

The VHA VOICE

THE VILLAGES HOMEOWNERS ADVOCATES: KEEPING THE DREAM ALIVE

October 2021 • Vol. 27 No. 10



RESIDENT SUPPORT AND PARTICIPATION WINS THE DAY FOR THE VPSD!



EMS and transport services.

This favorable outcome was also due in large part to the active support of both The VHA and POA, whose combined memberships include over 25,000 Villages residents. We will continue to provide updates as the logistics of this decision are worked out.

We want to thank Chief Cain and The Villages Public Safety Department for providing exemplary service to all residents of The Villages. We also appreciate our District Manager, Richard Baier, for keeping us informed about this issue and other matters of concern and interest.

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"Congratulations to The Villages Public Safety Department"

by Richard Baier, District Manager

It is with great appreciation that I pen this article. The Sumter County Board of County Commissioners (SCBOCC) heard the testimony of dozens of residents (and saw nearly 600 persons in the main and overflow meeting rooms) at their September 21 meeting. After discussion amongst the Commissioners, there was a unanimous vote to retain The Villages Public Safety Department, as well as the Fire and EMS Department serving Sumter County. Their decision to retain The Villages Public Safety Department (VPSD) with its unique and branded urban level of service was met with cheers from the audience in attendance.

The SCBOCC referenced the many letters (quoted as well over 1,000) from residents of The Villages as a part of their deliberation. Their unanimous 5-0 vote included the provision of ambulance and transport services by both fire departments, and it was noted that there should be collaboration at all levels of both organizations as these most important medical decisions should be about patient care and the needs of our demographics

(age 70+ per the most recent Census). Following up on the words of a Commissioner, the District will be pursuing a Special Independent District which will ensure the most transparent form of fire control and rescue accountable to residents of The Villages.

On a more personal note, and as a resident of The Villages, I am proud to preserve the branding of our lifestyle which includes the services that our residents have come to know and appreciate—localized grass roots AED services, smoke detector change-out programs, car seat programs (when those grandchildren and visitors come to town) and CPR training, just to name a few.



Residents who have chosen to reside within The Villages (and we know that you could have chosen anywhere to reside) should expect the best from all levels of our government and VPSD. I would be remiss if I did not express gratitude to the Sumter County Ad Hoc Committee for their hard work on the issues of Fire, Ambulance, and Transport Services. These meetings over the summer months provided a sounding board for resident groups to participate within this important deliberation.

Over the coming months, the work on this issue has just begun and each of us as a steward of The Villages lifestyle must stay actively engaged with the processes as they impact the provision of services to our residents.

Editor's Note: While we try to publish the most accurate information available to us at the time of publication, due to circumstances beyond our control some events may need to be cancelled or postponed. Please confirm with the source of the information provided if there is any doubt about whether or not an event is still being held as planned.

Thanks to the overwhelming support and participation of The Villages residents, the Sumter County Board of County Commissioners voted unanimously on September 21 to retain two separate fire departments, Sumter County's and The Villages Public Safety Department. Each department will be able to independently provide

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Contact The VHA Office-----352-753-4650



President's Message

As my first opportunity to write an article for The Voice, I would be severely remiss if I didn't follow last month's article by Phil Walker in lauding Bill Gottschalk's truly outstanding and passionate commitment to Helping Hands.

Both Bill and his wife gave their all to ensure all Villagers were provided with free loans of durable medical equipment. Bill oversaw this program during the very trying COVID time. He set up appropriate processes and procedures that continue today to make sure all equipment is completely sanitized prior to issuing and to ensure the safety of volunteers and residents alike. Due to the significant increase in resident contacts (last year we had over 6000), Bill reorganized the entire operation to be where residents pick up their loaned durable medical equipment at the Spanish Springs office.

Speaking of over 6000 annual resident contacts, they take a significant amount of effort to execute and a significant number of resident volunteers in a few different areas to keep everything humming along. We're always looking for resident volunteers who would like to assist their fellow Villagers by volunteering for our program. It doesn't have to be for a long period of time. Here are just a couple of areas where we could use your help and we will certainly train you to be the best you can be.

OFFICE STAFF – This position requires a little computer knowledge. You do not need to be an expert,

but understanding how to sign-on/off and open files would help. You would also help issue and receive the equipment. Resident volunteers in this position normally work a 2.5-hour shift at our Spanish Springs office once or twice a month.

SHUTTLE DRIVER – This position requires using our own Helping Hands mini cargo van to move the durable medical equipment between the storage unit and our office in Spanish Springs. From that point the driver stages the equipment for that day's pickups. This position normally requires about a 2.5-hour effort bi-weekly. Potential shuttle drivers must also have a clean driving record.

COORDINATOR – This position needs someone who has good telephone skills, is a good listener and is available to take calls and respond to messages on your specific day from 8:00 a.m. to 4:00 p.m. (it is not the intent to stand by the phone all hours). A good understanding of Excel and Chrome to produce a report is also required. Helping Hands provides the computer and phone to perform these daily tasks.

None of these positions are very demanding, but we are anticipating an increase in resident contacts as our friendly, seasonal residents return. So, **WE REALLY NEED YOUR HELP.** If you're interested in volunteering, please contact us at **352-973-2284**.

As always, we are "Neighbors Helping Neighbors" by providing free loans of purchased and donated durable medical equipment. Please visit our website at www.thevha.net to view our current inventory, then call us at **352-973-2284** to request your equipment. Or you can email us at: vha.helpinghands.officemail@gmail.com.

*Al Arnold
Interim President
VHA Helping Hands*



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**For contact information go to
www.thevha.net**



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**For contact information go to
www.thevha.net**

**Or email us at:
vha.helpinghands.officemail@gmail.com**

VISION

Keeping the Dream Alive

MISSION

The Villages Homeowners Advocates (VHA) is a lifestyle organization whose members are committed to championing the needs of Villagers through:
 • Positive, constructive dialogue • Problem solving • Education • Philanthropic efforts

VALUES

The VHA is committed to excellence and driven by the following values:
 • Integrity • Honesty • Accountability • Independence

**VHA OFFICE
1104 Main St., Spanish Springs**

**VHA MAIN PHONE:
352-753-4650**

**VHA WEBSITE:
www.thevha.net**

Upcoming EVENTS

FOR OCTOBER & NOVEMBER



CUTTING THE CORD WORKSHOP:

**MONDAY, OCTOBER 11
@ 7:00 p.m. at COLONY
COTTAGE REGIONAL**

RECREATION CENTER, 510 Colony Blvd.

Tired of paying too much for cable television service? Attend this workshop to learn from experts about the evolving marketplace for entertainment alternatives (Netflix, Amazon Prime Video, Hulu and others). Learn what equipment is needed and television/antenna options.

A current VHA ID card is required for entry, however, there will be a membership table to join at the door and attend the workshop.

NEW RESIDENT NIGHT:

**TUESDAYS: October 12 and November 9
at 7:00 p.m. at COLONY COTTAGE REGIONAL
RECREATION CENTER, 510 Colony Blvd.**

See back page for details.



**OCTOBER 14 @ 6:30 p.m.
(Doors open at 6:00 p.m.)**

**LAKE MIONA REGIONAL RECREATION
CENTER, 1526 Buena Vista Blvd.**

\$10 for first 2 boards; \$1 each for extras; (No split pots; each winner receives a full payout)
PLUS 50/50! BYOB and Snacks!

Show your VHA Membership Card to
Receive a Free Board

ALL VILLAGES RESIDENTS WELCOME TO JOIN US

FAR SOUTH BIG CASH CARD GAME:

**OCTOBER 18 @ 7:00 p.m.
(Doors open at 6:45 p.m.)**

**EVERGLADES RECREATION CENTER
5497 Marsh Bend Trail**

Only 130 people will be admitted for the event, and only 104 Big Cash Card Game cards will be for sale. Tickets are \$10 each at the door for those choosing to play.

This event is a reverse raffle which means the last card drawn wins the grand prize. Since two regular decks of cards (with Jokers) will be sold, there will be two grand prize winners of \$150 each. The first card drawn in the game will win \$40 and every few cards will also hold prizes.

The fun comes when one after another LOSER card is drawn as the crowd gets more and more hyped.

It is expected that this event will be "sold out," so plan on getting there early. BYOB and Snacks.

"Community Watch: Who We Are & What We Do...and Don't Do."

Featuring Community Watch
Chief Nehemiah Wolfe.

**October 19, 2021 at 7:00 p.m.
@ LAKE MIONA RECREATION CENTER,
1526 Buena Vista Blvd.**

OPEN TO ALL RESIDENTS

QUARTERLY TOWN HALL MEETING:

OCTOBER 19 - Only current officers and neighborhood representatives of The VHA are invited to attend. Questions must be submitted through the postal station VHA mail slots, our website www.thevha.net, or mailed to The VHA 1104 Main St., Lady Lake, FL 32159 by October 6th.

GOLF CART SAFETY CLINIC: Wednesdays

**9:00 a.m.: October 20 at WATER LILY
RECREATION CENTER,
4710 Marsh Bend Trail, Wildwood.**

**November 17 at COLONY REGIONAL
RECREATION CENTER, 510 Colony Blvd.**

Note: No Pre-Registration is Required.



Contact Us
To become a member
or renew, simply go to
www.thevha.net

or

VHA deposit boxes are available
at every Postal Station.

Our mailing address:
The VHA, 1104 Main Street
The Villages, FL 32159

- New Membership
- Renewal
- \$25/Household for 2 years
- \$100/Household for Lifetime

Name: *(All in Household)*

Street Address:

Zip:

Name of Village/Villa:

Mailing Address: (if different than The Villages)

Phone:

Email:

- I would like to volunteer

Sheriffs Ranches
THRIFT STORE

www.sre4kids.org

**THE SUMTER COUNTY SHERIFF'S OFFICE
DONATION DRIVE!**

TO BENEFIT THE FLORIDA SHERIFFS YOUTH RANCHES

**Please consider sharing your usable and sellable
items during our 2-day donation drive!**

Friday, October 8th
9 a.m. to 4 p.m.

Saturday, October 9th
9 a.m. to 3 p.m.

Please drop your items off at:
Sumter County Sheriff's Sub Station
8035 County Road 466
The Villages, FL

**Do you have large items
that will not fit in your car?**
Please call us at **1-800-338-0377**.
We'll gladly pick them up for you.

REQUIRED DISCLOSURE INFORMATION Florida - "A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE WITHIN THE STATE OF FLORIDA 1-800-HELP-FLA. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE." Sheriffs Ranches Enterprises, Registration Number is: CH20347

The VHHA News & Notes

NORTH AREA

North of 466

Jan Palmer – Editor of The Voice



Traffic Safety Observations: I had a hard time deciding what to write about this month, but after driving around this past week and fearing for my life, plus talking to a friend who had an accident on the roundabout at Buena Vista and El Camino, I have chosen to do a refresher on some driving basics here in The Villages.

New traffic lights have been installed at a few locations, including at Morse Blvd. and 466 where accidents have been a common occurrence. There is a separate green arrow for turning left now, and once that green arrow turns red, the solid green light is for either going straight or turning right. **NO LEFT TURNS WITHOUT THE GREEN ARROW.** At that location and also on 466, I saw cars illegally turning left on red. Please don't do that! Another problem that is common is vehicles not knowing who has the right of way. Some cars, when they do have the right of way, will wave a golf cart to go in front of them, especially at gates, and this is dangerous. I've even seen cars stop and wave a golf cart across where there is a golf cart crossing on a major, busy road. Cars traveling on roads have the right of way over golf carts waiting to cross over. It may seem polite, but it causes confusion and accidents. Also, at four way stops, the first person there has the right of way; if there are multiple cars waiting in line, those going straight go first, then those turning right, then left hand turners. If in doubt, yield and be polite with those hand gestures.

When it comes to roundabouts, pay attention to the arrows and whether or not the dividing lines are solid or not. Stay in your lane and cross to the inside or outside lanes only where the traffic lines are not solid, use your blinkers to make others aware of your intentions and to be on the lookout for the intentions of others, and drive defensively. It's a bit of jungle out there, but with those few rules to go by, we can survive!

Most of all, be a courteous and cautious driver who is aware of the special challenges of sharing the road with other senior drivers whose reaction times are not always what they should be, and who can forget they are not the only vehicle on the planet.

*On behalf of our great North Area,
Jan Palmer, Editor*

CENTRAL AREA

Between 466 and 466A

John Dean, Vice President

vhajohndean@gmail.com – 207-557-0371



The Bucket List: We have all heard this term and probably understand that this is generally known as a list of things one would want to accomplish before “kicking the bucket”. For many of us, retirement is that opportunity to reach into our bucket and pull-out items that we may have thought about for many years but didn't have the time to do, or other priorities forced us to put them on the back burner. But now we find ourselves in a great place, with time on our hands, and maybe even some discretionary funds.

I visualize my bucket with slips of paper with places to visit and things to do written on them. I plan (and hope) to carry around my bucket for a long time, and eventually complete each task. I think of them as individual items in a job jar, like in the Hi and Lois cartoon. I like this method because a checklist implies a set order, and I don't want to work my way down a list because circumstances and opportunities may come along that work better with flexibility and spontaneity.



That is what I appreciate about The Villages Recreation and Parks tabloid schedule (every Thursday in The Daily Sun). With over 3000 lifestyle clubs, there is always a variety of choices to suit anyone's bucket list from A to Z – Art to Zumba. Whether you have always wanted to draw or paint, learn line dance or ballroom dance, SCUBA dive or sail a boat....whatever your heart's desire is, it is probably in there, and more.

Beyond The Villages there are unlimited opportunities to do things you have always wanted to do with access to all the major theme parks, the Atlantic or Gulf coasts to see the beaches, sail the waters, watch the spacecraft launches, and take cruises to anywhere you want to go; from the Caribbean to South America, and even to Europe.

When we were planning to move here, we met with our financial advisor and she said “John, we need to plan for you to live longer here, because you will”. I didn't fully understand her at the time but now I understand that

people who are active and happy live longer. If I tried to do all the items in my bucket, I would have to live a long time, and that is exactly what I plan to do – and so should you.

Stay safe and healthy,

John

SOUTH AREA

Between 466A and SR44

Mike Dollard, Vice President

mjdollard@hotmail.com – 585-315-8338



Starting in October of this year the meetings for CDD 9, 10 and 11 will be held at Sea Breeze Recreation Center. The meetings are monthly on the Thursday before the third Friday. CDD 9 starts at 1:30 p.m., 10 starts at 3 p.m. and 11 goes first at 10 a.m..

Did you know that you can rent the sports pool at certain regional recreation centers for private parties? I am not sure of which regional recreation centers do this so if you are interested in this check with them first. On the subject of pools, there are rules posted at each pool and everyone should be aware of them. One of them is usually universal – no glassware/glass containers in the pool area. No exceptions. Another one that has to be occasionally enforced is no pets in the pool. Never thought I would have to write that.

I posted this once before and I want to repeat the point – Want to know what is going on in The Villages? Go to www.districtgov.org, click on “How Do I?” at the top of the page. The fourth choice is “Sign up for Email Notifications”. Select, under the ‘Other’ option, the District Weekly Bulletin, a choice near the bottom. This is a great news source. From the District website:

e-Notifications Sign Up

E-Notifications allow your District Government to send important information to the email address you provide. If you would like us to contact you on any of the subjects below, please enter the requested information in each field and check the box next to each newsletter or notification to which you would like to subscribe. For a description of a specific newsletter or notification, please click on the text to the right of the check box. To ensure you receive the notifications you requested, please add no-reply@districtgov.org into your email contact list. If you have any questions, please contact the District Customer Service Center at (352) 753-4508.

Mike Dollard



FAR SOUTH AREA

South of SR44

Roger Kass, Interim Vice President
RogerK@KNG-Marketing.com



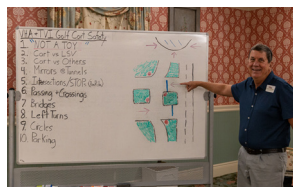
in the "Far South Region".

Hi, this is Roger Kass, I am the new Interim Far South Vice President. I originally moved to The Villages in 2002 into a home in Calumet Grove, what at the time was considered the new area in the 'Far North'. I remained in the same home for almost 17 years, until three years ago when I moved, with my wife Karen, to Marsh Bend

I have been active in the VHA since I moved to The Villages and was actually VHA President from 2007 to 2009. Our current VHA President, Phil Walker, recently asked me to take over as 'Interim' Far South Vice President since Andy Bilardello had accepted other responsibilities and was no longer able to serve.

My goal is to introduce The VHA to our new residents and members, and to work together to provide you with the information and support you want and need to enjoy life in The Villages. To that end, **on October 25 at 7:00 p.m. at the Riverbend Recreation Center on Corbin Trail** I will be hosting a meeting to discuss some of the ideas I have for the role of The VHA in our area. Most importantly, I want to hear your thoughts on what you and I and The VHA can do that will help you enjoy your home in what I believe is truly America's Friendliest Hometown. As The VHA motto says, our goal is to "Keep the Dream Alive". It can be challenging to understand who to call for help or information, who runs The Villages, and the list goes on. Let's talk about how to best fill in the blanks. What would make your new life easier and less stressful?

In addition, there are several VHA events already scheduled that I believe you will find interesting and informative. Our monthly New Resident Night, is at 7:00 p.m. on the 2nd Tuesday of every month; in October it is on the 12th at the Colony Regional Recreation Center located at the corner of Morse Blvd. and 466A. This month's **GOLF CART SAFETY CLINIC (pictured)** will be held at the **Water Lily Recreation Center on Marsh Bend Trail** in the Village of DeLuna. More details on both events are on the back page of this edition of The Voice. I hope to see you there.



Roger Kass

LADY LAKE NEWS

Lynn Davis

Lynna527@aol.com – 352-250-7782

Update on the widening of Hwy 441/27: The widening of Hwy 441/27 is an ongoing project that should take 2-3 years to complete. A recent schedule change is that the closing of South CR25 at Fennell Blvd. should happen in October. This will detour South CR25 traffic onto Fennell Blvd. The southbound

bridge removal is still scheduled for January at this time. Beware of changing traffic patterns during the construction process as flooding has occurred in numerous areas. Please be careful.

Yard Sale: The Fall Yard Sale sponsored by the Lady Lake Museum will be held on Saturday, October 16th, 9:00 a.m. – 2:00 p.m. at Log Cabin Park, Lady Lake. Spaces are \$15 and tables are \$5 per table. To reserve a spot call 352-259-4359.

Not Too Scary Halloween Party: The Town of Lady Lake will again host their annual "Not Too Scary Halloween Party" on Saturday, October 23rd from 6:00– 8:00 p.m. at the Guava Street Athletic Complex on the Junior Field. This is a free event. There will be a costume contest for the children, food and games. A good time will be had for grandparents, parents, children and grandchildren.



Monthly Adult Events at the Lady Lake Public Library 352-753-2957.

2nd Friday of every month. Best Buy iPad/iPhone classes. Sign up required.

3rd Wednesday of every month. Author's Round Table 2:00 p.m. Sign up required.

Farmers Market: The Lady Lake Farmers Market is at the Log Cabin every Tuesday 9:00 a.m. – 1:00 p.m. at 106 Hwy 27/441, Lady Lake.

Lynn Davis



SHINE ADDITIONAL COUNSELING SESSIONS AVAILABLE NOW

During the Medicare Open Enrollment Period, October 15 - December 7 SHINE (Serving Health Insurance Needs of Elders) is offering additional counseling sessions to assist enrollees during this once-a-year opportunity to make changes to their advantage or prescription drug programs. Volunteers will also be 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 following days:

- **Tuesdays, 9:00-11:30 a.m.:** **Lake Miona Regional Recreation Center**, Oct 12, 26, Nov 2, 9, 30, Dec 7, 14 and **Colony Cottage Regional Recreation Center**, Oct 19 and Nov 16.
- **Wednesdays, 9:00-11:30 a.m.:** **Eisenhower Regional Recreation Center** Oct 6, 20, 27; Nov 3, 10, 17; Dec 1, 15.
- **Wednesdays, 2:00-3:30 p.m.:** **Lady Lake Library** Oct 13, 20, 27; Nov 3, 10, 17; Dec 1
- **Fridays, 3:00-5:30 p.m.:** **Chula Vista Recreation Center** Oct 1, 15, 22, 29; Nov 5, 19; Dec 3, 17.

"Understanding Medicare": This group presentation, geared toward those turning 65, will be held on Wednesdays, 1:00-3:00 p.m.: Manatee Recreation Center on Oct 13 and at the Aviair Recreation Center on Nov 10; Dec 8

For more information, call 800-963-5337.

Big Bike Weekend Challenge NOVEMBER 12-13, 2021



"Nothing compares to the simple pleasure of a bike ride," said former US President John F. Kennedy, and you now have the opportunity

right here in The Villages to participate in the 6th Annual Big Bike Weekend Bicycle Challenge on Friday and Saturday, November 12-13, 2021 hosted by UF The Villages Hospital Auxiliary Foundation in partnership with the Lake Sumter Landing Bicycle Club.

The weekend kicks off with a Cycling Expo & Health Fair on Friday, November 12 from 10:00 a.m. to 2:00 p.m. at La Hacienda Regional Recreation Center, where all levels of cyclists can enjoy the most up-to-date information on the sport along with free health-related screenings. The next day, Saturday, November 13 features the ride-of-your-life with five different route options [100, 64, 32, 20 and 10 miles] taking you throughout Lake, Sumter and Marion Counties. You will be able to ride singly or get a team together from your neighbors, clubs or groups, or even challenge your co-workers to ride.

Proceeds from this year's activities will be used to support enhancement of the cardiac services program at UF The Villages Hospital with construction of a new Heart Institute facility which will provide a full-service cardiac center in one convenient location.

As everyone is eager to resume outdoor activities, this bicycle challenge gives you the opportunity to participate in one of the top 15 sports in the world and enjoy "the simple pleasure of a bike ride".

For more information, or to register for the ride, please view our website at www.h4hbikeweekend.com

The VHA is presently seeking volunteers and Neighborhood Representatives throughout the community to help coordinate, communicate, and, in general, get things done. Many areas of The Villages need Neighborhood Representatives and other volunteers to help with the many educational, social, and philanthropic events sponsored by the VHA.

Neighborhood Representatives are the first line of communication from members to the Advisory Board. Volunteers of all types are needed to successfully complete the many VHA-sponsored events such as bingo, the annual VHA Hoedown, educational programs, etc. Are these huge, time-consuming, every-week commitments? No, but it's always easier for us to be successful with a large pool of volunteers to call on.

So, what are the benefits of volunteering or becoming a Neighborhood Rep? Well, there are many VHA member-only events throughout the year, but the real frosting-on-top-of-the-cake benefit is a free ticket to the always-in-demand annual "An Evening with The Developer." Only volunteers, Neighborhood Reps and VHA officers get free, front-and-center tickets.

How can you become a Neighborhood Representative or volunteer? It's easy. Contact one of the Vice-Presidents or The VHA President, Phil Walker. Contact information is on page 2 of this month's edition of The Voice.

Seniors VS. CRIME



Pet scams have scaled new heights during the past year as work-from-homers and people under lockdown fall for the companionship appeal of a furry friend. The Better Business Bureau says its Scam Tracker service received more than 4,000 reports of fake pet sales during 2020, with the trend accelerating as the year progressed. The figure is five times higher than just three years ago, while total losses are six times higher at more than \$3 million.

PET SCAMS How to Avoid Them Year Round



And remember, these numbers just relate to reported incidents. Many scams are never declared because victims are embarrassed to admit they've been conned. Even people who don't get drawn into the spiral of additional costs are losing around \$750 a time, while the scammers use restrictions from the current health emergency

as an excuse for refusing to let would-be buyers see their potential pet before they hand over the payment.

The International Pet and Animal Transportation Association (IPATA) says many pet sale scams begin with prospective owners searching online for free or cheap pets. This is where the crooks hang out. They tell their victims the pet is free or the price is extremely

FIVE-FOLD SURGE IN PET SCAMS

discounted, but they must pay shipping costs upfront.

"They almost always say they are only giving the pet away because their child passed away, that they moved for a new job and cannot provide enough attention for the animal due to work hours, or their new house won't allow pets," says IPATA.

Then the scammers start to pile on the pressure, saying things like the shipper insists the pet must be transported in a temperature-controlled crate. They provide fake paperwork to back up their claims, often using names of genuine shippers and government agencies and corresponding phony websites and email addresses.

Sometimes, the pets do exist -- they're stolen or illegally imported animals from Asia and Eastern Europe. Again, the scammers use fake paperwork and even false microchipping to try to pass them off.

If you're considering buying a pet online, here are 7 things you can do to avoid getting scammed:

1. Don't buy sight-unseen or on the basis of just a photo. Tell the seller you want to see them with the pet using online video services such as Skype, FaceTime, or Zoom. If the "seller" provides a photograph, do a reverse image search to see if it's been used elsewhere.
2. Be skeptical about hard-luck and grief stories relating to why the pet is being "given away."
3. Ask for the animal's history, pedigree registration, previous ownership, and other facts you can check out to establish it exists and is a genuine sale.

4. Don't pay with untraceable gift cards or cyber currency. They are always scams. Wiring cash and use of mobile payments apps like Zelle is also not recommended unless you have confirmed the identity and location of the seller.

5. Beware of email addresses using official sounding names, for airlines and government departments for example, with the end tag of a popular service provider like Gmail or Yahoo.

6. Don't believe cheap transportation offers. Scammers often say they can ship the animal internationally for \$250. IPATA says it costs more to transport an animal than it does a human.

7. Search this database of known pet scam websites: <https://tinyurl.com/Scambusters-210718-3>

In addition, beware of genuine pet sales that originate in so-called puppy mills -- large-scale breeding operations where animals are often kept in appalling conditions and frequently arrive with serious medical and psychological problems.

Horror reports have emerged of unborn puppies being removed from the mother's womb, so their size and growth are restricted, to meet the growing demand for so-called "teacup" tiny animals. They are the real victims of this crime, so, independently check out the breeder's credentials and reputation.

Finally, although most pet scams relate to dogs (especially French bulldogs and Yorkshire terriers), more than 10 percent of them are for cats and kittens and a few for parrots and even exotic animals.

If you need assistance with this topic or any other concern, contact information for Seniors vs. Crime is available on our website at: <http://www.svcinthevillages.org/>

BIKE • FRIENDLY • COMMUNITY • CORNER

THE BIRDS

Just as predictable as the Puffins returning to their nests, The Birds, Snowbirds, that is, are returning to their seasonal nests in The Villages. We love them. The Snowbirds increase our population and energize us. We renew old friendships and make new ones. The "Season" is a great time for adventure and fun.

There are some caveats, however, and we bicyclists must be prepared because increased population means more traffic, which means more opportunities for encounters of the crash kind. We want to increase our survivability first by reducing our vulnerability. Be a Puffin and wear bright clothing. Wear a properly fitting helmet. Ride with light front and rear - I have two cameras. Have a horn to alert people who don't see you. Hey, our median age is 67.5.

Make sure your bike is safe and ready to ride by performing an A-B-C-Quick Check:

- Air Pressure is OK
- Brakes work
- Cranks and Chain function



Carry a fully charged phone in case a break down or crash occurs.

If you do crash, Jim Dodson, the Cycling Guy, suggests that you:

Call the police. Never let the driver convince you they will pay for your bike without calling the police. Unless your medical condition is too serious, wait for them to arrive at the scene and make their report. **If you don't go to the Emergency Room you must see a doctor.** You may lose important medical benefits under your auto No Fault policy if you are not treated at the scene by a paramedic, go to the ER, or see a physician within 14 days in Florida.

Get contact information about the driver and any witnesses. This is very important. Police often miss

getting complete contact information of eyewitnesses.

Photograph the scene. The location of the vehicle, your gear on the road, as well as scrapes or marks on the pavement, your bike, or the vehicle, are very important. Get photos of the impact areas. Use your phone camera!

Save your bike and any damaged gear.

Don't give a statement of how the accident happened to the driver's insurance company until you talk with your lawyer. If they call, be nice, just get their contact information and tell them you'll call them back at a more convenient time.

Notify your insurance company. Let them know what happened. Get a claim number from them to use when you see a doctor for accident-related medical treatment.

Download Jim's free Florida Bicycle Accident Handbook, at: <https://www.jimdodsonlaw.com/library/florida-bicycle-accident-handbook1.pdf>

As Mrs. Bundy said in Hitchcock's "The Birds:" "I hardly think a few birds are going to bring about the end of the world." Enjoy the Season...hold on tight!

by Rose Jordan, Bike Friendly Advocacy Council



AMAC Foundation

Supporting & Educating America's Seniors

OCTOBER/NOVEMBER SEMINAR OFFERINGS

Veterans Benefits

Wednesday, Oct. 27 from 10:00 - 11:30 a.m.
Lady Lake Library, 225 West Guava Street,
Lady Lake, FL 32159

An update to our highly-acclaimed overview of Veterans Benefits, their eligibility requirements, and how to access them. The session will be conducted via our partnership with VITAS Healthcare.

Sudden Death: Are You Prepared?

Mondays, Nov. 8, 15, 22 from 2:00 – 4:00 p.m.
Villages Public Library at Pinellas Plaza, 7375 Powell Road,
Wildwood, FL 34785

This 3-part seminar has been structured to guide you through the process of creating your "Survivor Notebook," the repository that will help your loved ones cope after your passing.

Check the AMAC Foundation website (www.AmacFoundation.org) for details, and contact the Foundation office at 888-750-2622 or via email at info@amacfoundation.org to register.

Check the AMAC Foundation website (www.AmacFoundation.org) for details, and contact the Foundation office at 888-750-2622 or via email at info@amacfoundation.org to register.

Social Security's Solvency Issue is Certainly Not Improving

by Gerry Hafer, AMAC Social Security Advisor

The activity pace in Washington has reached fever pitch, with unprecedented spending and general turmoil in so many areas leading to an incredible level of uncertainty and handwringing among forecasters in the financial community. And that uncertainty has not escaped America's Social Security System, where the long-term future of benefit continuity for seniors hangs in the balance awaiting corrective attention from Congress.

On August 31, the Social Security Board of Trustees issued its report on the program's fiscal health as of the end of 2020, noting that Social Security is expected to operate at a deficit beginning in 2021, paying out more than it's taking in. This situation places the combined Old-Age and Survivors

Insurance and Disability Insurance (OASI and DI) Trust Fund reserves on a trajectory that depletes their \$2.9 trillion balances by 2034—one year earlier than projected last year. At that point, the program would only be able to pay 78% of scheduled benefits. Translation: a 22% across-the-board benefit cut.

It's interesting to note that the Congressional Budget Office (CBO) in July 2021 confirmed its previous projection that the depletion date for the combined Trust Funds now looks like 2032—two years earlier than the Trustees' most recent projection of record. As attention is focused on

addressing Social Security's solvency woes, and as more current data is baked into the process, there will likely be reconciliation of these projections. All the estimates, of course, assume that current laws governing Social Security revenue and disbursements remain unchanged over the forecast period.

So, What's Going to Happen?

As we've been saying for years, this is not a self-correcting problem, and the potential impact on America's seniors is severe. The factors creating

the predicament are fundamental: an aging population and a shrinking future workforce. In 1945, for example, there were 42 workers supporting each beneficiary; today that ratio has

dropped to a mere 2.8 workers per beneficiary, while life expectancies have grown about 40% over the last six decades.

The need for Social Security reform is imperative. Continued postponement of a re-design and modernization of this critical program can only make the impact of corrective actions more severe with each passing year. A legislative framework offering a solution to the solvency problem without the need for additional tax levies on the workforce is in the best interests of those on Social Security, and it is our hope that the 117th Congress will recognize—and act on—the need for full-scale Social Security reform.



Friday, November 5th
9 am - 2 pm

Everglades Recreation Center Theater Room, 5497 Marsh Bend Trail
 It is free of charge and open to caregiver residents of The Villages®
 Lunch will be served.

Program will include:

Keynote Speaker - **Lindsay Collier**, nationally author and speaker, will offer humor and inspiration to caregivers.

Deb Selsavage, CDP of Coping with Dementia LLC with tips on caregiving

Expert panel to answer your questions:

Dominick Nati, Director of Veteran Services of Sumter County

Atty. Christine Campbell of McLinn, Burnsed

Melissa Denham of The Villages Health Services

Richard Cole, a Family Caregiver from Our Moment Café Program

This event is open to Village caregiver residents only. Limited seating.

Attendees must register to attend. There is no cost to attend

To register or to get more information contact:

Joan Bender or **Dick Boyden** at 352-775-9715 or at dickboyden@gmail.com.



THE ON-LINE REFRESHER COURSE
CONTINUES TO BE OFFERED:

For information and to register, go to:
<https://www.aarpdriversafety.org/>

"Due to the continued spread of COVID-19, with the new variant, and its impact on the vast majority of our upcoming courses, we have made the very difficult decision to extend our nationwide in-person event closure until January, 2022."

[Kyle Rakow, AARP Vice President and National Director](#)

VISIT OUR WEBSITE THEVHA.NET FOR INFO, MEMBERSHIP, HELPFUL LINKS, VOLUNTEER OPPORTUNITIES, AND MORE

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COMMUNITY FOUNDATION ▾



NEW RESIDENT NIGHT

OCTOBER 12 AT 7:00 P.M.

COLONY COTTAGE REGIONAL RECREATION CENTER
510 COLONY BLVD. NEAR MORSE BLVD/466A

PRESENTERS MAY INCLUDE, AND INFORMATION/HANDOUTS
WILL BE AVAILABLE FROM:

- Honorable Paul Militello, Sumter County Judge
- Sumter County Sheriff's Office & other local law enforcement
- Sumter County Property Appraiser
- Sumter County Tax Collector
- Sumter County Clerk
- District Government
- Serving Health Ins. Needs of Elders (SHINE)
- Veteran Services
- Seniors vs. Crime
- UF HealthThe Villages Regional Hospital Auxiliary
- SECO
- Sumter Landing Bicycle Club
- Community Emergency Response Team (CERT)
- Friends of the Library
- The Enrichment Academy
- Florida Sheriffs Youth Ranches
- The VHA – The Villages Homeowners Advocates
- The VHA Helping Hands

NEXT NEW RESIDENT NIGHT WILL BE NOVEMBER 9 AT COLONY COTTAGE REGIONAL RECREATION CENTER 510 COLONY BLVD. NEAR MORSE BLVD/466A



GOLF CART SAFETY CLINIC FAR SOUTH AREA



OCTOBER 20 @ 9:00 A.M.

WATER LILY RECREATION CENTER

4710 Marsh Bend Trail in The Village of DeLuna

No Pre-Registration Required

CLINIC TOPICS INCLUDE:

- Not a Toy • Golf Cars & LSV • Golf Cars vs. Others • Tunnels
- Intersections • Passing & Road Crossings • Bridges • Turns
- Circles (Roundabouts) • Parallel Parking • Pulling into a Parking Space • Sharing Parking with Cars • No Parking Zones • Insurance
- Legal concerns • Maintenance

NEXT MONTH: NOVEMBER 17 @ COLONY REGIONAL RECREATION CENTER

HELPING



HANDS

DURABLE MEDICAL EQUIPMENT LOAN PROGRAM

VISIT WWW.THEVHA.NET TO VIEW OUR CURRENT
INVENTORY, THEN CALL:

352-973-2284

OR EMAIL US AT:

VHA.HELPINGHANDS.OFFICEMAIL@GMAIL.COM

WE WILL THEN SCHEDULE YOUR PICK-UP FROM:

THE VHA OFFICE

1104 MAIN ST.

SPANISH SPRINGS

MONDAY THRU FRIDAY BETWEEN

11:00 A.M. AND 1:00 P.M.

M2M: THE VHA MERCHANTS TO MEMBERS DISCOUNT PROGRAM



Visit our website at www.thevha.net for a complete list of vendors and service providers who generously offer VHA members significant discounts. Be sure to have your VHA membership card with you to receive this member benefit.

AUTOMOBILE SERVICES FOR YOU

EATS AND SWEETS

IMPROVING YOUR HOME

IMPROVING YOUR LOOK

LODGING AND RELAXATION

SERVICES FOR YOU

THINGS TO DO