

March 2022 • Vol. 28 No. 3

FOUNDATION COMMITTEE

## THE VHA ANNUAL AWARDS NIGHT TO RECOGNIZE **DESERVING INDIVIDUALS AND ORGANIZATIONS**



## **RECREATION CENTER**

**1526 BUENA VISTA BLVD. AT ODELL CIRCLE ALL VILLAGES RESIDENTS WELCOME** 

t is time once again to recognize the importance that volunteerism and community service play in The Villages by honoring the individuals and organizations nominated by The VHA Advisory Board for our annual awards. We want to, on behalf of all Villages residents, thank them for giving of themselves to worthy causes and/or impacting the quality of life we have here through their commitment to excellence and service.

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#### THE VHA ANNUAL VOLUNTEER AWARD

This award is given to an organization/group within The Villages that is dedicated to volunteering their time and expertise to meet the needs of our community in an impactful way. This year's award goes to:



#### **Our Moment Café**

This lifestyle group of volunteers provides an opportunity for those with dementia and their caregivers to spend "a few moments in time" socializing together each month with others facing similar responsibilities and concerns.

Activities may include sing-alongs, entertainment like clown alley, a dynamic dog team, or dancing to beautiful music. The group leaders, Dick Boyden and Joan Bender, are both certified dementia practitioners who understand the importance of socialization between caregivers and their loved ones to improve mental health.

#### **THE VHA ANNUAL PARTNER AWARD**

This award is presented to one of The VHA's community partners that has been pro-active in working for the benefit of our members and all Villages residents in "Keeping the Dream Alive" in terms of the quality lifestyle we enjoy. This year's recipient is:

#### The Villages Public Safety Department

#### The Villages Public Safety Department



This past year The Villages Public Safety Department, under the leadership of Chief Edmund Cain, and with the support of The VHA, advocated for retaining their public safety role here in The Villages and are in the process of becoming an independent fire department, separate from Sumter County, with the express purpose of guaranteeing the rapid response times and highest standards of public safety management on behalf of our residents.

#### THE DON HAHNFELDT SERVICE AWARD

Don Hanfeldt was a past president of The VHA who also served on the Sumter County Board of Commissioners from 2012 until 2016. He then served as the Republican member of the Florida House of Representatives for District 33, which includes Sumter County and parts of Lake County and Marion County, Florida. Hahnfeldt died from cancer in 2017, and this award was established in his name to honor an individual, like himself, who served The Villages community in an exemplary way. This year's recipient is:

#### William Gottschalk



Bill Gottschalk is a longtime volunteer with The VHA, including being a Past President, and is receiving this honor in particular for his leadership as the President of Helping Hands. Bill retired this past year after growing this much-respected arm of The VHA

that loans out Durable Medical Equipment, free of charge, into an operation that handles over 6,000 transactions a year. He raised and oversaw a small army of faithful volunteers, procured a van to help with transporting equipment from storage to The VHA office and back again, and worked tirelessly to make a difference for residents in need in our community.

\*\*\*\*\*

The meeting will also include some light-hearted entertainment from our own "Humorist and Storyteller: Mike Burke" who will open the evening with a comedy routine entitled "I Love My Wife, The Villages, and The VHA."



VISIT US ONLINE AT WWW.THEVHA.NET

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# President's Message



have heard many of our visitors to Florida asking "Where is the sunshine"? We do normally have plenty, but this winter has been colder than normal and without any sunshine at times. We had to admit there could be a freeze, and there was, damaging many plants. Despite the chilly weather, we have been busy planning for

#### our upcoming events.

On March 9th at 7:00 p.m. at the Lake Miona Regional Recreation Center, The VHA will be hosting our Annual Volunteer Awards Night to honor individuals and groups whom we have chosen for special recognition of their service to The Villages community. Honorees include:

- William Gottshalk, Past President of Helping Hands: The Don Hahnfeldt Memorial Service Award
- The Villages Public Safety Department: The VHA Partner Award
- Our Moment Café: The VHA Volunteer Award

In addition to the award presentations, the evening will feature humorist and storyteller Mike Burke with his comedy routine titled "I Love My Wife, The Villages, and The VHA." VHA Members and all Villages residents are welcome to attend this fun event. More details are available in this issue of the Voice.

At our General Meeting on April 19th at the Rohan Regional Recreation Center, our speaker will be Daniel Webster, the U.S. Representative from Florida's 11th Congressional District which includes The Villages.



#### **BOARD OF DIRECTORS**

**Phil Walker, President** Fred Briggs, Past President John Conboy, Treasurer

Karl Arps \* Russ D'Emidio Peter Moeller \* Greg Panjian Vivian Stephens \* Chuck Wildzunas

> For contact information go to www.thevha.net

Representative Webster will share insights into what is happening in Congress and what to expect in the future.

The application for The Villages Public Safety Department to become an Independent Fire District has been submitted to the Florida Legislature for approval. The VHA is in support of the Villages Fire Safety Department and the efficient care of our residents that will continue once the application has been approved. When passed in the legislature, and after the Governor signs the measure, voting by Sumter County residents will take place in the November 2022 election.

Our many volunteers in the VHA have been organizing their effort to bring important events and programs to you in 2022. Watch the Voice for details or go to The VHA website, www.thevha.net. We have a number of positions listed on Page 5 of this edition of The Voice that offers you an opportunity to be part of an organization on the move that informs residents about "Keeping the Dream Alive".

Phil Walker

President

P.S. We look forward to Daylight Saving Time soon, and are hoping that our warmer Florida weather returns.



**BOARD OF DIRECTORS** 

Al Arnold, President Len Olen, Vice President Jeff Rattner, Secretary/Treasurer

Mary Inwood \* John McDonald Deborah Hagey \* Phil Walker

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

#### The Villages Homeowners Advocates Voice, March 2022, Page 3



MARCH/ APRIL 2022

NEW RESIDENT NIGHT: TUESDAYS at 7:00 p.m.

MARCH 8: LA HACIENDA REGIONAL RECREATION CENTER 1200 Avenida Central, Lady Lake/The Villages

APRIL 12: COLONY COTTAGE REGIONAL RECREATION CENTER

GOLF CART SAFETY CLINIC: WEDNESDAYS at 9:00 a.m.

MARCH 16: COLONY COTTAGE REGIONAL RECREATION CENTER 510 Colony Blvd. at Morse and 466A

APRIL 20: COLONY COTTAGE REGIONAL RECREATION CENTER

Note: No Pre-Registration is Required.

See Back Page for More Details on These and Other Regular VHA Programs.

## The Villages

YOUR DISTRICT GOVERNMENT EXPLAINED

March 8, 2022 @ 7:00 PM Ezell Recreation Center 769 Marilee PI, Wildwood/The Villages

Presented by the District Government with information on the CDD government structure, how things work, and how to access and utilize the District website. Open to all Villages residents.

THE VHA ANNUAL AWARDS NIGHT MARCH 9, 2022 • 7:00 P.M. LAKE MIONA REGIONAL RECREATION CENTER ALL VILLAGES RESIDENTS WELCOME!

## THE VHA'S MONTHLY

IS BACK!!!!

MARCH 24 @ 6:30 P.M. at Rohan Regional Recreation Center

#### **SEE YOU THERE!**

Doors open at 6:00 p.m. COST: \$10 for 2 Boards; \$1 Each for Additional Boards. NO SPLIT POTS! 50/50! BYOB and Snacks.

#### **APRIL 28 BINGO @ EISENHOWER**



#### WELCOME TO WILDWOOD



Speaker: Jason McHugh, City Manager

April 12, 2022 7:00 p.m. Ezell Recreation Center

#### **OPEN TO ALL VILLAGES RESIDENTS**



VHA General Meeting Special Guest Rep. Daniel Webster

April 19, 2022 at 7:00 p.m. @ Rohan Recreation Center



April 19, 2022

The VHA Officers and Neighborhood Representatives meet with representatives from the Developer, District Office, and local law enforcement to ask your questions and get answers. Deadline for sending questions is April 6, 2022. Submit questions to us by: Contacting one of your VHA area representatives listed on Page 2. Using our website email system at <u>www.thevha.net</u>. Sending a letter directly to: The VHA, 1104 Main Street, The Villages, FL 32159.

**AN EVENING WITH THE DEVELOPER** PLEASE NOTE: NEW DATE AND DETAILS WILL BE ANNOUNCED IN THE APRIL ISSUE OF THE VOICE.

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THIS EVENT IS FOR VHA MEMBERS ONLY. TICKETS WILL BE AVAILABLE AT THE BOX OFFICES ON THE DATE TO BE ANNOUNCED.



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

Or mail to: 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

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## otes Nev

## **NORTH AREA**

North of 466



#### Karl Arps, Vice President karl.arps@gmail.com - (920) 285-1382

he Mark Twain Library: The Mark Twain Library is a unique institution in The Villages. It is operated by volunteers and lends books and other materials

donated mostly by Villagers. It is popular with its comfortable atmosphere and awesome volunteer staff. The library is part of the Paradise Regional Recreation Center complex in the historic side across US Highway 27/441.

Soon, the Paradise Rec Center is due for major upgrading. Once the First Responders Recreation Center opens this summer, it will be able to handle some of the recreation load while Paradise is closed.

Several residents have voiced their concern that the library may be unavailable during any demolition and construction work. Worse, they fear it might be forgotten in the plans for the new and improved Paradise complex.

I have written to the District Government voicing



my hope that the Mark Twain Library will be included in any final plans, and the library staff are doing the same. Any residents who have used, or hope to use, the

library might also want to provide input. At this point, the planning is only preliminary, so input is welcome.

If you wish to write, the easiest way is to use the CDD Request Form page on the District Government Website: https://districtgov.org/incident.aspx. Under Category, select Budget. Then fill in your contact information. I would suggest starting the Question/Comment box with "Re: Paradise RRC", followed by whatever you want to say about the library's inclusion in the plans.

Alternatively, you could attend an Authority Amenities Committee Workshop on March 16th, where the Paradise RRC upgrade is tentatively scheduled to be the first agenda item. Here are the meeting details:

#### **Amenity Authority Committee Preliminary Budget Workshop**

March 16, 2022, 9:00 a.m.

#### Savannah Regional Recreation Center, 1545 Buena Vista Blvd.

With positive effort and luck, we will have a new and improved Mark Twain Library in an equally new and improved Paradise Regional Recreation Center.

#### **CENTRAL AREA**

Between 466 and 466A John Dean, Vice President vhajohndean@gmail.com - 207-557-0371

am sure most of you have heard of Seniors vs. Crime, which is a special project of the State of Florida Office of Attorney General. One of our neighbors, Don Schuster,

volunteers for them, and recently sent out a message to our neighborhood regarding a new fraud scheme that is becoming more widespread around the country.

Mortgage fraud and identity theft is becoming more prevalent and, as with many fraud schemes, seniors are a target. But the County Clerk of the Courts office says that they also target "people in long-term care facilities, absentee property owners, and owners who spend large parts of the year out of town."

In this scheme, someone files a bogus deed making it look like they are the owner. Then they can use the deed to obtain a mortgage and skip town with a large amount of money.

The Clerk of the Courts office has a Property Fraud Alert program that you can sign up for. It is free and quite simple. My wife and I were able to sign up in about one minute.

It is important to know that this alert does not prevent the filing of fraud or false documents. It only provides you with a notification that something has been recorded regarding your property. If you think that you are a victim of fraud, contact local law enforcement or the regional FBI for assistance.



To sign up for this fraud alert service go to the Sumter County Clerk of the Courts Office web site www. sumterclerk.com and click on the Property Fraud

Alert button. Or you can call the Property Fraud Hotline at 1-800-728-3858.

It does not appear that this service is available in Marion County or Lake County. However, that may change, and it is best to contact the Clerk of Courts in the county where you own property to verify their participation in this program.

However, you may want to check this web site www.propertyfraudalert.com to see if this service is available in other parts of the country where you may have property.

Also, look for the Seniors vs. Crime articles in The Voice to keep yourself informed about other schemes relating to fraud targeting seniors.

Stay safe and healthy,

John

#### SOUTH AREA



Mike Dollard, Vice President mjdollard@hotmail.com - 585-315-8338 arch is a great month - it means

that VHA Bingo starts back up. This month it will be held March 24 at the Rohan Regional Recreation Cen-

ter. Doors open at 6:00 p.m., games start at 6:30 p.m. The cost is \$10 per person and that includes 2 game boards plus VHA members get a third board free. As always, we pay cash prizes for each winner – no split pots, every bingo gets paid the same. We cannot supply food and beverage, but you are free to bring your own and some people have been very creative. Candy selections, charcuterie boards, and nice wine selections have been impressive.

Notice I said that VHA members get an extra bingo board for free. Okay, it's a little thing, but there are a lot of other up again, most of which



are for members only. They address local and district government, the various departments here in The Villages, and also ways to get the most out of living here. The easiest way to join so you can take advantage of these programs, is via our website, www.thevha.net. Just click on the "Join" tab at the very top, or the pull down for Members/Benefits of Membership, and it will direct you to a link to join. While membership has its benefits, one thing The VHA does not throw at you is politics.

I mentioned the seminars we sponsor that help answer questions about living here. A great source for the answer to most questions is the district website at www. districtgov.org. You should cruise the site to see what it can do for you. As soon as the site comes up there is an action box on the left with Quick Links that take you to the most sought-after topics.

I would like to welcome Ken Blocker into his new position as the District Manager. Ken has been the deputy manager for a while now and will do well as the boss. In the same vein, I would like to wish a happy retirement to Rich Baier who did a great job as the District Manager.

Mike Dollard



#### The Villages Homeowners Advocates Voice, March 2022, Page 5

### FAR SOUTH AREA



South of SR44 Roger Kass, Interim Vice President RogerK@KNG-Marketing.com

t is a pleasure to turn the pen over this month to Dave Fountaine, the Assistant VP for the Far South who will be taking over for me as Vice President in April:

I'm honored and excited to join the leadership team of The VHA. I will be taking over from Roger Kass as the Vice President for the Far South area in April. First, I'd like to thank Roger and the rest of The VHA leadership team for everything they've done to help me during the transition and thank them for providing me this opportunity to serve.

As Roger has mentioned previously, The VHA recognizes the importance of bringing as many VHA activities as possible to the Far South area. We have had great cooperation from many of our partners which has resulted in a full monthly program scheduled for the Far South 2022!

Our March program will be held on Tuesday, March 8 at the Ezell Recreation Center at 7:00 p.m. The program is titled "Your District Government Explained". Many of us are unfamiliar with a Community Development District and how it interacts with county and city governments.

Representatives from the district government will provide an overview of the various entities that impact us and explain the various responsibilities each of them has. There will also be a very informative review of the district website. The website provides a wealth of information regarding all the activities in the district (recreation, community events, golf, utility billing, etc.) while also providing you options to pay your fees online and engage with district staff.

I'd like to close by acknowledging the numerous VHA members who have volunteered to be



neighborhood representatives. These are your neighbors who want to hear from you about any issues or concerns you may have so that we may continue the dream and help you enjoy the wonderful opportunities and benefits this great community provides for all of us. We still need neighborhood representatives, especially in the more established areas south of State Route 44. If you are interested in becoming a part of the team that is working "To Keep the Dream Alive", give me a call at 716-816-9581.

> Dave Fountaine Assistant VP for the Far South

#### LADY LAKE NEWS

Lynn Davis Lynna527@aol.com – 352-250-7782

o you make the best Mac N Cheese? If so, enter your dish in the Mac N Cheese Festival.

50/50 Raffle Tickets will be available with the proceeds to benefit the Lady Lake Fireworks Show coming July 2023. Tickets are \$5 each and the winner will be drawn at the Mac N Cheese festival.



**The Lady Lake Historical Society Museum Spring Yard & Craft Sale** will be held Saturday, April 2nd from 9:00 a.m. – 2:00 p.m. It is located at the Log Cabin Park, US Hwy 441/27 Lady Lake.

**The Annual Easter Egg Hunt** will be held April 9th from 10:00 a.m. – 2:00 p.m. at the Guava Street Sports Complex on the Jr. Softball Field, next to the Lady Lake Library.

**The Tri County Relay for Life** is scheduled for Saturday, April 23rd at the Rolling Acres Soccer Fields from 1:00 - 8:00 p.m.

Support your local Lady Lake Animal Control. They are happy to accept any donations toward helping the animals in their care. You support is greatly appreciated. Please call 352-751-1530 for further information.

Lynn Davis

#### FRIENDLY REMINDER ABOUT DOG ETIQUETTE

\*\*\*\*\*

Be a responsible dog owner. Please follow these rules taken from the District website:

- All dogs are required to be on a leash at all times, and are not allowed off leash on any athletic field or other public areas.
- Do not allow pets to play and walk on common area landscaping.
- Owner is responsible for picking up after their pet. Do not use storm drains, postal or

recreation facilities for disposing of solid waste and plastic bags. Dispose of it at home.

- Dog owners are responsible for any injuries caused by their dog(s).
- Dogs must wear current license tags and have up to date vaccinations.



#### **SUDDEN DEATH: ARE YOU PREPARED?**

THURSDAYS, APRIL 21, 28, MAY 5, 2022 (10:00 A.M. – NOON)

Villages Public Library at Pinellas Plaza, 7375 Powell Road, Wildwood, FL 34785 This seminar will guide you through the creation of 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 AMAC Foundation office at 888-750-2622 or via email at info@amacfoundation.org to register.



AARP has canceled all in-person Driver Safety activities until further notice. However, their tax aide program will still be operating during tax season through April 15.

Open sites this season will be at **Colony, Mulberry,** La Hacienda and Paradise Recreation Centers in The Villages, along with Fruitland Park Library, Lady Lake Library and Panasoffkee Community Library. Refer to the "List of Sites and Hours" tab on the website <u>https://villagestaxaide.com/</u> for more information and to make an appointment.

### VOLUNTEER OPPORTUNITIES WITH THE VHA:

BECAUSE WE CAN'T DO A GOOD JOB WITHOUT YOU!

#### Contact Peter Russell at pmrhop@aol.com for:

• Vice President for the Central Area (466A to 466) -An office of the Executive Committee, reports to The VHA President, responsible for programs in the area.

**Area Assistant Vice President** - An officer of the Executive Committee, works with the Area Vice President and recruits/trains new members for The VHA. Ass't VP'S needed in the following areas:

- Asst VP of the Far South (South of 44)
- Asst VP of the South (466A to 44)
- Asst VP of the North region (466 and north, Lady Lake, Miona County and Sumter County are represented).

#### Contact Phil Walker at <u>4ianeknfl4@gmail.com</u> for:

- **Neighborhood Representative** of your Villa or Village. An officer who reports to the Area Vice President.
- Assistant Secretary Shares responsibilities with the Secretary
- Fundraising Coordinator With experience in the area of fundraising. Need ideas.
- **Membership Coordinators** Attend VHA meetings and functions to verify membership status and accept new applications. Need 4 individuals who can cover all areas. Training on computer offered.



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## NEW LEADERSHIP STRUCTURE

District Managei by Kenny Blocker, District Manager

s the new District Manager, one of my first tasks was to seize the opportunity to make organizational changes that would allow senior staff the ability to operate and manage more ef-

ficiently. Utilization of Human Capital to manage current and future growth is essential. Additionally, management needs should be planned to promote a structure to reduce current budgeted appropriations.

The previous organizational structure had a District Manager, Deputy District Manager, and Assistant District Manager. With the current growth and bringing on more new Districts in 2022, it became evident that we would need another Assistant District Manager to help with all of the growth in The Villages. I am happy to say that I have added that position and as noted below you can see the new Organization Chart and Board Structure as of February 2022. The organizational structure allows for effective management of Districts and future growth of new Districts, all while utilizing existing staff and succession planning, and renders a savings of \$130,000 to the existing FY22 Budget.

As the new District Manager, with the right Leadership Team in place, I look forward to great things happening in The Villages in 2022.

Kenny Blocker, District Manager

#### Merchants to Members Spotlight: HONEY BAKED HAM CAFE

ammantha Raines is the manager at The Honey Baked Ham Café in the Rolling Acres Plaza in Lady Lake. She is proud that it is in the Top Five in sales in the United States and the Top Three in sales in Florida.

Your local HBH store is much more than just a place to get your ham for the holidays. They offer box lunches, hot catering for events, and everyday dinners. They also offer a lunch special for \$8.87 that includes a sandwich, chips, cookie and a drink.



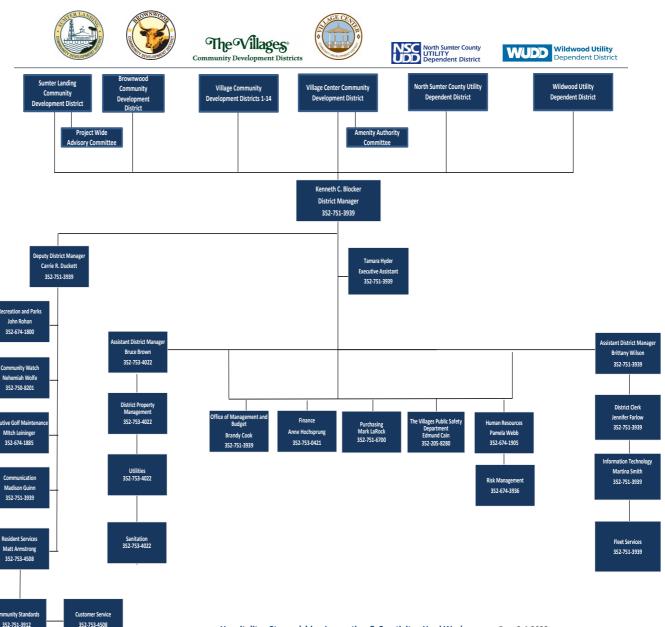
They are taking orders now for Easter and note that they start taking orders for Thanksgiving and Christmas in August! Remember to sign up for emails that come to your inbox every Monday with exclusive deals for that week. They offer discounts for veterans, too.

Show your VHA Membership Card for an exclusive special for VHA members of Buy 1 sandwich, 2 drinks and get 1 sandwich half price.



#### TIME TO SAY GOODBYE TO AN OUTDATED, **METHOD OF COMMUNICATION...**

The VHA mail slots at the postal stations will no longer be in service, effective immediately. After many years of service, they are rarely used anymore and are often misused for deposits intended for others. We still welcome you to contact us using our website at: www.thevha.net



Hospitality · Stewardship · Innovation & Creativity · Hard Work

Rev. 2-4-2022



many volunteers who have given so generously of their time and efforts to support the 16th Annual Hearts for Our Hospital online auction. Because of your dedication and commitment to our mission, this year's event was another stellar success

**Betty Frankfather** Bob O'Dell **Carrie Harless Dick Dominich Gary Bushnell** Kris O'Kelly Jeannie Rogale

**leanne Wandall** Joanne McMorrow Jim Lemon Laura Marley **Mary Gentile** Nancy Pfeffer Pat Falco **Roger Akers** 

UF Health The Villages-Hospital Auxiliary Foundation is a 501 (c)(3) not-for-profit organization, supporting the programs and services of UF Health The Villages® Hospital. The Villages and the Villages®, hospital is a part of University of Florida Health and the Villages® Hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of the Villages®, hospital is a part of University of Florida Health Company of Flor

**Ron Pfeffer Ruth DiMare** Sherri Miller Svlvia Donnelly Tom Unger

#### The Villages Homeowners Advocates Voice, March 2022, Page 7

## BIKE • FRIENDLY • COMMUNITY • CORNER

## **Tandem Riders Are Closer**

Over our thirty-eight years of happy marriage, we have each bicycled an average of 7,500 miles per year. For the algebraically minded, Total Miles Ridden = Average (7,500) X Number (38), which is 285,000 miles. About 150,000 of those miles have been aboard our tandem bicycle, while the other 135,000 miles have been on our singles, aka "half-bikes" in tandem speak. Today, as full-time retired residents of The Villages, most of our miles are on the tandem. We've averaged over 8,500 miles per year since our arrival eleven years ago. One might ask why we would choose to ride a tandem almost exclusively. We have a few good reasons.

**First,** we like each other, and do many activities together. In fact, it is rare to see us separately.

**Second,** we like to exercise. It builds strong bodies and healthy minds. Exercise is habitual for us because physical fitness was a condition of employment in our careers.

Third, riding tandem builds our relationship. King Solomon wrote that: "Two are better than one,

because they have a good return for their labor. For if one falls down, his companion can lift him up; but pity the one who falls without another to help him up! Again, if two lie down together, they will keep warm; but how can one keep warm alone?" So, you might agree that the family that rides together stays together.



**Fourth,** we think that the tandem is safer than half-bikes because it builds teamwork. We have four watchful eyes scanning to maintain situational awareness. There are lots of obstacles out there!

**Fifth,** one rider is usually stronger than the other, so staying together on a half-bike ride can be challenging, and frustrating. A tandem keeps the team together.

**Sixth,** Bob is the Captain - the front rider. He controls steering and braking. Rose is the Stoker - in back. She provides the power. Bob always crosses the finish line first. He thinks he is self-actualizing, but he is really feeding his ego and sense of self-importance.

The number of tandem teams has increased in The Villages. (The couple pictured is Bob and Lynn Englert, smiling on their first tandem ride). We think that most of the tandem riders will agree with our reasons and add a few others. Bob Thompson is the PANTHERS Tandem Club President (it's really his wife Jan). The club has about 100 teams, thirty in The Villages. Check out the rides at www.floridatandemclub.org.

by Bob & Rose Jordan

## **PROTECTING YOURSELF ONLINE**



acking has almost become a routine thing for America, and since many of us spend a great deal of time on the computer, it be-

hooves us to take some extra time to reduce our chances of becoming a victim. These are just some of the steps you can take:

**CREATE STRONG PASSWORDS:** Strong passwords are an important key to protecting against opportunistic hackers using brute force attacks, wherein a computer uses every possible password combination until it finds the correct one. Consider the following when creating a strong password:

- ALWAYS change the default password on any account or electronic device.
- **NEVER** use "password", "letmein", "qwerty", "123456" or any similar easy-to- guess phrase.
- **NEVER** use the name of a partner, child or pet; notable dates such as birthdays and anniversaries; or a favorite sports team or school mascot.
- ALWAYS use a mixture of upper/lower case letters, numbers, and special characters, and don't use common words from a dictionary without modifying them with numbers and special characters. Some companies now insist on a combination of upper/lower case letters mixed with numbers and special characters and require it to be at least eight characters long before they will accept your password.
- **NEVER** use the same password across multiple websites.



**USE STRONG SECURITY QUESTIONS:** Security questions are often used to reset accounts if the user can't remember his or her password or must verify the account. Consider the following tips when choosing a security question:

- ALWAYS choose the question that would be the most difficult for someone to guess the answer. You will know the answer but don't make it easy for anyone else.
- ALWAYS avoid picking answers that are public records, can be found online or in your social media, or known to family or friends.
- ALWAYS answer in complete sentences when possible. For instance, if the security question asks for your first pet's name, you could answer, "My first pet was a mutt named Joe" instead of just "Joe".
- ALWAYS modify an answer when possible using numbers or special characters wherever you can. A user may enter his or her hometown as "T@11aha\$\$33" for Tallahassee.

#### **OTHER HELPFUL HINTS:**

- **LIMIT** the number of companies that have your personal information. Don't provide your personal information just because they ask for it.
- **DON'T** take the bait from a phishing scam like "Click here to update your account", or "Click on the link below to verify your account information". Instead, go directly to the company to see if an update is needed.
- **NEVER** click on an emailed link from a financial institution. This will include your bank, all credit cards and any payment program such as PayPal. Always access your financial accounts directly with the company's website.
- LOOK for the lock if your connection is secure, you will see a locked padlock in the address bar of your web browser and the "http" will say "https" instead, indicating the connection is secured.

If you need assistance with this or any other concern, contact your nearest Seniors vs. Crime office. You will find phone numbers and days of operation on our website, at <u>https://seniorsvscrime.com.</u> You can also check out our Facebook page by searching for Seniors vs. Crime Region 4.

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