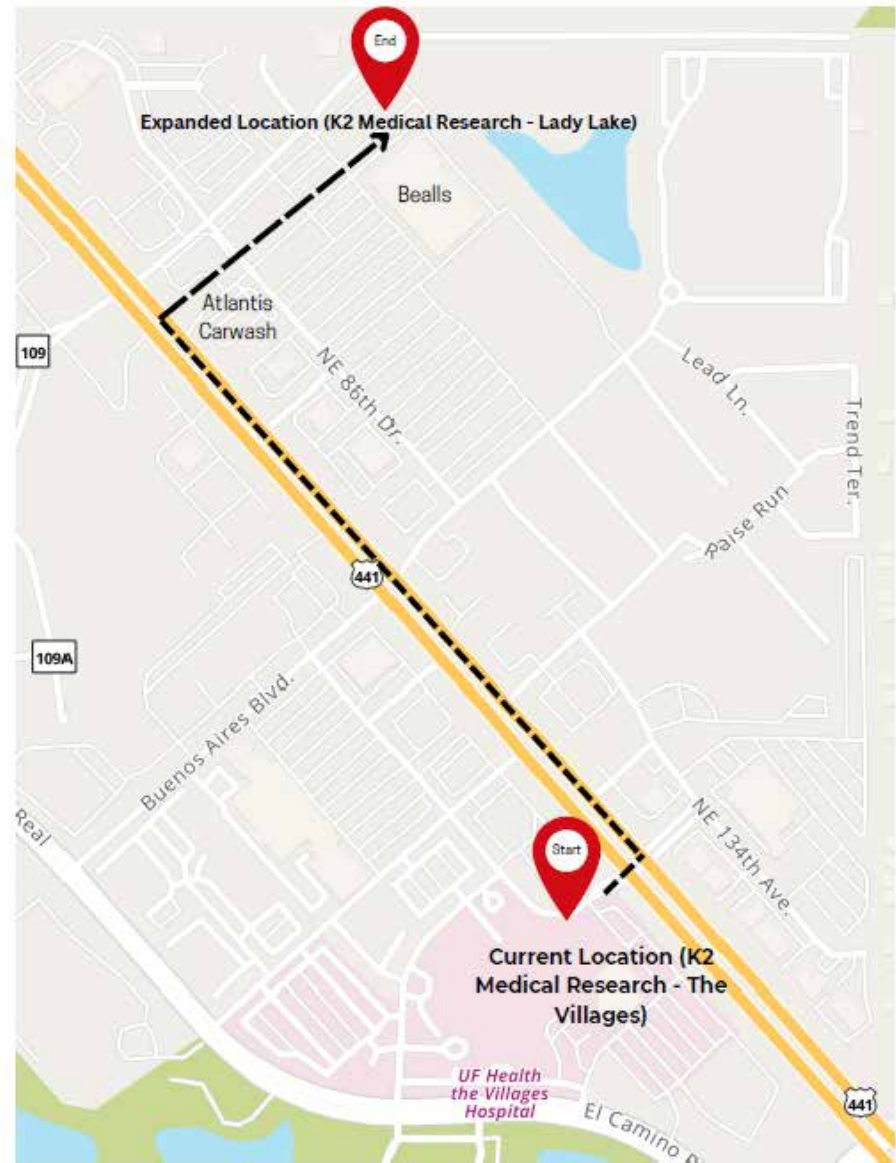
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Current Location: 1400 N. US HWY 441, The Villages, FL 32159

Expanded Location: 8577 NE 138th LN, Lady Lake, FL 32159

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 will be at the following locations to assist area residents for one-on-one counseling on the indicated days.

Eisenhower Recreation Center | 9 am - 11:30 am | 1st & 3rd Wednesdays

Chula Vista Recreation Center | 3 pm - 5:30 pm | 1st & 3rd Fridays

Lake Miona Recreation Center | 9 am - 11:30 am | 2nd & 4th Tuesdays

Lady Lake Library | 2:00 pm - 3:30 pm | 2nd & 4th Wednesdays

Leesburg Public Library | 9:30 am - 11:30 am | 1st & 3rd Tuesdays

“Understanding Medicare,” a group presentation geared toward those turning 65, will be made at 1:00 pm on the 2nd Wednesday of each month at the Aviary Recreation Center.

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

Discount Partners Program Discontinued

After many years of success, the POA Board of Directors has discontinued the Discount Partners program, effective immediately.

The Partners are no longer listed on the POA website and members can no longer use their membership card for any discounts. ●

Free Support Groups

A safe space for Care Partners to make connections and share their experiences.

Dementia with Lewy Bodies

First Wednesdays, 3:00 – 4:30 pm

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In Partnership with Central Florida Lewy Body

Dementia - Respite Care Available

Third Wednesdays, 3:00 – 4:30 pm

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First Steps: Living Well with Cognitive Impairment

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In Case You Missed It... Highlights from August Meetings

PWAC Shuts Down Amenity Rate Freeze Talks

In spite of receiving a letter from the Developer with a counter proposal to the Amenity Authority Committee's (AAC) resolution to freeze the Amenity Fee at \$199, the Project Wide Advisory Committee (PWAC) shut the door on a freeze, citing their own debt liabilities and shrinking reserves. The AAC passed its resolution in July, following advice from staff and District counsel to recommend the Deferral Rate at the current Prevalent Rate of \$199. To implement would, in the opinion of counsel, require that the Developer and PWAC agree to the proposal.

The Developer came back with a proposal to keep the Deferral Rate each year the same as the Prevalent Rate, but PWAC nixed that proposal as well. Counsel opinion is that the Deferral Rate needs to be the same in all areas of The Villages, but there are vast differences between the debt obligations of the three entities that need to agree. PWAC finalized an additional asset purchase from the Developer last year of more than \$250 million and has many more amenity assets to maintain. Meanwhile, the AAC's amenity territory is fairly finite and its debt significantly less than that of PWAC.

Joint PWAC/AAC Meeting

Project Wide Advisory Committee (PWAC) and Amenity Authority Committee (AAC) will meet in a rare joint workshop to discuss the use of "controlled access" for residents at amenity locations such as swimming pools and sports courts.

Resident complaints about "outsiders" using the amenities they pay for have been ongoing for years and have reached a fever pitch recently.

The two committees will also look at long range readers for gate entries and will explore the use of similar devices at the amenity locations.

The meeting will be held on September 22 at 8:30 am at Savannah Center.

PWAC Authorizes Go Ahead for Lake Sumter Landing Waterfront Recreational Amenity Project Concept Design

District staff reported that the design phase for the Lake Sumter Landing Recreational Waterfront project has been completed and detailed the various amenities and features of the project.



Concept Design Project Update

- Initial design phase is complete, awaiting PWAC concept review.
- Project includes expanded recreation area with dragonboat launch, kayak launches, and a gazebo.
- Features a tour boat pier, storage cubbies, and easy access to a covered boathouse.
- All decking materials are composite to prevent rot, mold, and mildew.

Kayak and Dragon Boat Facilities

- Kayak storage facility with personal storage cubbies.
- Launch and recovery systems with large open deck and built-in bench seating.
- Built-in floating pontoons for safe dragon boat launch and recovery.

Customer Service and Amenities

- Recreation kiosk for customer service, tour boat tickets, and kayak rentals.
- Large open deck concept with ample bench seating and covered structures.
- Centralized waterfront amenity space as a new focal point at Lake Sumter.
- Covered gazebo structure with comfortable seating for over 20 people, plus additional open deck space for various activities.

PWAC members approved the recommendation of the Project Concept Design to the Sumter Landing Community Development District, and authorization for staff to proceed with preparation of Construction and Bid Documents.

Video Recording Meetings

After years of prodding by the POA, District staff has made video recording of meetings available to all boards and committees. The problem is, they haven't told any of them it is available! To date, only CDD 4 and the Amenity Authority Committee are utilizing this valuable tool that can help keep residents informed.

The POA is asking ALL boards and committees to speak up!

The videos can be found with the meeting media on the District website. The POA encourages residents to check out the video to see and hear firsthand what your local elected representatives are discussing. ●





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Did You Know? There have been 10 lightning strikes in The Villages in the past 12 months!

Register your email to receive the new *POA Magazine* at the 50th Anniversary Celebration on October 21 at Laurel Manor and enter for a chance to win a whole house Lightning Protection System*, donated by the POA and A-1 Lightning.

*You do not have to be present to win.



Photo courtesy of Villages-News.com A house in the Village of Winifred struck by lightning in June.

Local Adventures in Lake County, Water Ways Edition.

You don't need to live on the coast to enjoy the tranquility, adventure, and beauty of waterfront living. Right here in Lake County—appropriately named for its over **1,400 lakes and waterways**—residents can enjoy boating, fishing, kayaking, scenic cruises, and lakeside dining that rival some of Florida's best coastal experiences.

If you're an active adult who loves the water, you'll be amazed at how much you can do without ever leaving the county.

1. Lake Harris & the Harris Chain of Lakes

Just minutes from Lady Lake, the **Harris Chain of Lakes** is a boater's dream. This series of connected lakes—including Lake Harris, Little Lake Harris, Lake Eustis, and Lake Dora—offers over **75,000 acres of navigable water**. Rent a pontoon or launch your own boat from one of the many public ramps, then spend the day fishing, cruising, or stopping at waterfront restaurants in towns like Mount Dora and Tavares.

2. Venetian Gardens in Leesburg

Located on the edge of Lake Harris, **Venetian Gardens** is a picturesque waterfront park with scenic walking paths, shaded picnic areas, and public boat docks. It's a favorite for birdwatching, relaxing with a view, or enjoying lunch at **Ski Beach Bar & Grill**, a casual lakeside spot with tropical cocktails and sunset views.

3. Dora Canal – A Natural Wonder

Often called "the most beautiful mile of water in the world," the **Dora Canal** connects Lake Dora to Lake Eustis and winds through old-growth cypress trees

draped in Spanish moss. Join a guided boat tour or paddle it yourself by kayak or canoe. The quiet, shaded waterway is a haven for birds, turtles, and even the occasional alligator.

4. Lake Griffin State Park

A short drive from Lady Lake, **Lake Griffin State Park** is the perfect place for kayaking and canoeing through freshwater marshes and scenic waterways. It's also home to Florida's second-largest live oak tree and offers hiking trails, picnic areas, and fishing spots. Whether you're looking for solitude or a gentle adventure, this park delivers.

5. Tavares – America's Seaplane City

For a splash of excitement, visit **Tavares**, located along Lake Dora, where you can watch seaplanes take off and land just yards from your lunch table. With waterfront dining, boat tours, and a charming downtown area, Tavares makes for a perfect day trip full of lakeside leisure and small-town charm.

This month's **Local Adventures in Lake County** was brought to you by the team at Water Oak Country Club Estates. This 55+ active adult community offers gated, resort-style living with access to its own private golf course, tennis and pickleball courts, swimming pools, and social clubs. Plus, with nearby marinas and boat ramps, your lake adventures are always just around the corner.

Come today and tour one of our new construction homes, starting at just \$149,995, our 2- & 3-bedrooms homes offer a variety of floorplans and open concept living areas all in the active 55+ community of Water Oak.



Seaplane in Wooten Park, Tavares, FL.

Photo Credit: Jillian Cain/Getty Images



Group kayaking Dora Canal under the lush jungle tree canopy.

Photo Credit: Ed and Deb Higgins



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How to Avoid Cybercriminals

SENIORS VS CRIME

There has been a lot of talk about the behavioral engineering tricks used by cybercriminals to gain access to very personal information, such as personal account details. Sadly, it was recently reported in the news that it was simple behavioral engineering that enabled cybercriminals to trick an employee at Allianz Insurance to give these criminals access to the personal data of 1.4 million Americans. (Source: ABC News).

This is just one of many examples how people can be fooled in a way that has serious consequences for others! The personal details that you share with an insurance company can provide cybercriminals with very convincing narratives to target YOU in a scam play. If you are ever contacted by a company with whom you have an account, or do business with, about a potentially serious issue, our advice is this... **Ask the person with whom you are speaking to provide as many details to you as possible, including his/her name, your account number and personal details (e.g. full name, address and a recent transaction, etc.)**

If they give you a hard time about providing that information, remind them that they called YOU! Once you have as much information as you can gather, and without giving them any of your personal information besides confirming your

name, ask for their call-back number. Tell them that you’re going to hang up and then call their company back right away. When they ask why, or when they tell you not to do this, remind them that fraud is SO terribly rampant that it is critically important for YOU to confirm that THEY are who they say they are!

And then hang up! No matter how much they are pressuring you to stay on the line. No doubt, they may have said that their call to you is about a serious emergency that needs your attention. This is all the more reason to hang up and do your DUE DILIGENCE to confirm what they say. **But do NOT call the number they give you!** (Did you know that phone numbers can easily be spoofed on your phone to display whatever number a sophisticated scammer wants you to see?) Instead, pull out your insurance or credit card, or log into your account and locate the official phone

number for this service/business.

Call this **official number** and inquire about the issue presented to you. Also, many business websites offer a legitimate online chat service that can be used to reach support staff as well.

You will, more than likely, be told that the call you received was a SCAM and that you did the right thing by not giving the caller any personal or financial information during an **UNSOLICITED CALL**.

If you need more tips on how to avoid scams, contact your nearest Seniors vs. Crime office. Office locations, hours of operation and contact information can be found on our website at **seniorsvscime.com**. There, you can also file a complaint, request a speaker for your group or sign up to volunteer. Our services are always free of charge, and you do not need an appointment – walk-ins are welcome. ●



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The countdown is on! You have **30 days** to get signed up with your email address before the driveway delivery of *The POA Bulletin* ends! The September issue will be the last printed for physical delivery. After that, the **only way** to stay up to date on all the issues and news in The Villages will be through the POA’s new **POA Magazine**, available only online!

See page 3 for the QR code to log in. **You will also only be able to join as a member or guest by going to the new website.** Sign in and sign up TODAY! ●

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